

Future-Ready Commerce: Headless & Omnichannel Strategies

March 10, 2026

Global Presence

Top 10

Global Network*

\$5bn

Combined Revenue (2023)

100+

Combined Countries & Territories

400+

Combined Offices & Locations

1,800+

Combined Partners

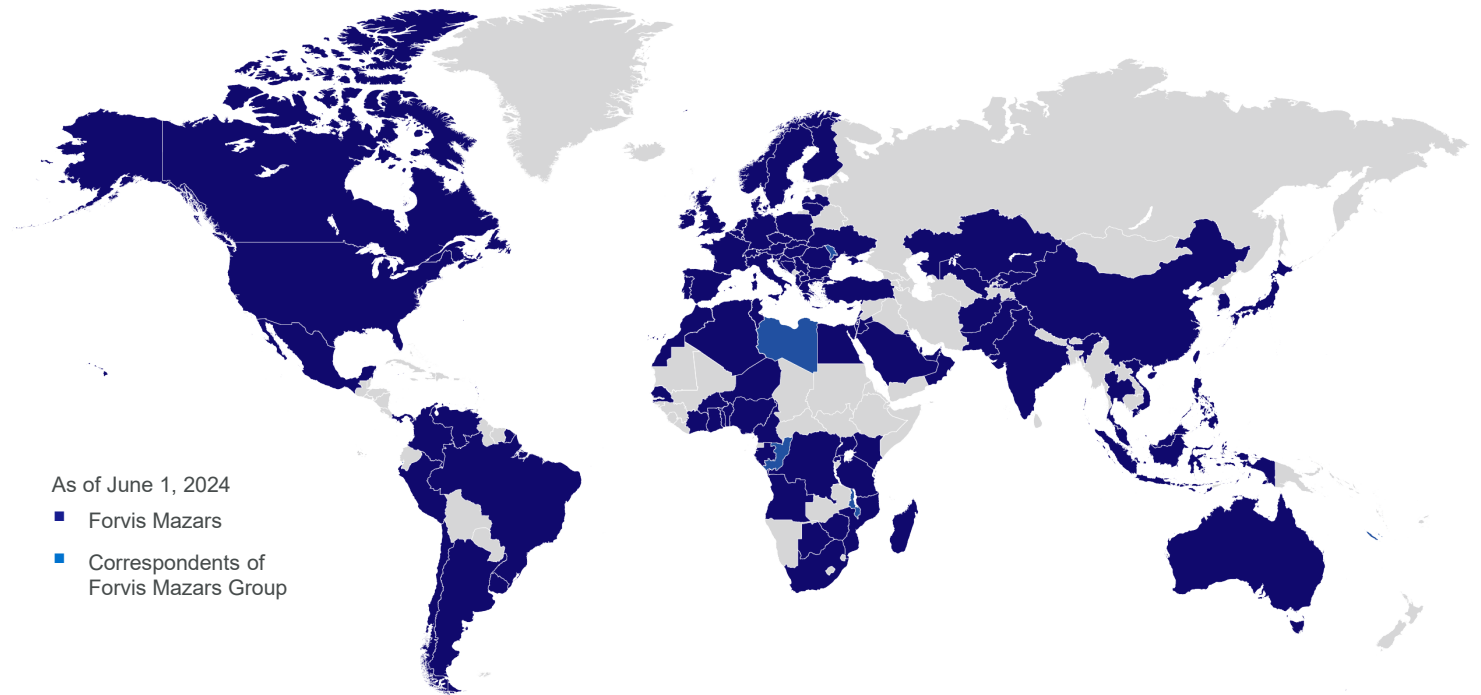
40,000+

Combined Employees

*Source: IAB World Network rankings, based on most recent rankings

2023 revenues: FORVIS \$1.7bn (€1.6bn), Mazars (estimated) \$3bn (€2.8bn)

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As of June 1, 2024

- Forvis Mazars
- Correspondents of Forvis Mazars Group

- | | | | | | | |
|--------------------------|--|--------------|---------------|-------------------|----------------|------------------------|
| ■ Afghanistan | ■ Cameroon | ■ Gabon | ■ Kuwait | ■ New Caledonia | ■ Senegal | ■ United Arab Emirates |
| ■ Albania | ■ Canada | ■ Germany | ■ Kyrgyzstan | ■ Niger | ■ Serbia | ■ United Kingdom |
| ■ Algeria | ■ Cayman Islands | ■ Ghana | ■ Latvia | ■ Nigeria | ■ Singapore | ■ United States |
| ■ Angola | ■ Chile | ■ Greece | ■ Lebanon | ■ North Macedonia | ■ Slovakia | ■ Uruguay |
| ■ Argentina | ■ China | ■ Hong Kong | ■ Libya | ■ Norway | ■ Slovenia | ■ Uzbekistan |
| ■ Australia | ■ Colombia | ■ Hungary | ■ Lithuania | ■ Oman | ■ South Africa | ■ Venezuela |
| ■ Austria | ■ Congo | ■ India | ■ Luxembourg | ■ Pakistan | ■ Spain | ■ Vietnam |
| ■ Bahrain | ■ Côte d'Ivoire | ■ Indonesia | ■ Madagascar | ■ Palestine | ■ Sweden | ■ Zimbabwe |
| ■ Belgium | ■ Croatia | ■ Ireland | ■ Malawi | ■ Panama | ■ Switzerland | |
| ■ Benin | ■ Cyprus | ■ Israel | ■ Malaysia | ■ Peru | ■ Taiwan | |
| ■ Bermuda | ■ Czech Republic | ■ Italy | ■ Malta | ■ Philippines | ■ Tanzania | |
| ■ Bosnia and Herzegovina | ■ Democratic Republic of the Congo (DRC) | ■ Japan | ■ Mauritius | ■ Poland | ■ Thailand | |
| ■ Botswana | ■ Denmark | ■ Jordan | ■ Mexico | ■ Portugal | ■ Togo | |
| ■ Brazil | ■ Egypt | ■ Kazakhstan | ■ Moldova | ■ Qatar | ■ Tunisia | |
| ■ Bulgaria | ■ Finland | ■ Kenya | ■ Morocco | ■ Romania | ■ Turkey | |
| ■ Burkina Faso | ■ France | ■ Korea | ■ Mozambique | ■ Rwanda | ■ Uganda | |
| | | ■ Kosovo | ■ Netherlands | ■ Saudi Arabia | ■ Ukraine | |

