

# Accelerating Growth And Redefining Possibilities With FinTech Innovation.

We equip businesses with the Financial Technology solutions they need to thrive—today and always.

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**EVERY CHANNEL.  
ONE PLATFORM.**

# About us

We are a Southern African FinTech company driven by a passion for delivering customer-centric innovation that creates lasting value today and into the future.

Established in 2007, we support businesses across every channel—online, in-store, or hybrid—spanning numerous industries.

We handle the intricacies of running a payment system enabling our customers to process secure, lightning-fast transactions effortlessly while providing them with clear, real-time access to their transaction data. With our automated reconciliation services, our customers gain peace of mind, knowing that every cent is accurately accounted for.

With hundreds of partnerships in our ecosystem, we are the central hub that connects it all. Our ecosystem is easily accessible, giving you everything you need in one place.

Flexibility is at our core. Our customers can choose the financial service providers, digital product ranges, and end-user devices that best fit their needs—all seamlessly integrated on our central platform.

We continuously introduce new technologies, payment types, and scalable efficiencies to give our customers a technological advantage for exponential success.

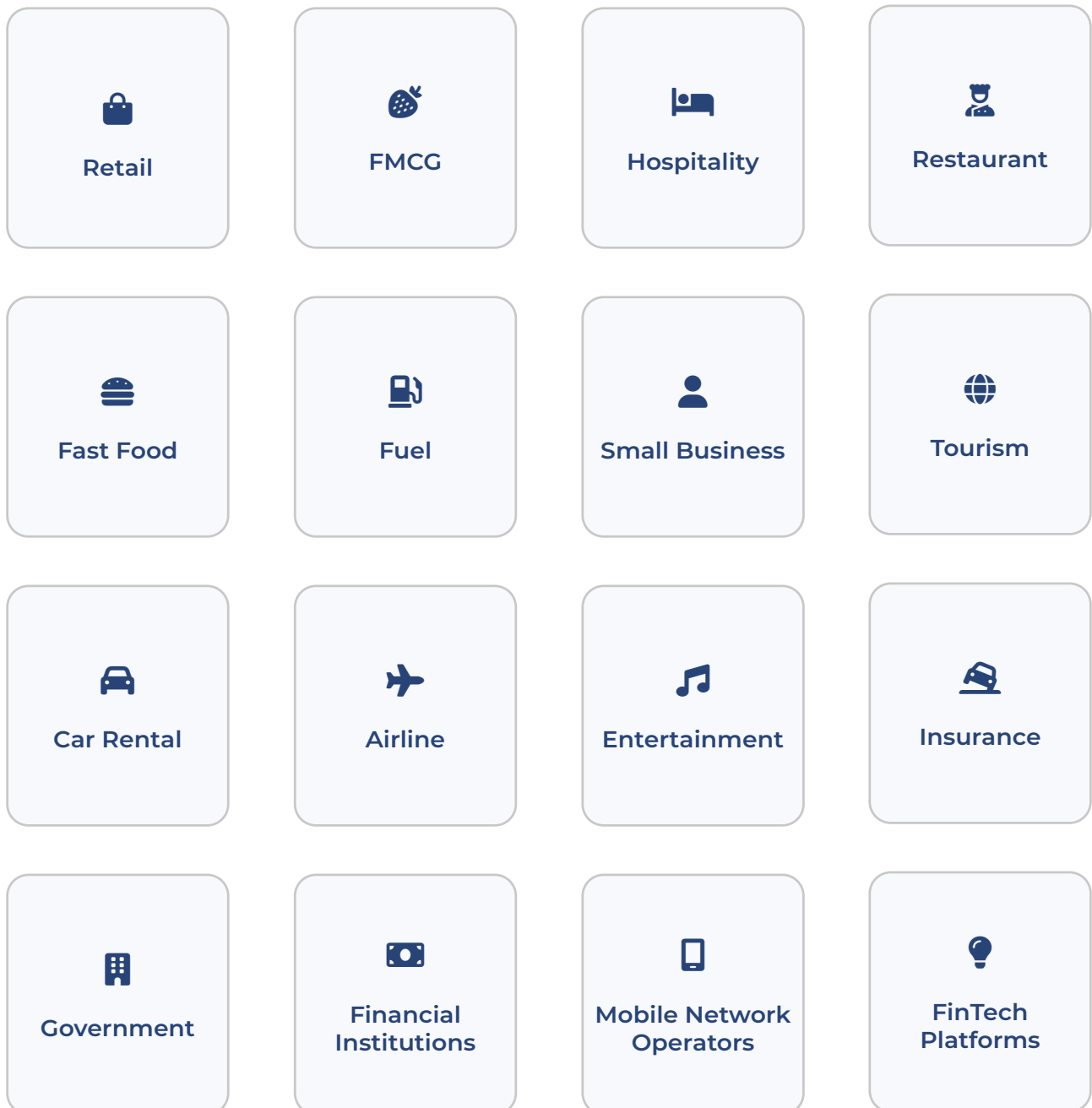
## Our Purpose

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

# Who do we serve?

We help businesses thrive with value-driven FinTech products and services, that can adapt and scale to meet evolving business requirements.

## Our Industries



# Our presence

Our services are widely accessible, and our enterprise customers have the advantage of partnering with us to simplify transactions across their entire estate which may include multiple countries, a variety of channels, and numerous acquiring banks.

