

True Omnichannel Solutions

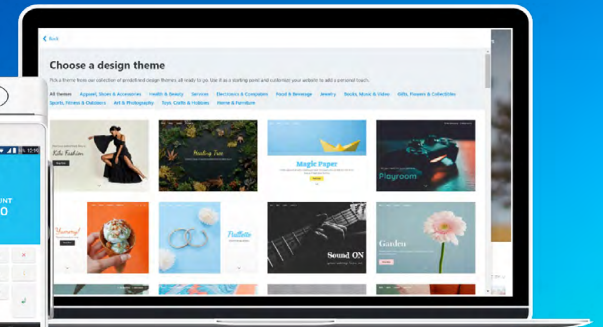
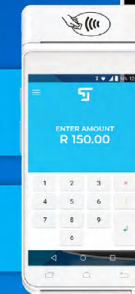
COMPANY OVERVIEW



POS INTEGRATED PAYMENTS

MOBILITY

VAS AND LOYALTY



ECOMMERCE

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Creating and delivering smart payment solutions and services to enrich our clients' experience

We are obsessed with payment and service innovation. Our market-leading approach to payment acceptance solutions and our unrivalled commitment to our clients have enabled our business to grow into what it is today.

At Transaction Junction, leadership, initiative and innovation are decentralised functions. While our management team has centuries of payment experience between them, our strength lies in our teams' ability to drive towards a common purpose and our shared culture of customer-centricity.



2 billion
annual transactions



R1 trillion
annual transaction value



100 %
platform availability

We take care of transactions, so you can take care of business

- Industry-specific expertise
- Increased conversion and optimised end-user experience
- In-store and eCommerce payments supported
- One provider. A holistic, omnichannel solution.



We specialise for industries

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Processing payments in high-volume FMCG environments demands industry-leading uptime, security, and service. We offer innovations such as enterprise reconciliation and exception management, as well as integrated QR payments.



We know business owners in the restaurant and QSR industry always have 100 things on their plate. We take care of payments reliably, so you can focus on the 99 other things that make your business successful.



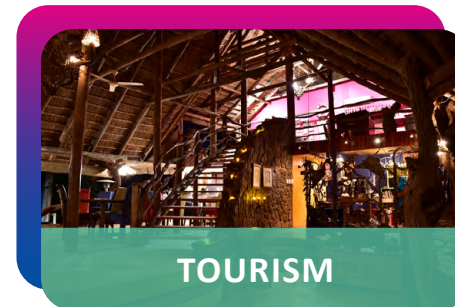
Our collaboration with global POS & PMS platforms enables a single, integrated solution spanning all customer interaction points for simple, convenient payment integration.



Serve your customer through a single digital channel that addresses all your payment requirements through a highly secure, common, reliable, and flexible payment interface.



Fuel is a demanding business for both head office and dealers. Complex systems are often necessary. Your payment solution doesn't have to be one of them.



Tourism is an extremely varied and very dynamic industry. With TJ, you can accept major international and local payment methods with a highly modular payment system that adapts to your needs.



Small businesses might not face the complexities of large corporates, but they face even larger challenges, often with less help. We take immense pride in providing small businesses with the exact same solutions that drive the success of our largest clients.



In-person payments



In-person payments

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INTEGRATED PAYMENT AT POS

Our industry-leading payment platform provides our merchants with complete peace of mind while enabling solutions that reduce cost, increase efficiency, and contribute to a seamless and modern customer experience.

We take care of the complexities of payment processing and provide an intuitive, real-time view of your payments, settlement reconciliation, and retail footprint.

Our solutions are device-agnostic, bank-agnostic, and enable an expanding ecosystem of 'closed-loop' and digital payment providers, all integrated directly to your point of sale.



ANDROID POS/MPOS

Smart POS devices have enabled merchants to break free of the traditional checkout process to create a rich experience for their customers. Whether this means enabling ordering on a device in a restaurant, accepting payment on delivery, capturing customer feedback after payment, or queue-busting in store, it is clear that mobility solutions are a new frontier for customer-centric innovation.