U.S. Presence

Leading U.S. Firm

\$2.2bn

Revenue (FY 2025)*

76

Markets

30

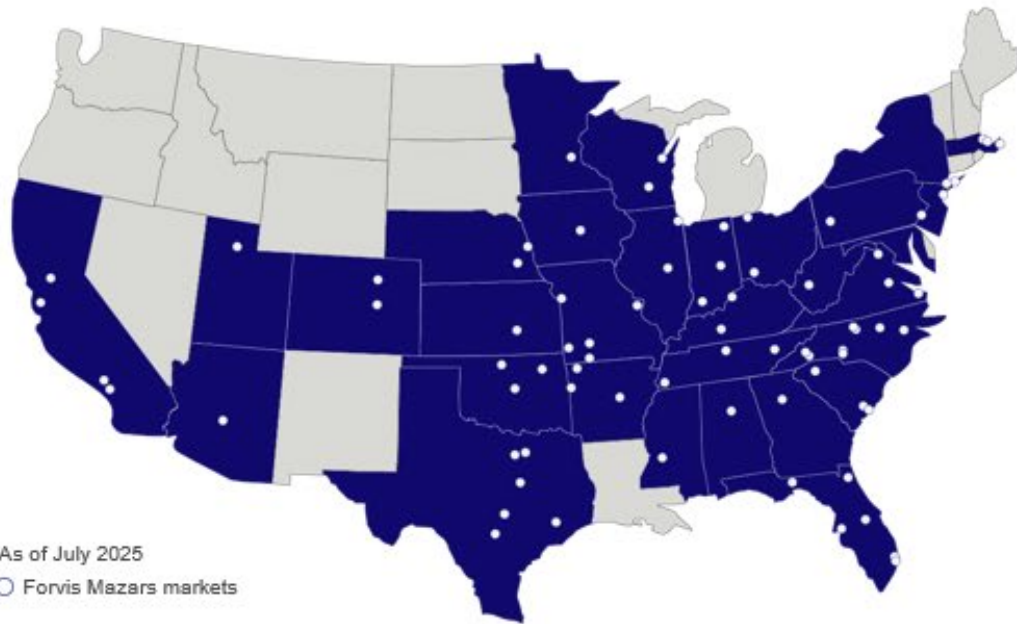
States

600+

Partners & Principals

7,000+

Employees



As of July 2025

○ Forvis Mazars markets

Alabama
Birmingham

Arizona
Phoenix

Arkansas
Fort Smith
Little Rock
Rogers

California
Irvine
Los Angeles
Sacramento
San Jose

Colorado
Colorado Springs
Denver

Florida
Boca Raton
Fort Lauderdale
Jacksonville
Orlando
Tallahassee
Tampa Bay

Georgia
Atlanta

Illinois
Chicago
Decatur

Indiana
Evansville
Fort Wayne
Indianapolis

Iowa
Des Moines

Kansas
Wichita

Kentucky
Bowling Green
Louisville

Massachusetts
Boston
Brewster
Chestnut Hill

Minnesota
Minneapolis

Mississippi
Jackson

Missouri
Branson
Joplin
Kansas City
Springfield
St. Louis

Nebraska
Lincoln
Omaha

New Jersey
Iselin

New York
Long Island
New York City

North Carolina
Asheville
Charlotte SouthPark
Charlotte Uptown
Greensboro
Greenville
Hendersonville
Raleigh
Winston-Salem

Ohio
Cincinnati
Toledo

Oklahoma
Enid
Oklahoma City
Tulsa

Pennsylvania
Fort Washington
Pittsburgh

South Carolina
Charleston
Greenville
Summerville

Tennessee
Knoxville
Memphis
Nashville

Texas
Austin
Dallas
Fort Worth
Houston
San Antonio
Waco

Utah
Salt Lake City

Virginia
Norfolk
Richmond
Tysons

West Virginia
Charleston

Wisconsin
Appleton
Madison

*FY 2025 revenue: period ending 5/31/25.











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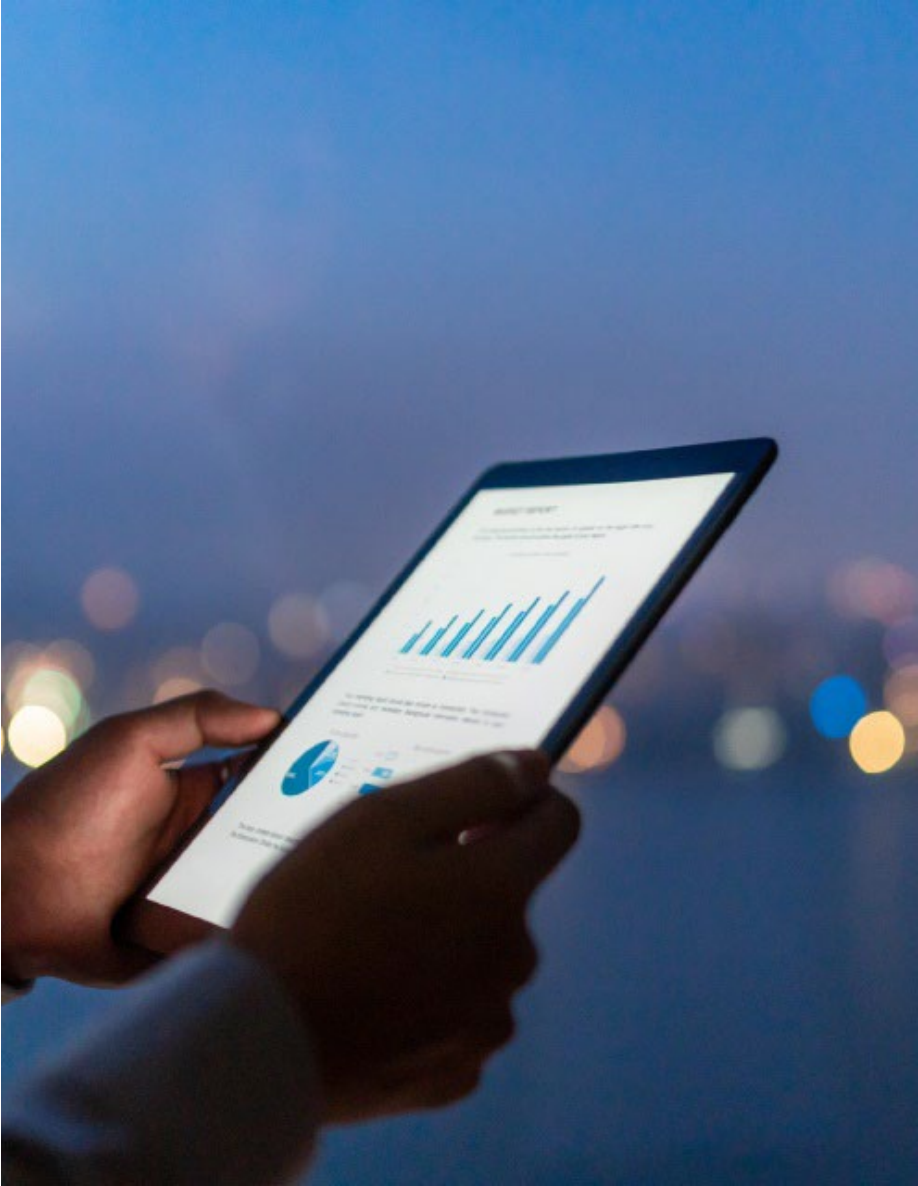
Business Technology Services

We solve for business challenges & support innovation through technology solutions.

Our toolbox is equipped with leading enterprise resource planning (ERP), customer relationship management (CRM), artificial intelligence (AI), automation, & business intelligence (BI) tools.