## We serve customers in

South Africa  
Botswana  
Namibia  
Zimbabwe  
Zambia  
Eswatini

Lesotho  
Mauritius  
Uganda  
Kenya  
Tanzania

## Acquiring banks

Absa  
Capitec  
FNB  
Nedbank  
Standard Bank

Bank Windhoek  
Absa Africa  
FNB Africa  
Nedbank Africa  
Stanbic

Present in  
**11**  
Countries

Partnered with  
**10**  
Acquiring Banks

Integrated into  
**85+**  
POS Providers

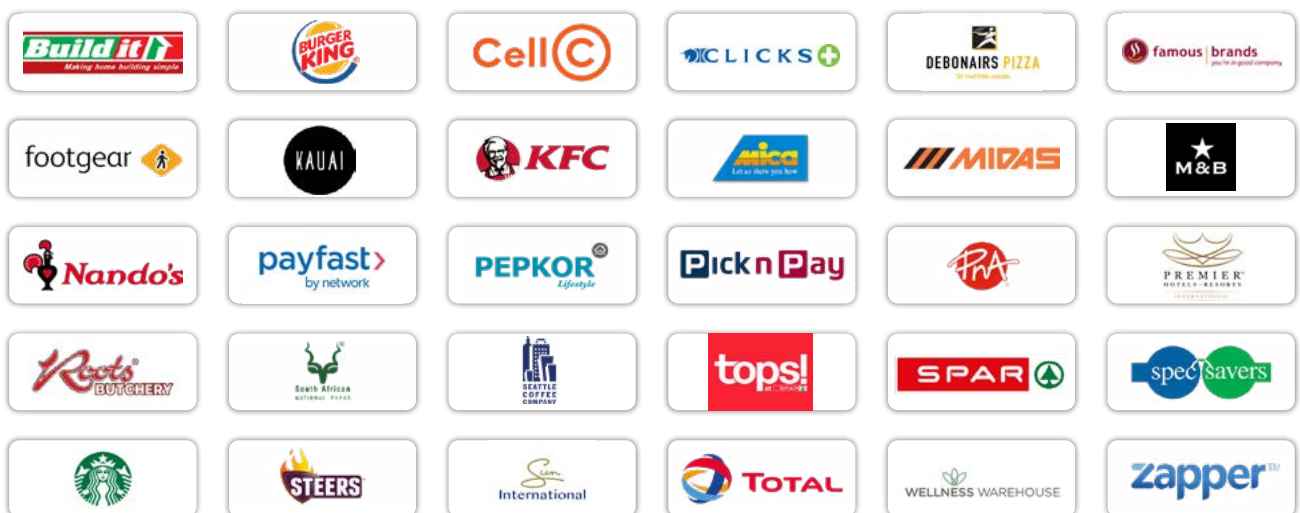
Processing  
**3 Billion+**  
Annual Transactions

Serving  
**17 000**  
Merchants

Supporting  
**45 000**  
Lanes

# Trusted by these leading brands

Our customers include many of Southern Africa's leading brands and they trust us to deliver innovative solutions, exceptional service, and lasting value.





What do our customers have to say?



Seattle Coffee Company understands that, while its business is coffee, customer service is equally as critical. To this end, we partnered with Transaction Junction to make both payments and tipping a simple and easy process.

**Seattle Coffee Co**



At Unipos, we have placed a great focus on client-to-client business relationships, and Transaction Junction has only helped us to improve this. Their payment gateway is very user-friendly, and clients tell me they love the speed and ease of use of the system.

**Unipos**



Time and time again, TJ goes out of their way to make our lives, and those of our retailers, easier. Their solutions and their people are top-notch.

**SPAR Group**



In terms of quality of service, availability of solutions and ease of doing business, TJ comes out tops every time!

**Hatton's Hardware**



TJ gives us a one-stop solution that spans Symphony, cloud, P2PE, and home deliveries. Using their eCommerce solution is a no-brainer.

**Nando's**



### **SIMPLIFY COMPLEX SYSTEMS**

One platform that addresses all in-person and online payment needs creating hyper-efficiency and operational cost-saving.



### **PEACE OF MIND, ALWAYS**

Our platform is built on unmatched stability and industry-leading security, ensuring transactions are processed with the strictest security protocols.



### **EXPAND YOUR BUSINESS**

Utilise future-ready FinTech products and enable an expansive ecosystem of providers to reach new markets, unlock new opportunities, and ultimately grow your business.



### **CREATE AMAZING EXPERIENCES**

Our solutions eliminate friction, supporting a seamless and enjoyable checkout experience to delight your customers.



### **GENERATE ADDITIONAL REVENUE**

We offer multiple ways for customers to expand their revenue streams, from commission-earning opportunities and UX-driven tipping to monetising screen space on Android devices for marketing purposes.



### **ENSURE FINANCIAL ACCURACY**

Access real-time transaction data and utilise automated reconciliation services across all channels to ensure financial accuracy and integrity.

# Core products

Explore a diverse range of FinTech products, designed to work smoothly together to enhance efficiency and reduce friction.

POS  
Integrations

Online  
Payment

Android  
Innovations

Transpector  
Portal

Merchant  
Portal

Reconciliation



WE'RE INTEGRATED INTO  
**85+ POS PROVIDERS**

View our POS Integrations.  
[transactionjunction.co.za/integrations/](https://transactionjunction.co.za/integrations/)



1.

## POS INTEGRATIONS

# Unlock a bouquet of services seamlessly integrated into your point of sale

Our customers enjoy a fast, secure, modern platform where essential systems communicate effortlessly.

- Enhance operational efficiencies
- Reduce manual errors
- Elevate customer experiences
- Unlock new revenue opportunities



# How it works

We integrate into your POS system, bridging the gap between POS and payments through a powerful, secure, and deeply connected FinTech platform.

