TRANSACTION JUNCTION

Corporate Overview

We take care of payments so that you can take care of business.

Ocean Basket | OB

INTEGRATED PAYMENT
~~R320.00pm~~
R260.00pm
per integrated card machine

ONCE OFF FEE
~~R2 800.00~~
R2 500.00
installation fee per store

RECONCILIATION
R215.00pm
per store

ONLINE PAYMENT
R35.00pm
and **80c** + **0,08%** of value per transaction

ABOUT US

TJ is the foremost bank-independent Payment Services Provider (PSP) in Southern Africa and collectively we process over 3 Billion transactions per annum.

We provide innovative transactional services that cater for every possible customer touch point, and enable a rapidly growing ecosystem for our merchants, whilst ensuring that payments are delivered securely and timeously. Our solutions provide retailers with the flexibility they need when it comes to choosing the financial services provider, digital product ranges and end-user devices they require.

OUR PURPOSE
Creating and delivering smart transaction solutions and services to enrich our clients' experience.

PROCESSING OVER
3 BILLION
TRANSACTIONS ANNUALLY

INTEGRATED TO OVER
85
POS PROVIDERS

Key Benefits

We deliver digital payment solutions to suit businesses' needs across diverse industries while ensuring market-leading regulatory compliance.

SIMPLIFY COMPLEX SYSTEMS

One platform that addresses all physical and digital payment needs creating hyper-efficiency and operational cost-saving.

ENJOY PEACE OF MIND

Our platform stability and security are industry-leading. This allows our customers to focus on running their business, knowing that their payments are in safe hands.

EXPAND YOUR BUSINESS

Utilise the latest FinTech products and enable an expansive ecosystem of payment and VAS providers to grow your business.

CREATE SEAMLESS EXPERIENCES

Our payment solutions eliminate friction, supporting a seamless and enjoyable checkout experience.

EARN ADDITIONAL REVENUE

We enable a revenue-positive ecosystem, enabling our customers to sell VAS, utilise revenue-generating payment and loyalty partners, and even sell marketing real-estate on Android card machines.

ENSURE FINANCIAL ACCURACY

Access real-time omnichannel transaction data and ensure accuracy through automated reconciliation.

We Are Bank Agnostic — Absa, Capitec, FNB, Nedbank, Standard Bank, Bank Gaborone, Bank Windhoek, Absa Africa, FNB Africa, Nedbank Africa, Stanbic and Cybersource.

We Are Available In — South Africa, Botswana, Namibia, Zimbabwe, Zambia, Swaziland and Lesotho.

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some of our customers

Build it | BURGER KING | Cell C | famous brands | CLICKS | FOOD LOVER'S MARKET | footgear | HiFi Corp Switched on.

Incredible CONNECTION | KAUAI | KFC | LIFE & BRAND PORTFOLIO | Lindt | mica Let us show you how | MIDAS | MUGG & BEAN

PEPKOR Lifestyle | Nando's | Pick n Pay | PnA Colour your World... | Kegels | South African NATIONAL PARKS | SEATTLE COFFEE Co | tops! at SPAR

SPAR | spec Savers | Starbucks | STEERS | Sun International | TOTAL | WIMPY | WOOLWORTHS

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Products

Explore a range of implementation options to suit your business type and payment requirements.

🖥 **Counter Top**   📱 **Tap On Phone (SoftPOS)**   🧍 **Self Service**   🛒 **Online Web Store**   🔳 **App Store**   🤖 **Android Pay**

POS INTEGRATIONS
Embrace A Fully Integrated POS System

Our software manages all your in-store transaction requirements and seamlessly facilitates communication between the POS and payment terminal, reducing manual processes.

PCI P2PE Certified
with Absa, Capitec, FNB, Nedbank and Standard Bank

🖥 ACCEPT POS INTEGRATED PAYMENT

Accept payment from a wide range of card and alternative payment providers, seamlessly integrated into your POS software.