Our end-to-end technology solutions & managed services help clients achieve their digital transformation goals. Services include:

-  Solution Assessment & Selection
-  Implementation Project Rescues
-  System Implementation & Integration
-  Business Intelligence (BI) & Analytics
-  Process & Technology Design
-  Robotic Process Automation (RPA)
-  Upgrades, Enhancements, & Automation
-  Custom Application Development
-  Training, Monitoring, & Support
-  IT & Cybersecurity Managed Services



Today's Presenters



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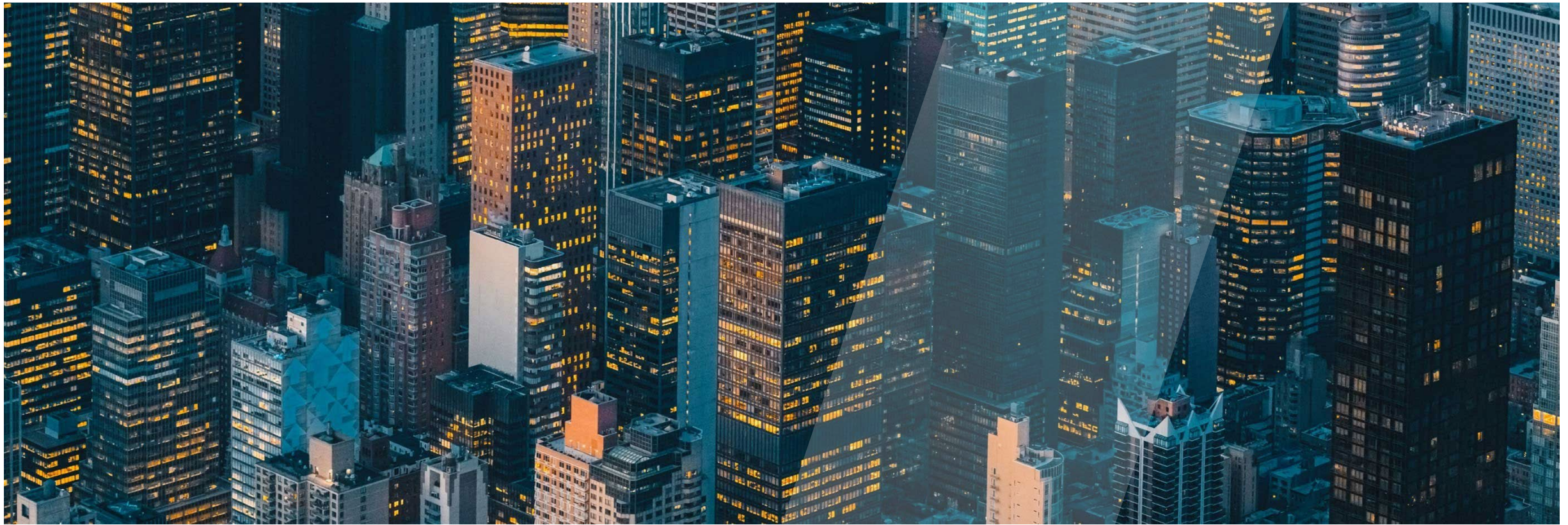


Special Guest:

Anupama Raju

Group Product Manager at

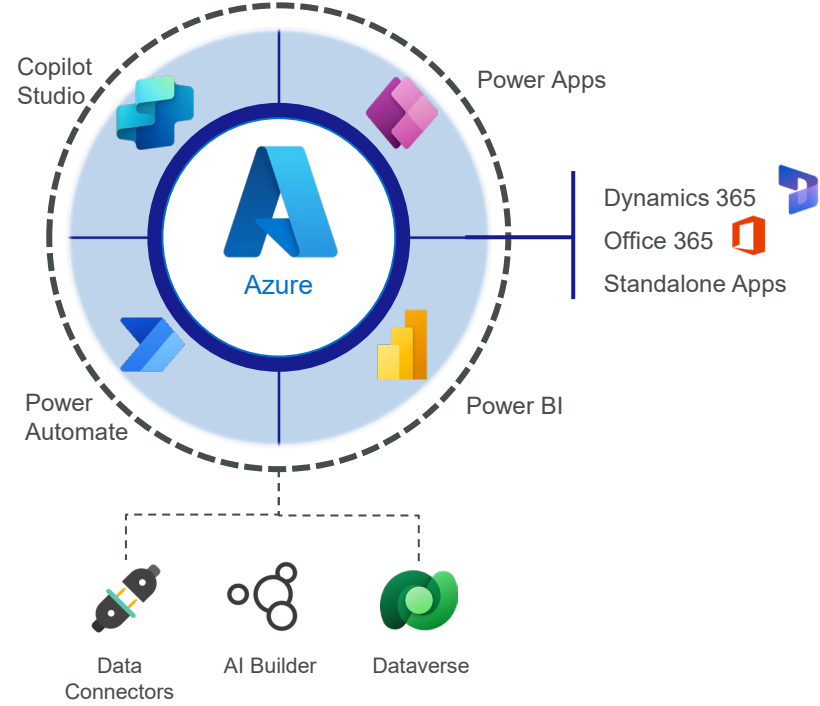
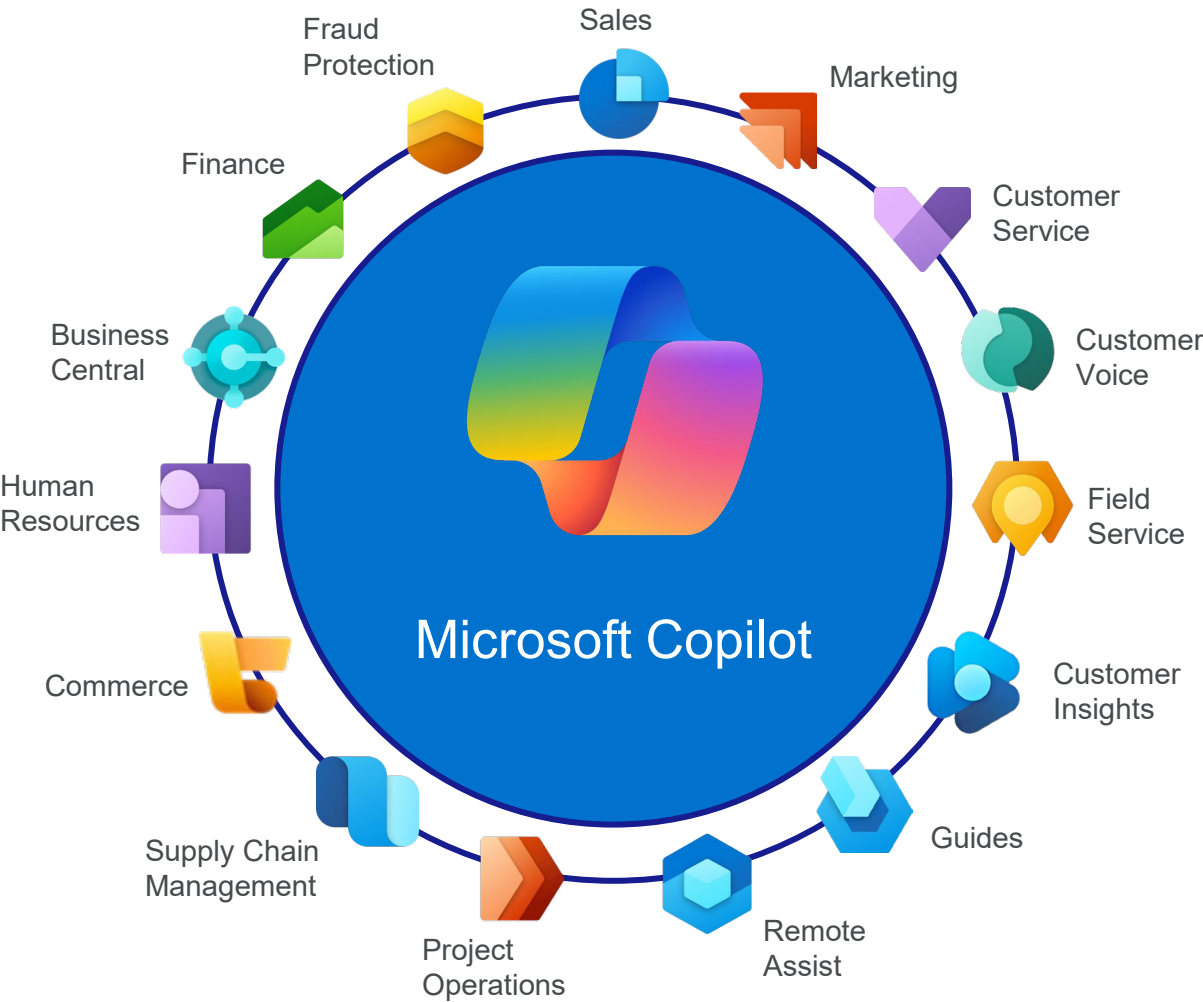
Microsoft, Dynamics 365 Commerce