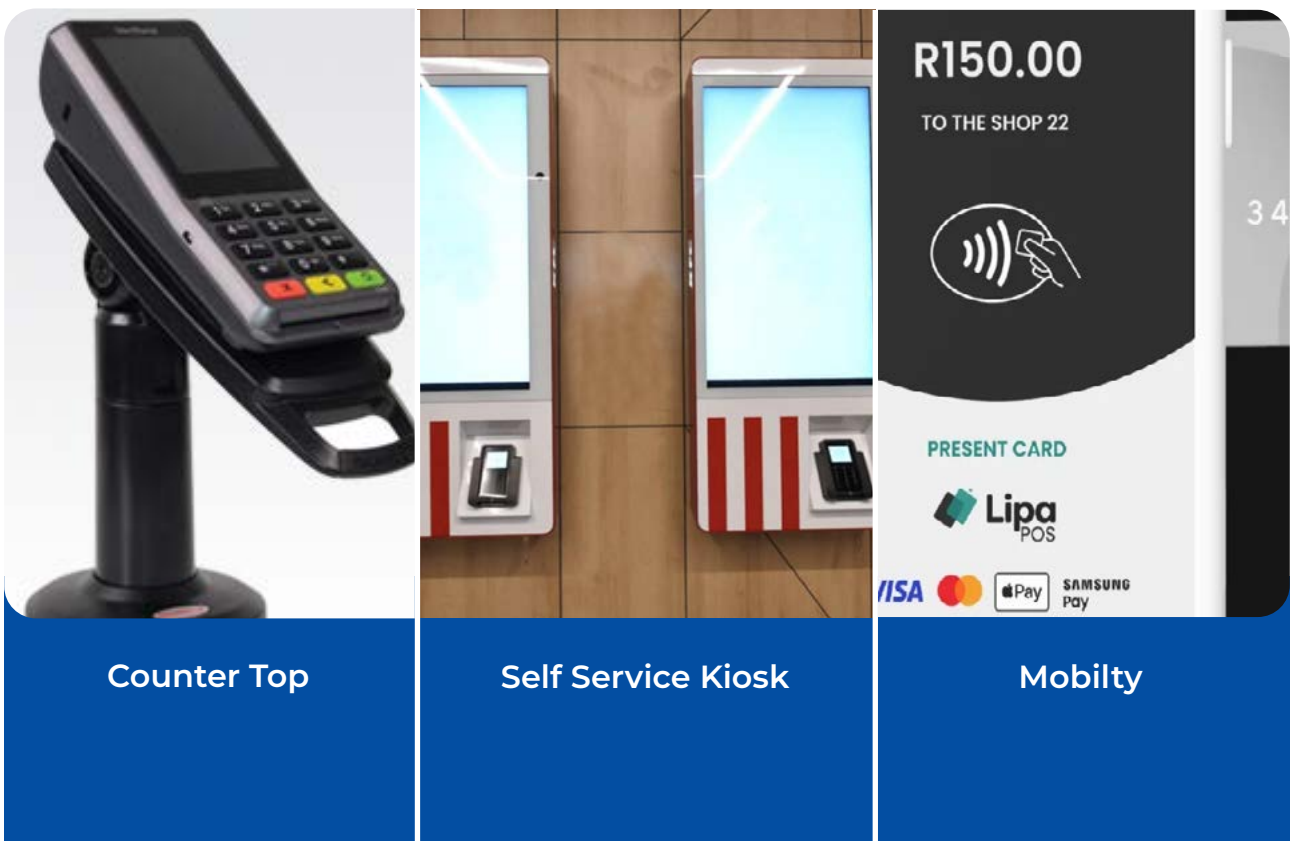
Our software facilitates effortless communication between your POS and payment terminal, eliminating manual processes and reducing human errors—such as entering incorrect payment amounts.

We power a comprehensive payment ecosystem, enabling our customers to choose from a list of payment providers, supporting our customers to sell Value-Added Services (VAS), and enabling our customers to process integrated cash withdrawals and deposits at the till. Additionally, we offer industry-specific mobile solutions supported by feature-rich Android innovation.

## Experience these features

- Dynamic currency conversion
- Automatic acquirer failover
- Device agnostic
- PCI P2PE listed
- AWS cloud-based interface
- Machine learning enabled transaction monitoring
- Faster transaction speed
- Industry-leading stability
- Industry-leading transactional success rate

CHANNELS



Counter Top

Self Service Kiosk

Mobilty

## INTEGRATED PAYMENT

# Embrace the smoothest payment experience

Providing merchants with peace-of-mind through our highly effective payment offering, we offer a cost-effective industry-differentiating solution that ensures transactions are delivered at the POS, securely and on-time.

### Issues with non-integrated payment platforms

Merchants often rely on separate systems for accepting payments through payment terminals and managing operations via a point of sale. This compartmentalisation forces sales staff to manually input payment amounts in to the card terminal, opening scenarios for accidentally mis-charging customers. Furthermore, the transaction speed is typically slow, prone to transaction declines, and exposes businesses to significant security vulnerabilities.

### The solution

We connect all the parties involved in a transaction, creating one fully integrated modern system. Our software is PCI P2PE validated ensuring the highest level of payment security.

### Benefits

- Eliminate manual payment errors
- Fewer declined transactions
- Lightning-fast transactions
- Industry-leading security



### Accept card and alternative payment

#### CARDS AND WEARABLES

##### Accept debit and credit card payment

Securely accept all major card schemes through contact and NFC contactless payment methods.

#### ALTERNATIVE PAYMENT

##### Accept alternative payment

Reduce friction in the checkout process by enabling your customers to pay using the alternative payment method of their choice.

- Digital Payment Apps
- QR Payment apps
- Buy Now Pay Later
- Online Vouchers and Gift Cards
- Mobile Wallets
- Credit Providers
- Instant EFT
- Loyalty Providers

#### DYNAMIC QR CODE

##### Accept scan to pay

The simplest way to accept payment from multiple alternative payment providers through a single integration.

The Dynamic QR Code, displayed on the card terminal, is uniquely generated for each transaction and is encoded with the transaction amount.

The customer uses their smartphone to scan the QR code through the payment application of their choice, and makes a payment following the usual steps in their chosen app.

#### CARD TOKENISATION AND INCREMENTAL AUTHORISATION

##### Reduce non-payment for services requiring balance payments

A useful tool for car rental business and hotels, this solution minimises the risk of non-payment for services requiring future-dated balance transactions by securing encrypted customer card information during an initial transaction.

After the card has been encrypted, businesses can compliantly debit or credit the card without the customer or card being present.



VALUE-ADDED SERVICES

# Earn additional revenue by selling Value-Added Services

We empower retailers to boost their earnings by selling products like airtime, data, prepaid electricity and more - right at the till - without compromising checkout speed.

## How it works

We empower our customers with instant access to an ecosystem of VAS providers at no additional cost, offering competitive commission rates and continuous expansion to drive more value from day one.

## Benefits

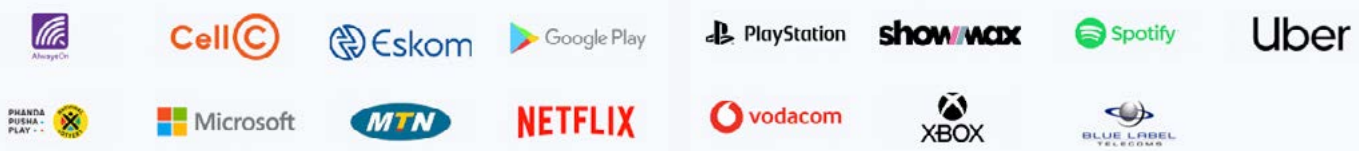
- Open additional revenue streams
- Single integration to access multiple providers
- Enhance customer experience
- Increase foot traffic
- Gain a competitive edge

Airtime & Data

Electricity

Digital Vouchers

Lotto







## 1. POS INTEGRATIONS

### CASH WITHDRAWALS AND DEPOSITS

# Provide convenience by processing cash withdrawals and deposits at the till

Enable your customers to withdraw and deposit cash into their banks accounts, right from the till, and earn revenue for facilitating this service!

