

Payments

Customers are discovering faster, easier and more convenient ways to pay as they embrace mobile wallets, contactless payments, and online payment platforms. By adopting new digital technologies, financial institutions, processors, issuers and acquirers can boost efficiencies, expand their customer base and achieve a competitive advantage in an increasingly crowded payments market.

NTT DATA has designed and delivered a wide variety of payment solutions, including customer-facing technologies such as cards, loyalty schemes and digital wallets, specialized solutions for acquirers, and core payments infrastructure for corporate and retail payments.



DORA

We are creating a comprehensive service focused on providing coverage to businesses around DORA, the new legislative proposal that manages the response to cyber-attacks in the financial sector. Our solution will provide our clients with:

- Service which analyse the impacts that the DORA regulation has on companies.
- Strategic guidelines to adapt to DORA successfully.
- Bring accessibility to DORA.



CARDS & ISSUING

Personal cards, Co-branded cards, Corporate/SME cards, Distribution cards, Fleet cards, Debit cards, Prepaid cards, Cardholder segmentation, customer acquisition channels.



SEPA REQUEST TO PAY

R2P is the new instant direct debit 24/7 service in Europe for corporates and individuals. Two major banks of the Spanish scheme have been certified as the first institutions to offer SEPA RTP by July 2023. NTT DATA has developed the technical solution for outgoing and incoming ISO20022 XML SEPA RTP messages to help them achieve such important milestone.

In the months to come is expected to see more financial institutions and schemes across Europe joining this new disrupting payment & collection service.



ACQUIRING

EMV, NFC/Contactless, QR Codes, Merchant services, mPOS, Wearables, Merchant solutions.



DIGITAL PAYMENTS

Payment gateways & PSPs, Alternative payment methods, Cross-border e-commerce, M-commerce, Recurring subscriptions, Card-on-file/in-app payments, Invisible payments, Loyalty schemes, Utility payments, Digital wallets.



CORPORATE & RETAIL PAYMENTS

Core payments, ACH transfers, SWIFT B2B cross-border, Accounts payable/receivables, Invoicing, Confirming, Government payment collection, Social security payments, Mass transit and tolls collection, Intercompany netting, Cash management.

Payment Platform

everilion is the centralised platform in the cloud that simplifies the implementation of its own systems and new ecosystems and integrates solutions that connect with each other to improve business performance and avoid problems. It comprises three solutions: any payment system.

- **Payments:** payment terminals, payment gateways and any payment system.
- **Sales:** Omnichannel sales solutions: store, e-commerce, mobile commerce, kiosks and auto-commerce.
- **Loyalty building:** Real-time marketing, Gamification, coupons and promotions...

Our flexible platform makes this possible with simple integration that provides the greatest user-experience impact for an optimal, user-friendly experience.

- Monitors the performance of over 10M loyalty cards.
- Deployed in 15 countries and more than 40 countries.
- >2,5 M Retail sales transactions per day.
- >20 M Loyalty and banking cards.



Some of our use cases

Loyalty Scheme Platform

CHALLENGE

- Implement a 'campaign factory' by assigning rewards to consumers (residential)
- Focused on a clear value PROPOSAL for the bank, its (commercial) partners and consumers through a unique and personalized experience using gamification techniques
- Work on a cloud-based, low-impact integration model for the bank

RESULT

Development in the everillon platform:

Loyalty, promotions and integration with the bank's system.

Operation dimension:

500,000 customers
50,000 transactions PER DAY

SOLUTION

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Payment Functionality

CHALLENGE

Global energy company wanted to launch an initiative to generate an ecosystem of services based on payment functionality. To this end, Repsol proposes:

Improve the customer experience when paying both at the gas station and in the store. It needs to be fast and easy to use. It is a plus if in addition the payment can be done through a glass without the need for physical contact with the means of payment (night payment).

RESULT

All the initiative has been managed with E2E NTT DATA services since the Strategy definition, until the implementation and the following maintenance.

- Defined the high level solution
- Developed both Android and IOS native App
- Realized the connection with the payment Gateway (Redsys)
- Realized the QR Code payment in the shop of the gas station
- Realized the contactless payment directly from the app
- Implemented the Gamification and Loyalty program leveraging on NTT DATA asset (#everillon)

> 5MLN App downloads
> 10K merchants
> 200K transactions per day

SOLUTION

Implement a 'campaign factory' by assigning rewards to consumers (residential).

- Develop a loyalty model based on direct discounts, with a coupon system that encourages the customer to take different actions.
- Make the payment and loyalty model valid not only in the gas station network but also in an ecosystem of merchants.
- Set up a Marketplace with convenience products that allows both gas station pick-up and delivery at home.



Contact us to get your business to another level

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