Future-Ready Commerce: Headless & Omnichannel Strategies

March 10, 2026

Forvis Mazars Microsoft Partnership



 Microsoft Dynamics® 365

 Microsoft Power Platform

 Microsoft Solutions Partner Modern Work

 Microsoft Azure

Agenda

1. Welcome & Introduction
2. Overview of Headless Commerce
3. Business Value
4. Demo
5. Roadmap & Things to Come
6. Closing Remarks / Q&A



Learning Objectives

1. Discuss how emerging technologies are shaping retail strategies.
2. Explain the fundamentals of headless commerce and its role in enabling agile, omnichannel experiences.
3. Identify best practices for managing inventory across multiple channels to help improve operational efficiency.



02

Overview of Headless Commerce



What Is Headless Commerce?

Front-End Experience



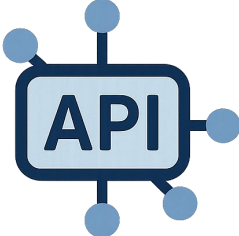
Retail Store Physical Interactions (Kiosks or Registers)



Digital Interface such as Web or Mobile Platforms (B2B/B2C)



Call Center Experience



Back-End Systems



Inventory Visibility

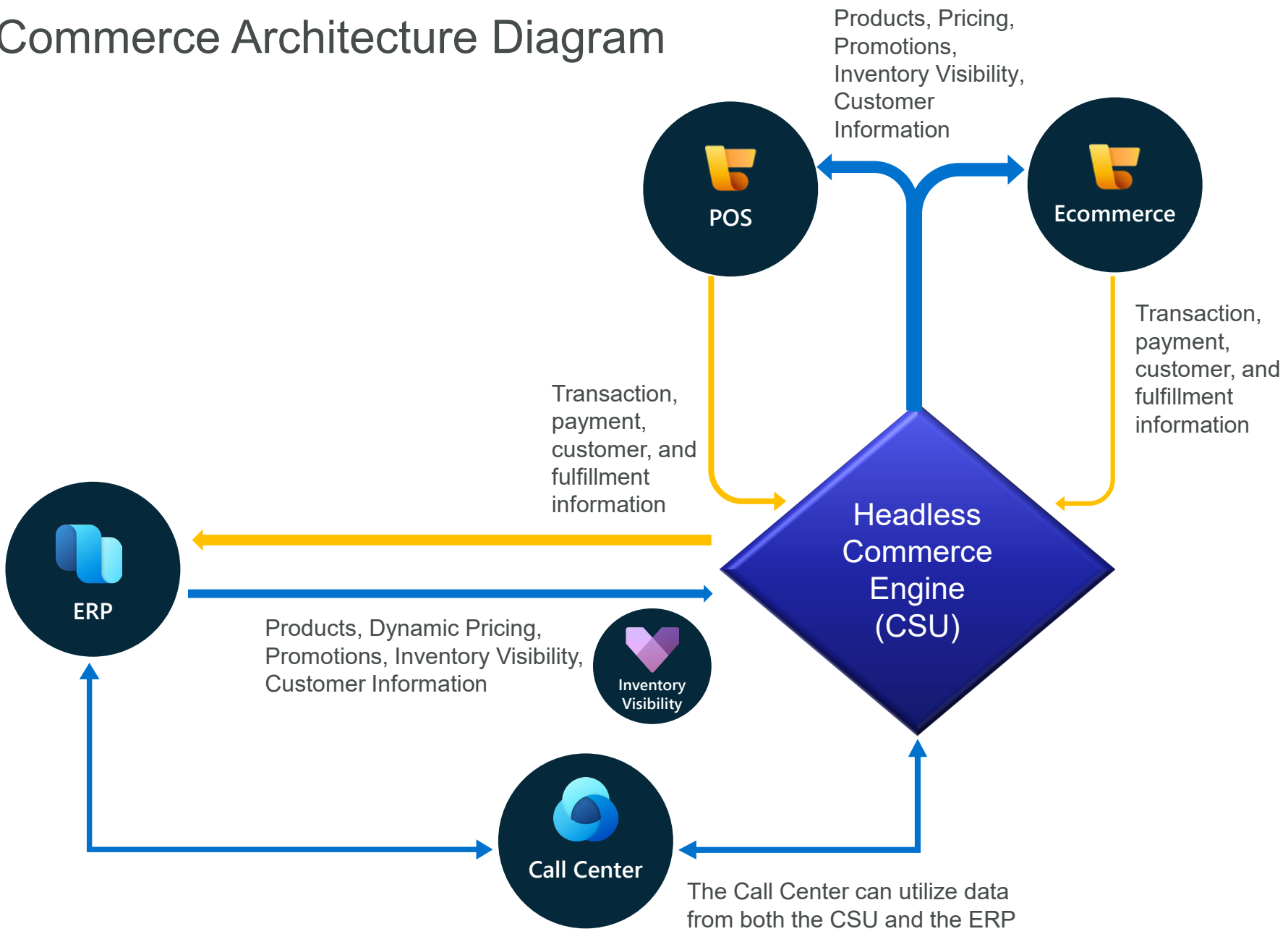


Products, Unified Pricing, Promotions



Order Fulfillment

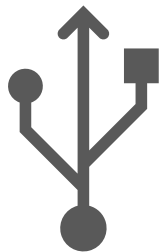
Headless Commerce Architecture Diagram



How APIs Power Headless Commerce

What APIs Enable:

- Decouple front-end from back-end systems
- Real-time data exchange across pricing, inventory, and customers
- Composable flexibility to plug in new channels or engines
- Scalable distributed architecture for high-volume retail



Core APIs Used in Commerce:

- Cart & Checkout APIs
 - Validate items, apply promotions, compute totals
- Pricing & Promotion APIs
 - Retrieve unified pricing, as well as discounts
- Inventory Visibility APIs
 - Real-time on-hand checks for ALL channels
- Order APIs
 - Create, update, and confirm orders across systems
- Product Data APIs
 - Return product attributes, images, and variants

03

Adding Value Using a Headless Commerce Approach



Impact Potential

Headless Commerce Approach

By adapting and evolving to utilizing a headless commerce approach, the benefits are:



Next-Level Agentic Experience (Productivity)

AI-driven suggestions and personalization will enhance the customer's commerce experience utilizing customer browsing and purchase history, dynamic home pages, natural language interpretation, and chatbots.