#### How it works

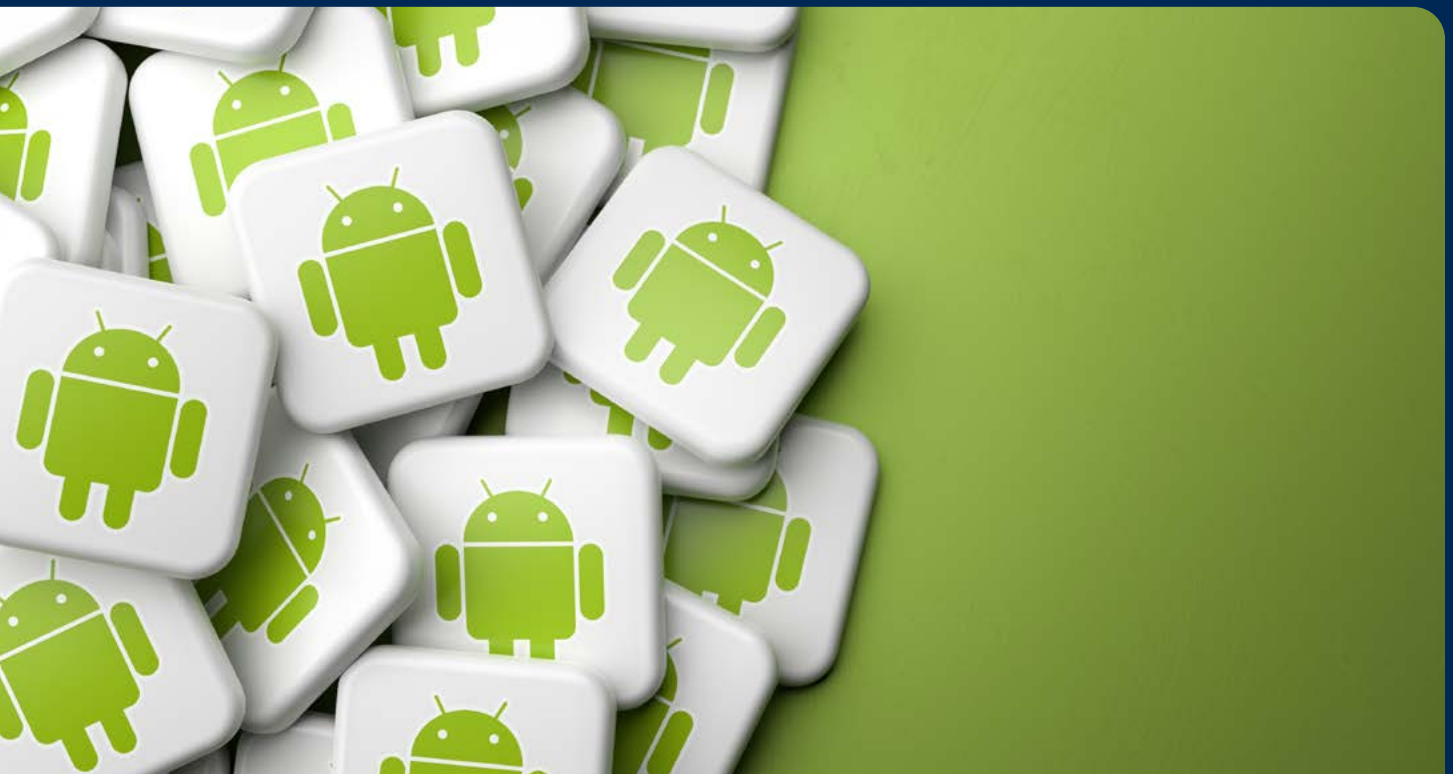
Earn commission every time your customers withdraw or deposit cash at the till, whilst offering them the convenience of skipping a trip to the bank or ATM. Balance enquiries can also be easily enabled alongside this service. Customers simply need to bring their Visa or MasterCard bank card and cash for deposits.

# 2.

## ANDROID INNOVATIONS

# Embrace true business potential with the power of Android

Harness feature-rich Android technology to accept payments anywhere, with a flexible platform that rapidly evolves with your business needs.





2. ANDROID INNOVATIONS



SOFTPOS

# Accept contactless card payment through a regular Android device

Innovated by Lipa Payments, we enable merchants to accept NFC card payment acceptance directly through a smartphone (Tap on Phone) or other Android device (OS 11+) - reducing the reliance on traditional payment hardware.

### Implementation options

**Intent:**

Incorporate SoftPOS into your existing Android app to accept contactless card payment.

**While label payment app:**

Utilise a full payment app, - customisable to align with your brand strategy.

**USE CASES**

- Payment on the go
- Integrated till experience
- Payment on delivery
- Queue-busting
- Back-up device