- Card Payment
- NFC Contactless
- Alternative Payment
- Scan To Pay Dynamic QR Code
- Tokenisation
- Softpos Tap On Phone
  - NFC
  - BLE
- Android Payment
  - Pay@ Solutions
  - Tipping and Bill Splitting
  - Digital Content
  - Value-Added Services

🎁 SELL VALUE ADDED SERVICES

Earn additional revenue, enhance the customer experience and increase foot traffic in your store by selling:

- Electricity
- Data/airtime
- Lotto
- Vouchers

📊 TRANSACTION REPORTING

Our customers have direct and intelligible access to their business's transaction data, accessible through our Merchant portal.

💵 CASH WITHDRAWALS AND DEPOSITS

Earn commission and offer convenience by allowing your customers to withdraw and deposit cash into their bank accounts in real-time.
  - At the Till
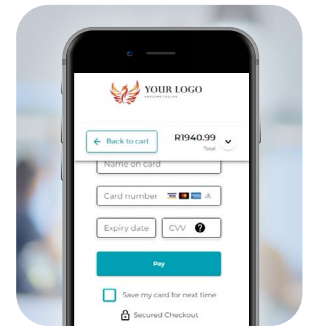 - Cross Border Money Transfers

ONLINE PAYMENT
Give Your Online Business A Digital Boost

Optomise the checkout experience, process payments securely, accept local payment methods and access real-time transaction data to succeed in the digital world of commerce.

🛒 ACCEPT ONLINE PAYMENT

Accept payment from a wide range of card and alternative payment providers, seamlessly integrated into your customer touch-points. Customise the payment page to perfectly align to your brand identity guidelines and desired customer experience.

- Card Payment
- Alternative Payment
- Payment Link
- Tokenisation

📊 TRANSACTION REPORTING

Our customers have direct and intelligible access to their business's transaction data, accessible through our Merchant portal.

Talk to us about

- End-to-end payments
- Enabling your digital catalogue
- Money transfers
- P2P Payments
- Digitisation of cash
- Cash-in/Cash-out
- Settlement and Reconciliation
- Ecosystem integration
- Disbursements
- Omnichannel commerce catalogue
- Installment services
- Tokenisation

AUTOMATED RECONCILIATION
Ensure Financial Integrity

Say goodbye to the timeous and error-prone process of manually reconciling transactions. Our automated reconciliation process is completed at the end of every day and spans all payment and VAS providers.

The results of the analysis are available on the reconciliation dashboard on our merchant portal. This sophisticated process meticulously compares and interrogates transactions from the point-of-sale against those recognised by your acquiring bank, delivering clear results.

- ✓ Save time & effort
- ✓ Ensure timeliness
- ✓ Ensure accuracy
- ✓ Enhance efficiency
- ✓ Allow for scalability

The dashboard displays transactional results according to the main categories below:

Expected Bank Amount	Matched	Not Equal Exceptions	Client Only Exceptions	Provider Only Exceptions
The total amount the client can expect to receive in their account.	✓ Found in client & provider file ✓ Equal transaction values	✓ Found in client & provider file ✗ Unequal transaction values	✓ Found in client file ✗ Not found in provider file	✓ Found in provider file ✗ Not found in client file

Client file: Transactions received in a file from the store's point of sale
Provider file: Transactions received in a file from the bank
Exceptions: Any transaction that is not equal and matched between the store and bank. These need to be reconciled.

Expected Bank Amount: R 1 193.60   🖨 Save results (.pdf)   📄 Save results (.csv)

	Payment Method		Matched		Not Equal Exceptions			Client Only Exceptions		Provider Only Exceptions	
Tender Type	Account Type		Count	Amount	Count	Client	Provider	Count	Amount	Count	Amount
Mastercard	Cheque Account		2	R 280.00	0	R 0.00	R 0.00	0	R 0.00	0	R 0.00
Mastercard	Credit		1	R 120.00	0	R 0.00	R 0.00	0	R 0.00	0	R 0.00
Mastercard	Savings		2	R 538.00	0	R 0.00	R 0.00	0	R 0.00	0	R 0.00
Visa	Debit		1	R 255.60	0	R 0.00	R 0.00	0	R 0.00	0	R 0.00
Totals			6	R 1 193.60	0	R 0.00	R 0.00	0	R 0.00	0	R 0.00