Order Management

Centralize and improve order management while scaling customer touchpoints and enabling BOPIS, dropship, or other fulfillment scenarios assisted with real-time notifications.



Omnichannel Consistency

Deliver a unified customer experience across web, mobile, kiosk, call center, and emerging channels. Personalization, recommendations, and unification of systems all provide a top-tier experience



Scalability

Launching new channels has never been easier with easy-to-use tools, features, and experiences without re-platforming back-end systems.

Real World Examples

Who's REALLY doing this today? More businesses than you might expect.



Global Athletic Apparel Retailer

- Adopted headless commerce to improve mobile experience and deliver fluid shopping performance
- Result: Higher conversion rate on mobile devices due to modern platform



Large Sports Equipment Retailer

- Launched 8 brands + 16 websites in less than 9 months
- Result: Operational efficiency with centralized content models



Sports Clothing Retailer

- Wanted more freedom to innovate on the front-end without back-end system disruption
- Result: Faster UI Changes



Australia Mattress Retailer

- Capability to make rapid website changes with minimal downtime
- Faster page response times
- Highly flexible platform that integrates well with legacy systems



US-Based Retailer

- Wanted the ability to manage high traffic surges
- Result: Consistent pricing and product experience across app, web, and in-store channels



Premium Water Bottle Retailer

- Saw 400% year-over-year revenue growth
- Rapid global expansion enabled by flexible headless architecture

04

Demo of Headless Commerce



Customer Story: Buy Online, Pickup In Store (BOPIS)

Third-party eCommerce + D365 Headless Commerce (CSU, UPM, Inventory Visibility)

Business Outcomes:

Consistent pricing across channels via UPM
Accurate promise dates with Inventory Visibility
Lower cancellations and faster pickup readiness
Unified reporting in D365 across web, store, and call center

1) Discover & Add to Cart

- Customer shops on a third-party eCommerce site
- Site pulls prices via Unified Pricing Management APIs; checks availability via Inventory Visibility

2) Checkout & Payment

- Customer selects "Pick up in store"
- Payment authorized; order intent created

3) Create Order in D365

- eCommerce posts order to Commerce Scale Unit (headless engine)
- Order created in D365 and routed to the store in real time

4) Store Fulfillment

- Store Commerce receives pick request
- Associate picks, stages, and marks "Ready for pickup"

5) Notify Customer

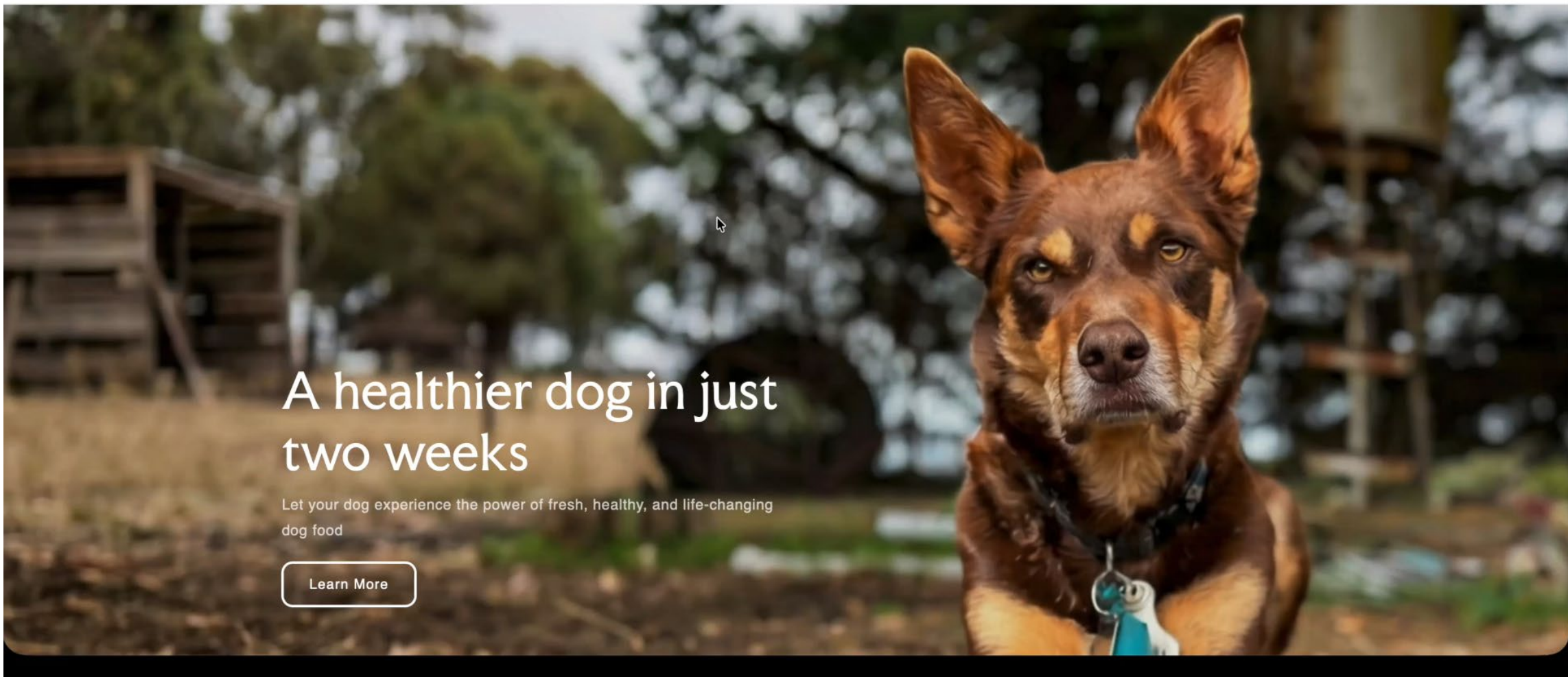
- Customer receives SMS/Email with pickup information
- Real-time status flows back to the eCommerce site

6) Pickup & Close

- Associate validates ID/order number, completes pickup in POS
- D365 captures final tender; inventory decremented; receipt sent



- [Home](#)
- [Shop](#)
- [Our Story](#)
- [Our Process](#)
- [Our Nutrition](#)
- [FAQs](#)
- [Contact](#)