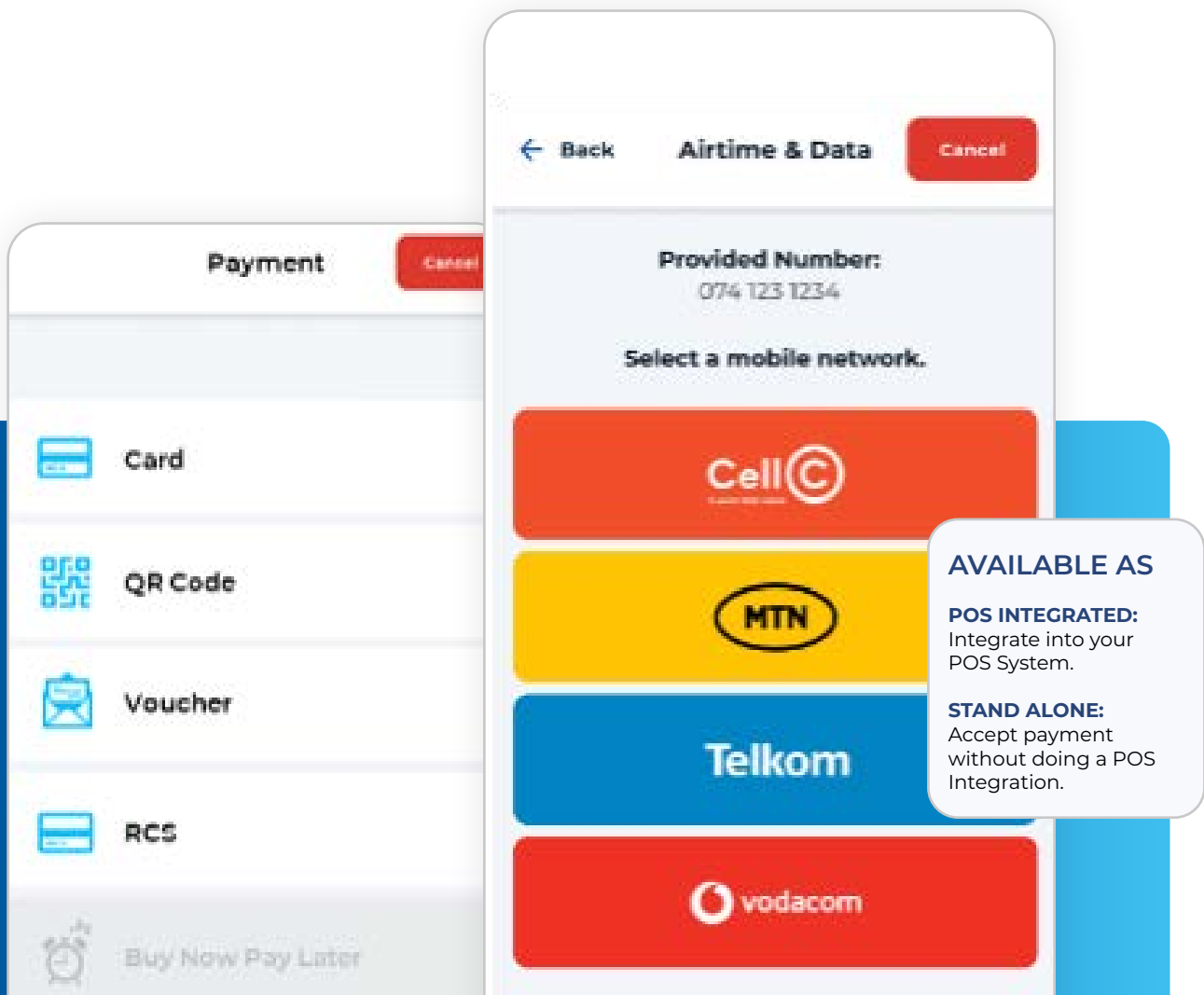
## TJ PAY

# Experience ultimate flexibility through our in-house payment and VAS application

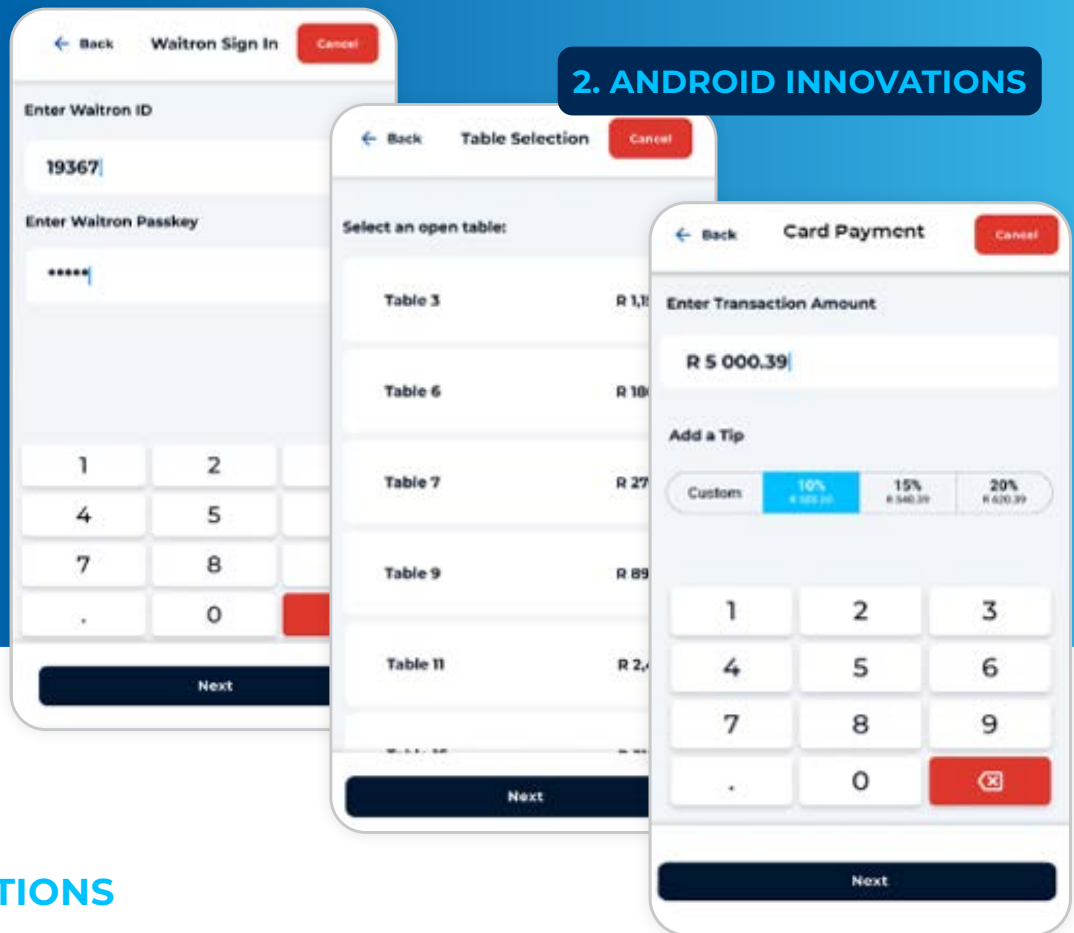
Our in-house payment app, TJ Pay, offers unmatched flexibility in enabling new features - allowing for rapid innovation to meet your business needs faster.

## How it works

Harness the power of TJ Pay for the fastest access to new payment and VAS providers. Plus, turn your payment terminal into a dynamic marketing tool by displaying ads and promotions directly on the screen. With TJ Pay on Android, the possibilities are endless.



## 2. ANDROID INNOVATIONS



## PAY@ SOLUTIONS

# Mobile payment solutions for restaurants, deliveries and fuel stations

Our smart Pay@solutions empower you to accept integrated payments away from the POS.