Our wide range of supported Android POS devices arrives pre-integrated directly to our payment platform so that all devices within our merchants' environments connect to a single interface. Seamless integration to a unified platform enables efficient operational and financial management.



CONTACTLESS (TAP & QR)

The world has changed. Contactless payment solutions are now a must for merchants, regardless of whether they are a multi-lane retailer or a single store.

The Transaction Junction integrated solution comes out-the-box with support for NFC, and supported devices display our generic QR code directly on the screen.

TJ contactless is integrated into a growing number of transactional solutions:



In-person payments

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P2PE

While our competitors are PCI compliant, most do not offer P2PE (point-to-point encryption). In fact, Transaction Junction is the only fully validated P2PE provider in South Africa.

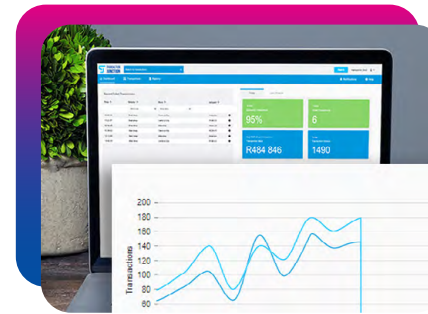
P2PE is a security innovation that reduces security costs and PCI overhead for our merchants, and removes risk by encrypting card data at the point of entry. P2PE has become a must-have for merchants, as the cost and risk associated with a non-compliant solution are simply too high.



SUPPORTED POS PROVIDERS

We have spent years developing integrations with all the most popular point-of-sale solutions, and new integrations are being done all the time.

We currently have over 50 integrated POS solutions. Here are a few below:



POWERFUL RECONCILIATION

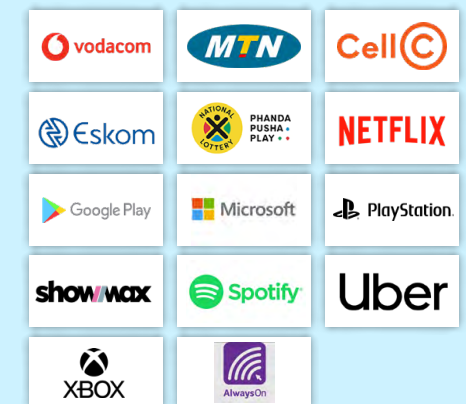
Often, we see competitors simply process payments and consider the job done. It isn't. We understand that the complexity often lies in reconciling what took place at point of sale and what was settled. We save our clients time and money by making it possible to resolve exceptions without a manual matching process.

Transpector 5 provides our merchants with transactional analytics, and settlement reconciliation and exception reports across all settlement partners, making administration and customer support simple and easy.



LOYALTY & VAS

We process more VAS transactions than any other payment processor in South Africa. While our competitors often charge to enable their merchants to sell airtime, electricity, and other VAS, our merchants can access these services, integrated to their point of sale, from day one at no additional cost. Below are some of our integrated VAS offerings:





Online payments





SEAMLESS CHECKOUT

Paying online should be a seamless, frictionless experience. This increases conversion, customer satisfaction, and brand affinity. Removing friction points in the payment journey is personal for us, and our checkout process is designed for this very purpose.

Our UI is simple, customisable, and clean, and customers can easily save a card to enable one-click payments. Importantly, our payment gateway supports embedded checkout, URL redirect, and API integration, so our merchants can decide how much of the checkout process they control.



DEVELOPER FIRST

Most providers support API integration and a URL redirect only. We support these methods, as well as a third integration method – an embedded checkout flow using a simple copy and paste javascript. This enables our merchants to remain completely out of scope of PCI, while protecting their customers' experience.

We also have API documentation which was designed with one question in mind: "What would make developers happy?"