A healthier dog in just two weeks

Let your dog experience the power of fresh, healthy, and life-changing dog food

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05

Roadmap & What Comes Next



Evolving Retail Teams With AI

Before

Retail workers



Reactive

2023–2024

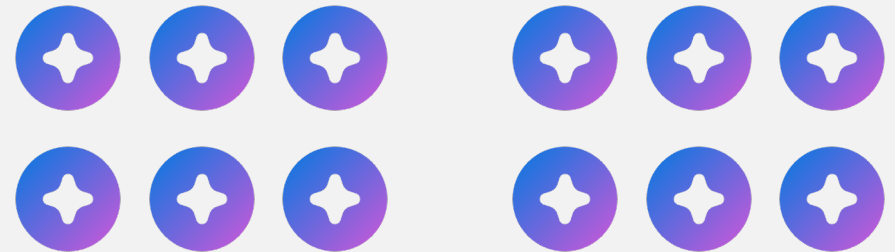
Retail workers + Copilot



Assistive

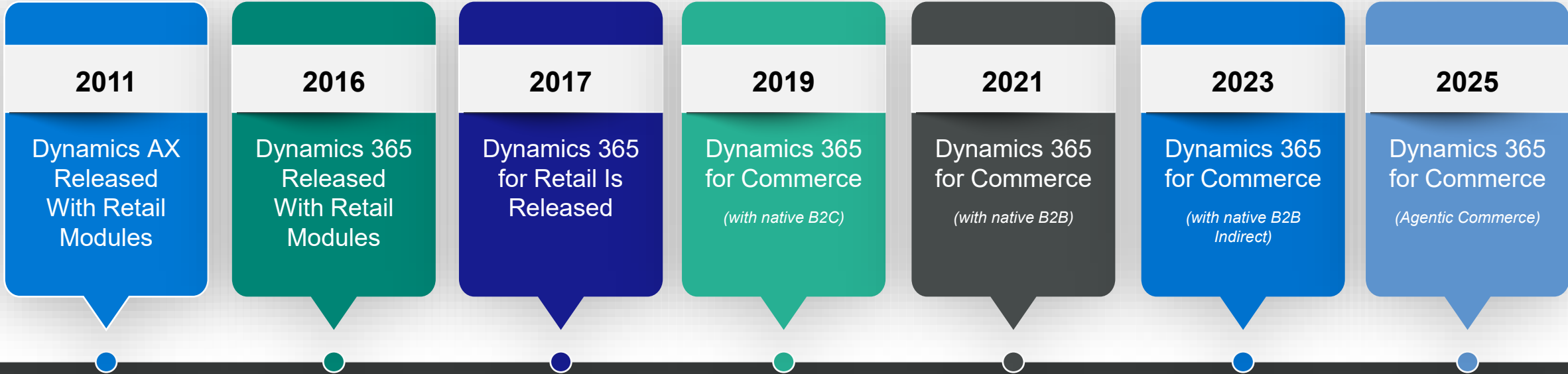
2025+

Retail workers with Agents' reasoning and executing



Agentic

Retail to Agentic Commerce



Shipped Copilot Capabilities Commerce

Product Insights Copilot

The interface displays a product overview for a bicycle. It includes a 'Copilot Summary' section with a 'Description' and 'Highlights' area. The description mentions advanced frame geometry and a full-suspension design. The highlights section lists features like a high-end suspension design and a full-suspension frame. A 'Related categories' section is also visible at the bottom.

Customer Insights Copilot

The interface shows a customer profile for Amanda Brady. It includes a 'Customer summary' section with a 'Label' and a 'Description' area. The description mentions a customer who is a frequent buyer of high-end mountain bikes. The interface also displays account details such as the account number and the customer's email address.

Report Summarization

The interface displays a sales report by staff. It includes a 'Summary of store sales report by period' section with a 'Description' and a 'Table' area. The table shows sales data for various staff members, including columns for 'Sales amount', 'Return amount', and 'Net amount'. The interface also includes a 'Sales by staff' table with columns for 'Sales amount', 'Return amount', and 'Net amount'.

Merchandising Copilot

The interface displays a dashboard with a 'Good morning, Hilary. You have 2 tasks that need attention' notification. It includes a 'Suggested activities' section with a 'Description' and a 'Table' area. The table shows suggested activities such as 'Add new product to the collection' and 'Add new product to the collection'. The interface also includes a 'Tasks in progress' section with a 'Description' and a 'Table' area.

Statement Posting Copilot

The interface displays a financial statement summary. It includes a 'Summary by Copilot' section with a 'Description' and a 'Table' area. The table shows a summary of transactions, including columns for 'Date', 'Description', 'Amount', and 'Type'. The interface also includes a 'Risks' section with a 'Description' and a 'Table' area.

Inventory Lookup

The interface displays a product search interface. It includes a 'Welcome to Product Search' section with a 'Description' and a 'Table' area. The table shows search results for a product, including columns for 'Product Name', 'Product Description', and 'Product Price'. The interface also includes a 'Chat' window with a 'Description' and a 'Table' area.

Product Enrichment

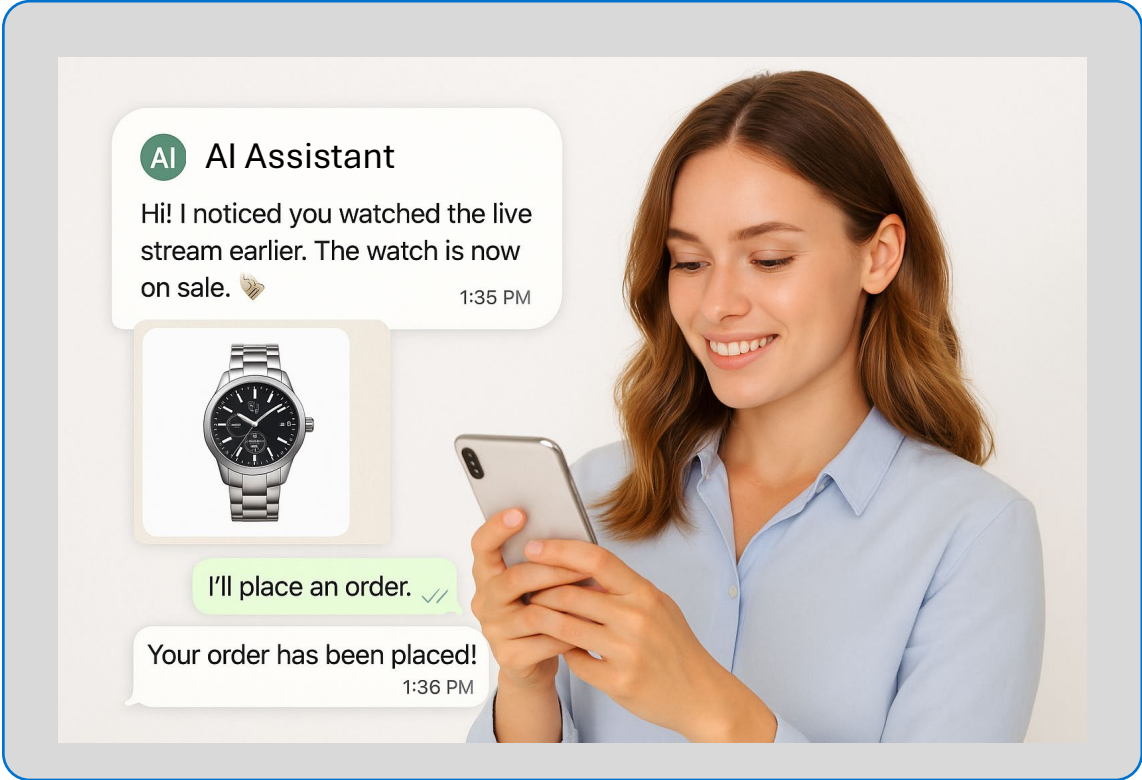
The interface displays a product enrichment interface. It includes a 'Generate content with Copilot' section with a 'Description' and a 'Table' area. The table shows generated content for a product, including columns for 'Product Name', 'Product Description', and 'Product Price'. The interface also includes a 'Chat' window with a 'Description' and a 'Table' area.