## How it works

This highly customisable platform allows your staff to select a POS-integrated reference number on the card terminal - such as a **table or order number** - allowing it to automatically retrieve the transaction amount from the POS and ensure seamless two-way communication.

This flexible platform also supports industry-specific functions like **tipping, bill-splitting and employee sign in**.

## Benefits

This solution enables staff to complete POS integrated payments, without making back-and-forth trips to the POS - enhancing the overall customer experience, and speeding up sales times.

### USE CASES

**Restaurants**  
(Pay@Table & Pay@Counter)

**Fuel stations**  
(Pay@Pump)

**Delivery businesses**  
(Pay@Motorbike).

### AVAILABLE AS

**POS INTEGRATED:**  
Integrate into your POS System.

**STAND ALONE:**  
Accept payment without doing a POS Integration.



# 3.

## ONLINE PAYMENT

# Power up your online business

Our checkout is built for speed, simplicity, and security, ensuring a frictionless shopping experience that keeps customers coming back.



# Creating a frictionless online payment experience

As an online retailer, your top priority is providing customers with a seamless shopping experience—but accepting payments securely is a growing challenge. You need a solution that protects sensitive payment information while maintaining trust, without adding complexity to the checkout process.

At the same time, speed is everything. Customers expect instant transactions, and any delays or payment failures can lead to abandoned carts and lost sales. Getting paid quickly and reliably is crucial to your cash flow and overall success. Partner with a payment processor that understands this.

## Experience these features

- Dynamic currency conversion and multi-currency processing
- AWS cloud-based software
- Machine learning enabled transaction monitoring
- Recurring billing
- Faster transaction speed
- Industry-leading stability
- Fewer transaction declines

## Implementation options:

- Branded secure payment pages that enable a congruent customer journey
- Enterprise REST API interfaces

### CARD PAYMENT

#### Accept debit and credit card payment

Securely accept all major card schemes.

### ALTERNATIVE PAYMENT

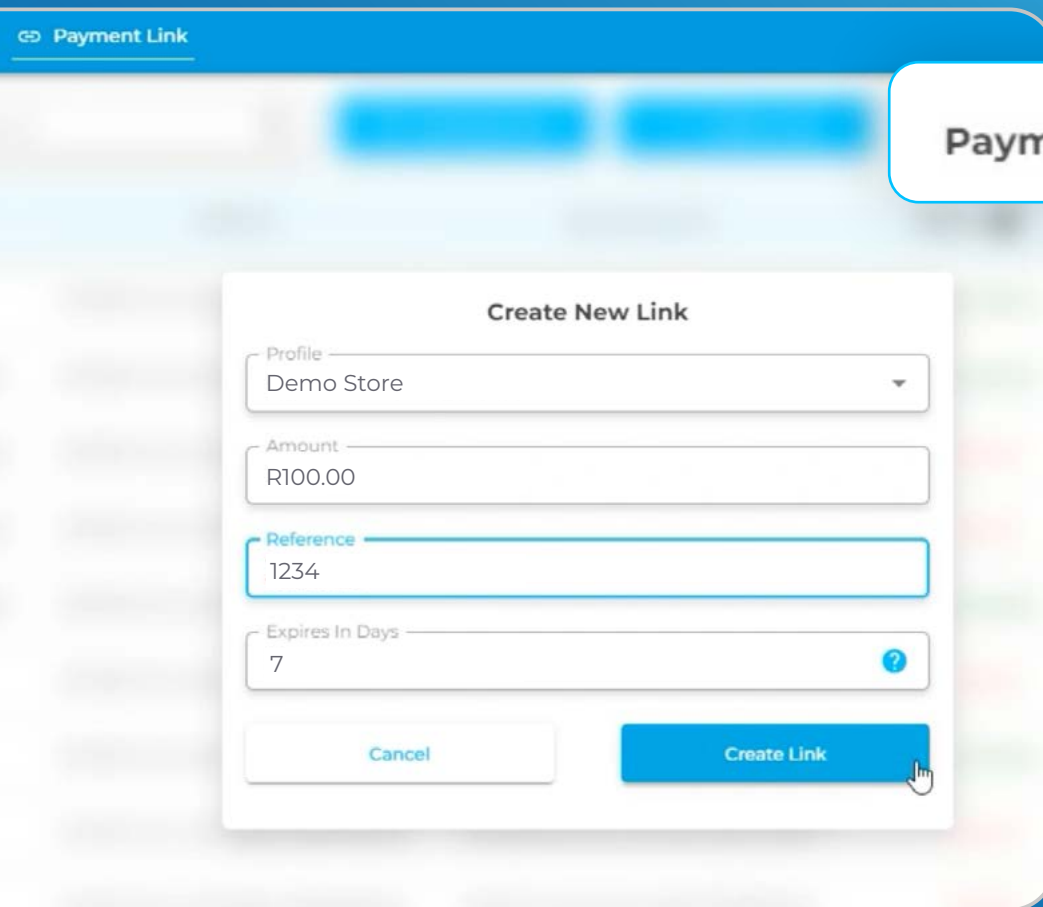
#### Accept alternative payment

Reduce friction in the checkout process by enabling your customers to pay using the alternative payment method of their choice.

### CARD TOKENISATION AND INCREMENTAL AUTHORISATION

#### Enable customers to save card information for future payments

Allow your customers to securely save their card information for future payments, facilitating convenient repeat purchases. This enhances the customer experience by streamlining the checkout process while maintaining high security standards.



## PAYMENT LINKS

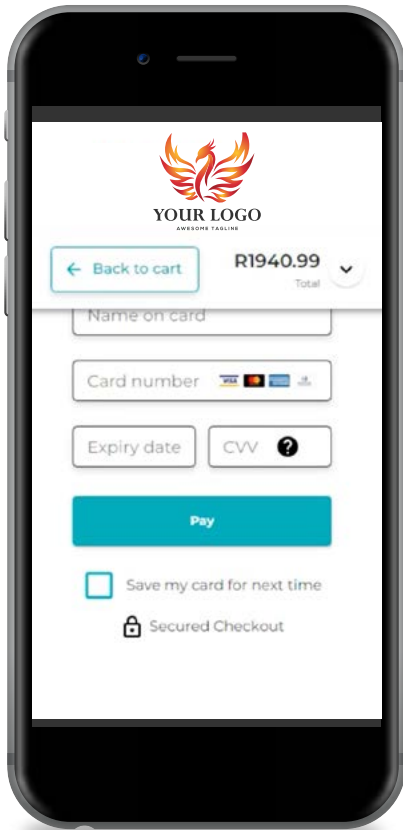
# Generate payment links

Generate and send secure payment links to your customers, directing them to your branded payment page - no online store required.