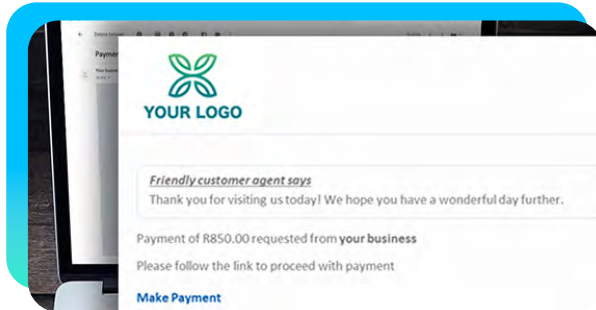
PAYMENT METHOD CHOICE

Payment method choice is important for many reasons. Payment preference is central to the customer experience. Certain payment methods directly reduce the cost of doing business. Some payment methods even drive basket size increase and support merchant marketing initiatives.

Through Transaction Junction, merchants' customers can pay online using a large selection of payment methods.

We offer the below payment methods, along with mobile wallets, online vouchers and cryptocurrency.





PAYMENT LINKS

Collecting payments remotely used to be a risky, difficult business. Our Payment Link service lets our merchants send an email or SMS to customers that contains an embedded payment link. This approach allows our merchants to accept online payments without a website or risk of fraud.

Enabling customers to pay directly in an email or SMS decreases the friction associated with making a payment and increases collection rates significantly.



SUBSCRIPTIONS AND RECURRING PAYMENTS

Subscription billing is no longer purely the mandate of traditional service providers. Increasingly, businesses are realising that the subscription economy is a win-win for business; customers get better rates for products and services, while businesses secure predictable revenue growth and reduce customer acquisition costs.

Our subscription engine enables recurring card payments and our scheduling manager provides our merchants with flexibility to choose how they manage their collections.



STABILITY

Our payment switch has not experienced downtime in more than seven years. Our payment gateway is built for needs-based scaling, which means we do not have a TPS limit. Our platform is lightning fast and supports over 2 billion transactions every year.

We love our engineers because they have built something truly special and because we never have to lose sleep or apologise to our clients for going down.



Innovations





BESPOKE PAYMENTS INNOVATIONS

Owning our own software stack enables us to innovate at a much faster rate than most providers. This allows us to provide our clients with bespoke payments solutions, including:

- A multiple POS to single PED solution
- PED availability scoring
- Infinite redundancy architecture
- Smart transaction routing



B2B ENTERPRISE OMNICHANNEL PLATFORM

Traditionally, when banks, fintechs, and enterprise merchants wanted to deploy a switch, there were very few tech solutions available. These options were usually built long ago, are expensive to run, and expensive to enhance.

In contrast, we provide a feature-rich tech platform that enables enterprise switching of physical and eCommerce transactions, including merchant and back-office tools, reconciliation engines, and supplementary products and features that enable an end-to-end payment processing operation.



PUSH PAYMENTS

We focus on the digital payments journey, using technology and innovation to enhance the customer experience. We have pioneered push payments in South Africa – the ability to push funds directly to someone's card. Some powerful use cases for this technology include P2P money transfer, merchant settlement, payouts, funds disbursement, and utility and bill payment.

Built for business





POS



QUEUE BUSTING



FORECOURT



PAY@TABLE



WEB



APP



DELIVERY



SINGLE VIEW OF OMNICHANNEL TRANSACTIONS

Legacy & modern open API Plugin support



IMBEKO



ADVANCED
ANALYTICS



PAYMENT
GATEWAY



ISSUER/ACQUIRER/FINANCIAL INSTITUTION

Built for business

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We support acquiring via all major banks and card schemes

We do not compete with the banks but work with them to offer enhanced services to their merchants.



Expertise Certifications

Our strong position in the market is built on validated and certified solutions and associations with market-leading organisations and regulators.



Trusted and used by





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