Adapting to Modern Trends

Social media / livestream shopping



Conversational (AI assistants, bots)

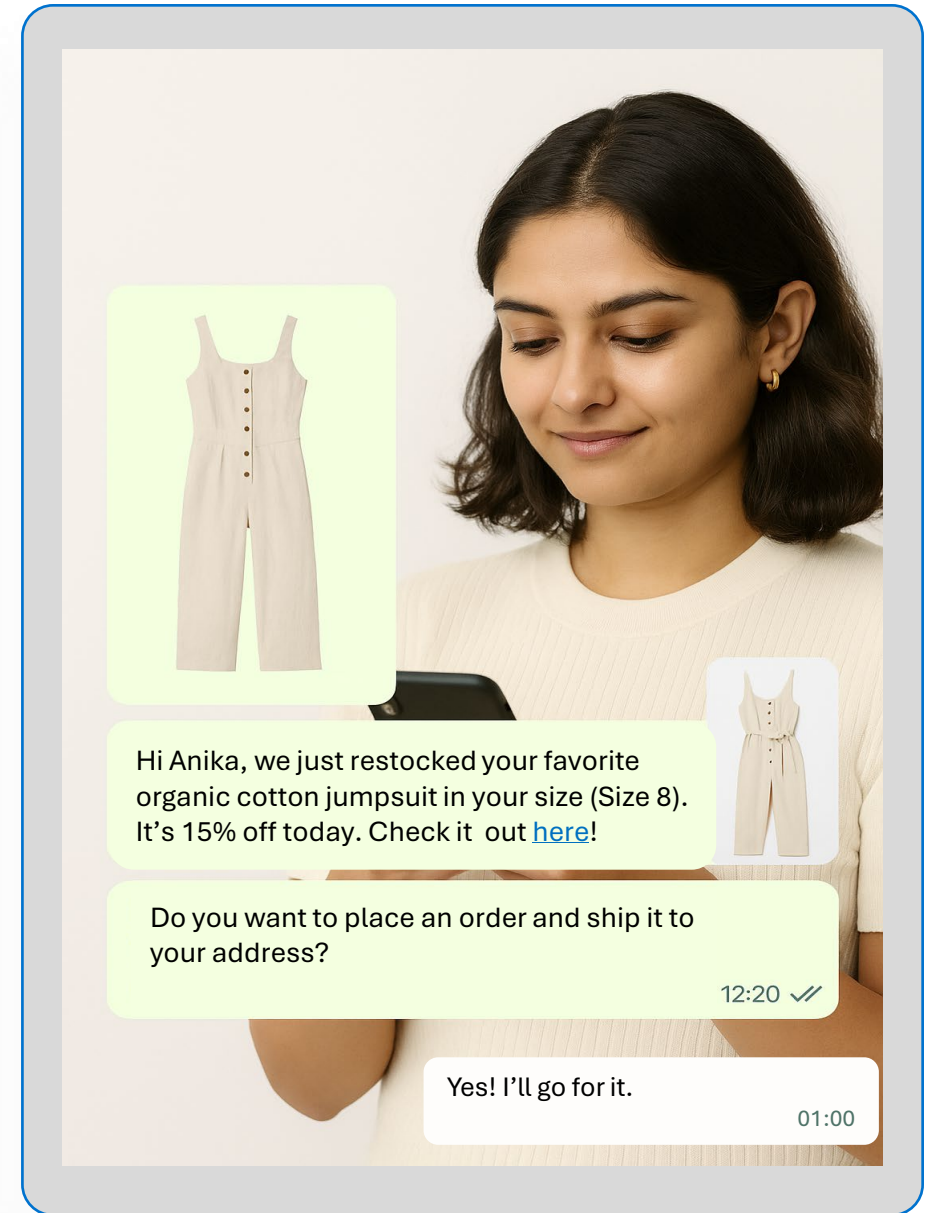


Hyper-Personalization Focused

Customers want real-time, tailored experiences and bi-directional conversation across every touchpoint based on their behavior, preferences, and context.

- ✓ Customers want to be seen, understood, and remembered no matter where they are—not just targeted.
- ✓ Smart suggestions that feel effortless and relevant.
- ✓ Personal touches in real-time, across WhatsApp, Instagram, Messenger—where customers are.

Anika didn't just get a deal. She got relevance, answers, and a personal touch.



Conversational AI Ready

New Ways of Buying

20%

of checkouts will be on Gen AI platforms by 2030¹

Customer Service

70%

of customer service journeys in conversational assistants by 2028²

B2B Selling

60%

of B2B seller work in conversational interfaces by Gen AI³

¹ Optimize Product Data for Agentic Commerce Success, Jason Daigler, Sandy Shen, 28 August 2025, Gartner
² Traditional Customer Service Channels Are Losing Ground to Mobile and AI Innovations — by Gartner, Inc. published February 10 2025
³ Gartner press release

Commerce Anywhere – one cart, one profile, one experience

Discover

Customers see the product where they are – social, Gen AI, web, or app.



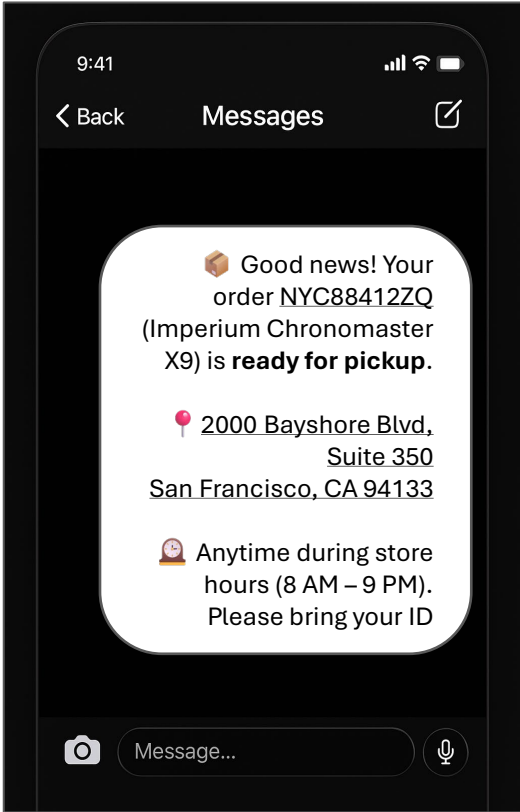
Engage

Personalized offers and order confirmation through messaging.