### How it works

Merchants can quickly create a payment link with a set amount and expiration date, then share it with their customers. When the customer clicks the link, they're seamlessly guided to your branded payment page - simple and hassle-free.





## BRAND CUSTOMISABLE

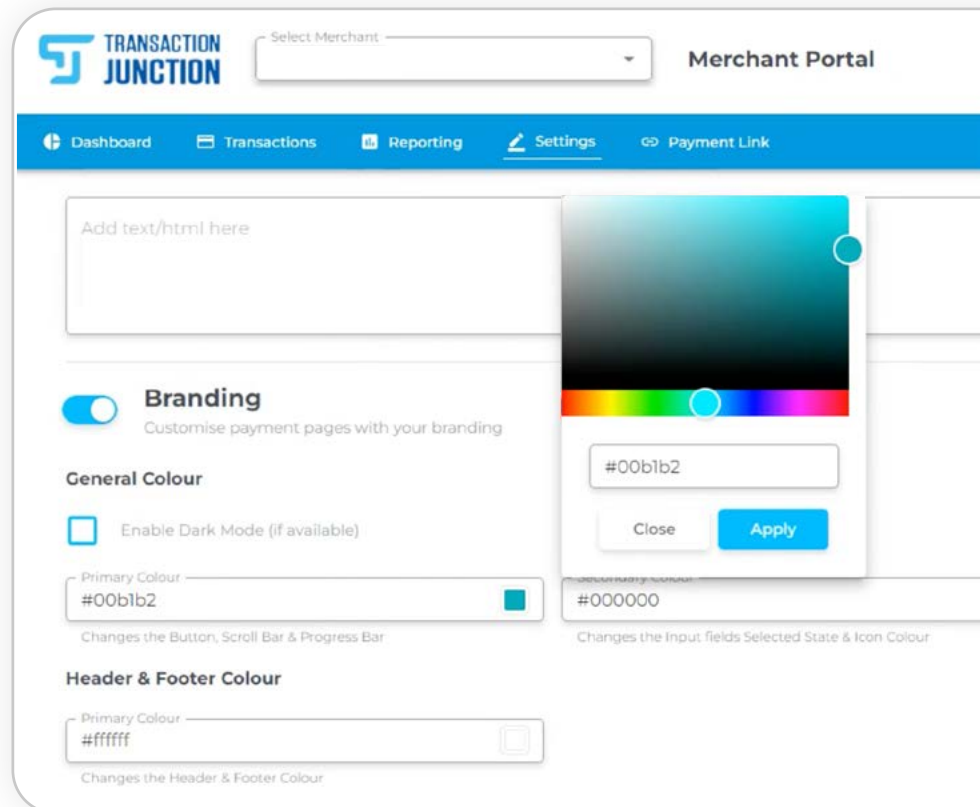
# Customise the online payment page

With our flexible payment page customisation, you're in control. Create a seamless, branded payment experience that instills trust and enhances customer confidence.

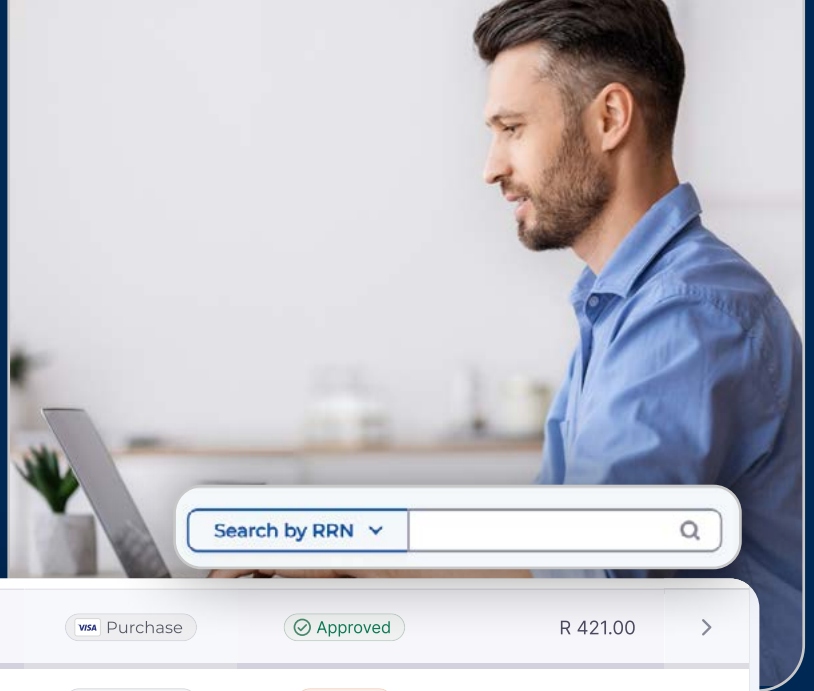
## Tailor the payment page

Configure settings for your payment page according to:

- Legal copy
- Payment page URLs
- Enable web hook authentication
- Add support URLs or information
- Customise your branding



Retailer  Store ID   
 Store Name  Terminal ID   
 Card (PAN)  Transaction Type   
 Status  ZAR Amount   
 RRN   
 Transaction ID   
 Close  Apply Filters



Search by RRN

534994*****4317	13UK3hCm8QVo	VISA Purchase	Approved	R 421.00
534994*****4317	13UK3hCm8QVo	Mastercard Purchase	Failed	(R 1 253.90)
534994*****4317	13UK3hCm8QVo	Yoyo Purchase	Approved	R 746.38
534994*****4317	13UK3hCm8QVo	Card Purchase	Reversed	(R 325.87)
534994*****4317	13UK3hCm8QVo	Bank Purchase	Declined	

Export As

- PDF
- CSV

# 4.

## TRANSPECTOR PORTAL

# Information you need, when you need it

Gain full control with comprehensive transaction visibility, intuitive analytics, and tailored reporting for smarter decision-making.

