True Omnichannel Solutions
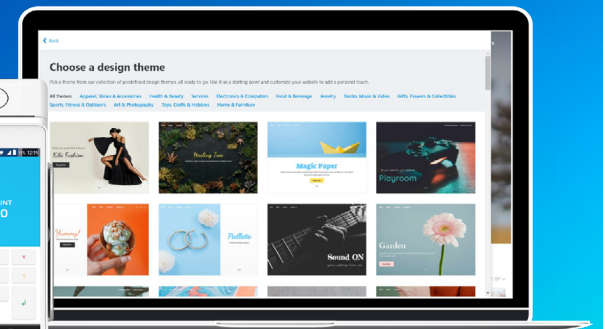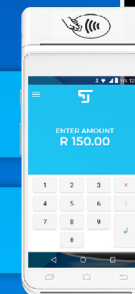
COMPANY OVERVIEW

POS INTEGRATED PAYMENTS

MOBILITY

VAS AND LOYALTY

ECOMMERCE

TRANSACTION JUNCTION

Contents

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

R2 trillion
annual transaction value

100%
service availability since 2013

45
payment methods accepted

50
supported POS solutions

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.

FMCG

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.

RESTAURANT

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.

HOSPITALITY

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

RETAIL

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

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

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 BUSINESS

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

see more

see more

see more

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:

see more

see more

see more

see more

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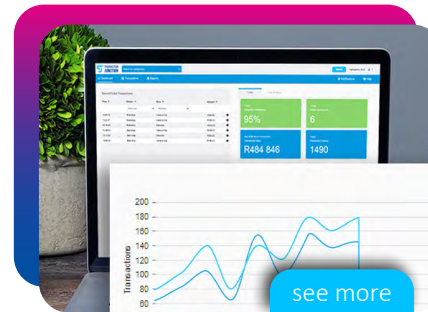
P2PE is a security innovation that reduces security costs and PCI overhead for our merchants, and removes risk by encrypting card data at the point of entry. P2PE has become a must-have for merchants, as the cost and risk associated with a non-compliant solution are simply too high.

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:

Cow Hills	dolfin	GAAP POINT OF SALE
GK SOFTWARE	iQRetail	ORACLE
micros	Microsoft Dynamics POS	Qpos
retailpro	Spiralsoft	tallorder right! now!
UNIPOS POINT OF SALE	LEGEND POS	HRK RETAIL

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:

vodacom	MTN	Cell C
Eskom	NATIONAL LOTTERY / PHANDA PUSHA PLAY	NETFLIX
Google Play	Microsoft	PlayStation
showmax	Spotify	Uber
XBOX	AlwaysOn	

Online payments

Online payments

see more

see more

see more

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?"
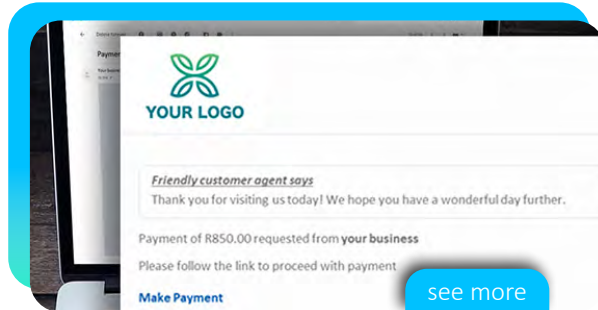
PAYMENT METHOD CHOICE

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.

VISA | mastercard | AMERICAN EXPRESS | Diners Club INTERNATIONAL | UnionPay 银联 | SnapScan | Zapper | masterpass | EFT SECURE | mobicred | FASTA | PAYJUSTNOW

Online payments

see more

see more

see more

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

Innovations

see more

see more

see more

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

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.

(absa) | CAPITEC BANK | FNB | NEDBANK | Standard Bank

Expertise
Certifications

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

Visa Global Registry of Service Providers
On the list! 2021
For details, see www.visa.com/onthelist

PCI DSS COMPLIANT | PCI P2PE CERTIFIED | ASO ASSOCIATION OF SYSTEM OPERATORS | EMVCo | PASA

Trusted and used by

BIG FIVE DUTY FREE WE'RE ALWAYS TAKING OFF | Build it Making home building simple | BURGER KING | FOOD LOVER'S MARKET

footgear | HiFi Corp Switched on. | Incredible CONNECTION | JD GROUP

KAUAI | KFC | LIFE & BRAND PORTFOLIO | Lindt

mica Let us show you how | MIDAS | MUGG & BEAN | Nando's

OBC | Pick n Pay | PnA Colour your World... | Quest we drive you

South African NATIONAL PARKS | SEATTLE COFFEE COMPANY | tops! | SPAR

spec savers | | STEERS | TIGER'S MILK KITCHEN/BAR

TOTAL | Virgin active | WIMPY | W WOOLWORTHS

get in touch

021 525 3100
sales@switch.tj
transactionjunction.co.za