Update

Real-time notifications: order status, pickup details, delivery updates.



Fulfill

Seamless in-store pickup or delivery—one experience, every time.



Why MCP ?

The Model Context Protocol (MCP) is a framework protocol for managing context-aware integrations with a model, especially LLMs.



Standardize how AI applications interact with external systems
(Prompts, Tools, Data, and resources)

Agentic Commerce With Model Context Protocol (MCP)



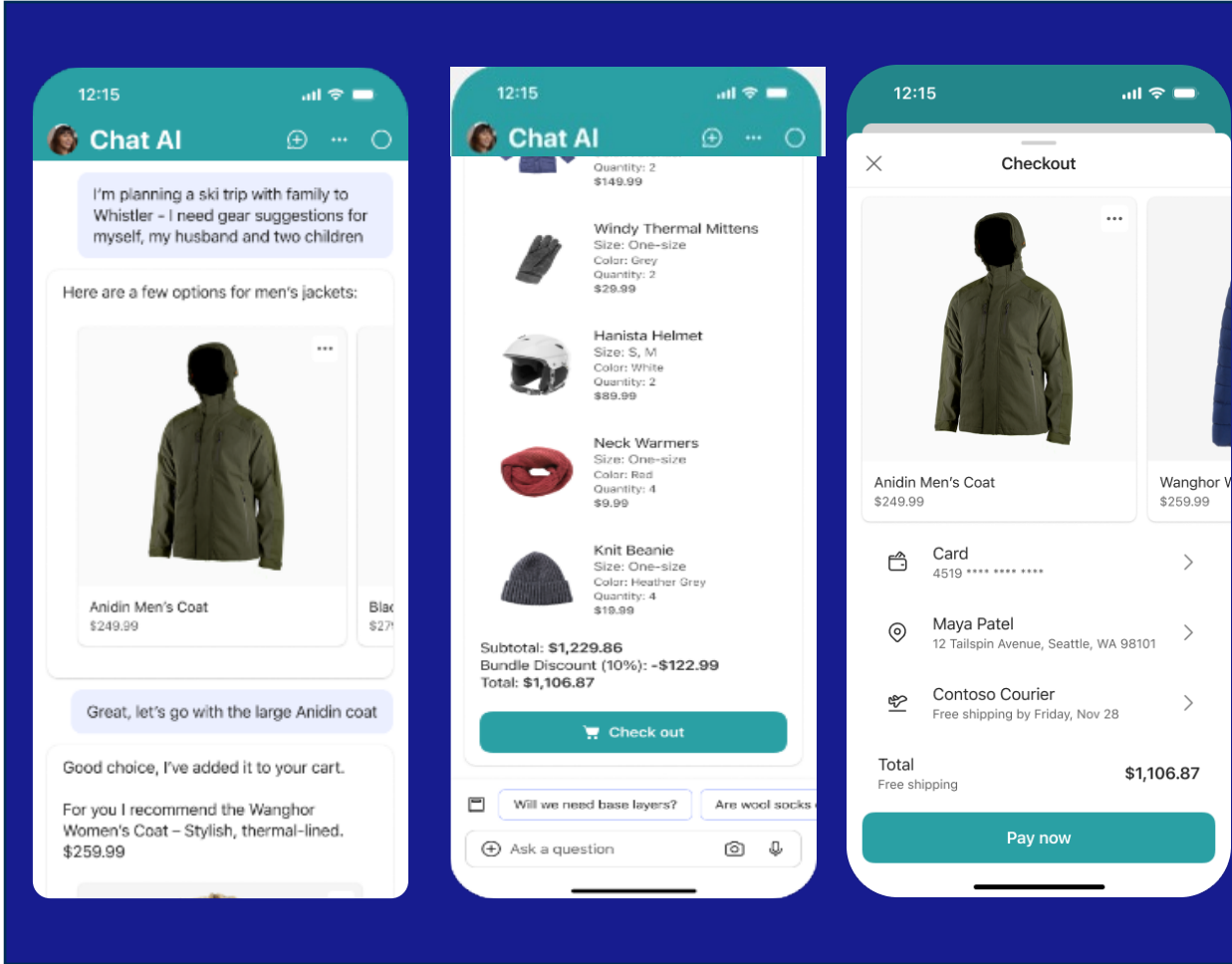
Enhance agent intelligence: Make agents more context aware with access to Commerce APIs



Faster time to value: Rapidly build agents to execute processes autonomously with minimal API and integration efforts



Secure, consistent, and reliable: Enterprise security and governance controls while accessing Dynamics 365 Commerce



Catalog Manager



Hi Alex, the automatic ingestion process has completed successfully. ✓

All

Failed

Needs Input

Complete

124

Products reviewed

85

Products enriched

2

Products flagged

Review all items

Ready for approval

Show me products that are ready for approval

Alex



Microsoft
Dynamics 365

Roadmap Highlights

Headless Commerce

Key Areas of Investments

Payments

Modernize payments with native Adyen integration – QR code payments, Klarna, Affirm, WeChat Pay, PayPal

Pay by link allows customers to securely pay in their device using payment link

Gift card hardening to enable secure transactions

Unified Pricing

Attribute-based pricing

Complex pricing structures

Unification of SCM and Commerce pricing

Bulk price updates at scale

Margin Guardrails & Price Protection

Price Margin visibility

Link Pricing Decisions to Demand Signals

Buy Anywhere, Fulfill Anywhere

Inventory lookup across legal entities. Powered by Inventory Visibility Service

Distributed Order Management fulfillment to factor stock across multiple legal entities

Intercompany fulfillment plan generation automatically creates intercompany transactions when sales order requires cross-LE fulfillment

Enable direct delivery to customer via intercompany orders

Infrastructure

PPAC for CSU to align with F&O deployment strategy

Simplification and adoption of Headless Commerce

Archival for retail tables and others to reduce storage costs

Product Publisher improvements to enable modern search across channels

Agentic

MCP for Headless Commerce

More to be announced

Roadmap Highlights

Dynamics 365 Commerce

Key Features

Store Commerce

Adyen Tap to Pay in Android

Support for QR code and Pay by link

Mobile POS enhancements – TTP, Offline, Peripheral integration

Offline readiness

Modern simplified workflows in POS with React

Cross-legal entity support for inventory lookup and order

POS interoperability with CE Apps

Digital Commerce

B2B multi-outlet support to allow single user to buy across outlets

Credit management for B2B orders

Cross-legal entity support for inventory lookup and order

Support for Azure Maps

Migration to Azure Entra Id

Omnichannel Excellence

Unified pricing management

Cross-legal entity support for inventory look-up and fulfillment

Archival for retail tables

PPAC for CSU and ecommerce deployment

Credit Management support, Order unification across SCM and Commerce

Product publisher improvements across POS, Call Center and E-comm for better search

Enterprise readiness for Intelligent Order Management (IOM)

AI Innovation With Copilot

MCP for Commerce

More to be announced

06

Conclusion

Headless commerce empowers retailers to modernize every channel without disruption, unifying data and unlocking scalable, future-ready growth across the entire business.



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Q&A



Business
Technology
Services

Questions?

Contact

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