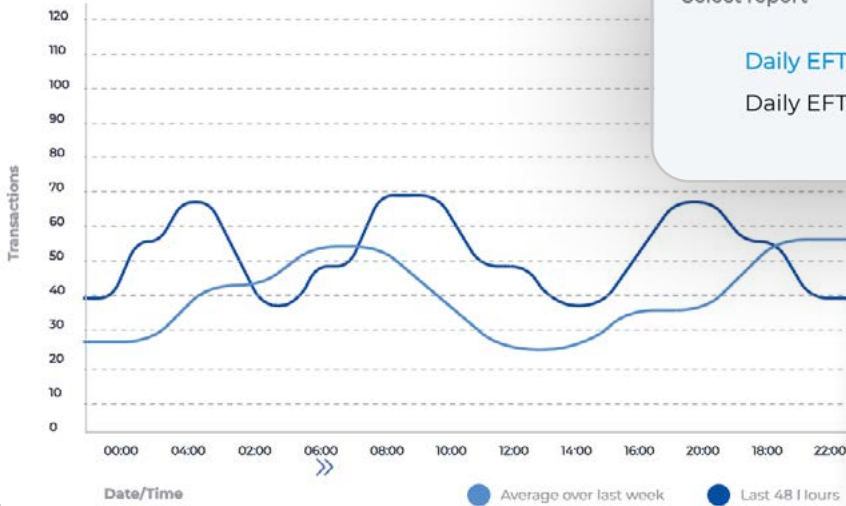
### Experience these features

- Key metrics
- Interactive graphs
- Search and filter for transactions

- Transaction detail
- Tailored reporting
- Support ticket logging

for **in-person** business

## Transaction Timeline

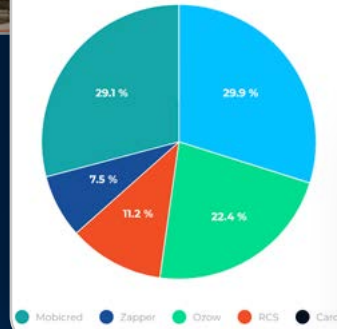


Select report

[Daily EFT Transaction Report](#)

[Daily EFT Summary Report](#)

## Payment By Method



## Card (PAN)

534994\*\*\*\*\*4317

534994\*\*\*\*\*4317

534994\*\*\*\*\*4317

534994\*\*\*\*\*4317

# 5.

## MERCHANT PORTAL

# Access and manage your online payments

Gain full visibility of your online payments and manage your transactions in one user-friendly interface.

### Experience these features

- Key metrics
- Interactive graphs
- Search and filter for transactions
- Transaction detail
- Tailored reporting

- Support ticket logging
- Payment link
- Online payment page
- Refunds and reversals
- Settings

for **online** business

# 6.

## RECONCILIATION

# Have peace of mind knowing every transaction is tracked and accounted for

Say goodbye to tedious, error-prone manual reconciliation processes with the help of TJ Recon.

Our advanced reconciliation platform automates this critical task, ensuring accuracy whilst saving you time and effort—so you can focus on what truly matters: growing your business.



## INTRODUCING TJ RECON

# Turning complexity into clarity

The financial payment ecosystem is complex—and it's only becoming more intricate. Whether you're managing a single store or operating a large enterprise, reconciling transactions can feel overwhelming. TJ Recon simplifies this process by automatically reconciling payment transactions across your entire estate (in-person, online or hybrid).

## How it works

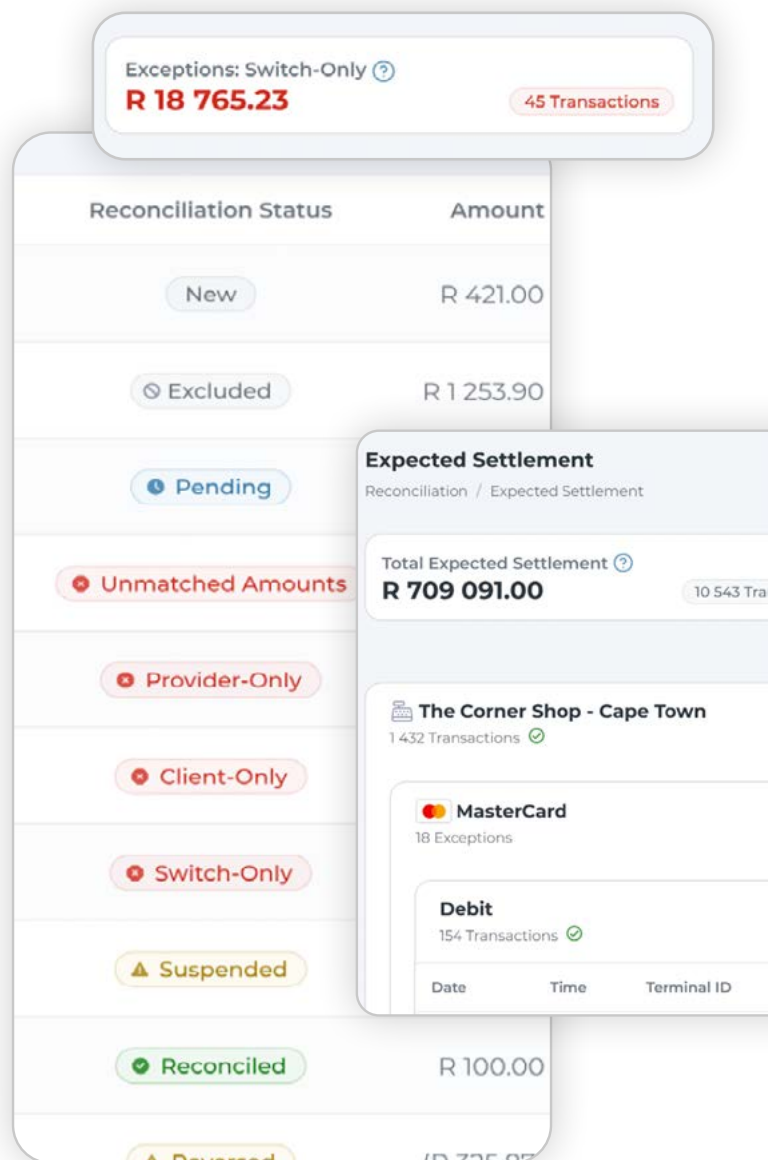
Our advanced reconciliation engine meticulously interrogates and compares transactions between the Client and Provider, and provides clear visibility. With results displayed on a user-friendly, dynamic interface, you gain complete control over your financial data.

## Experience these features

- Monitor key metrics on a dedicated dashboard page
- Drill down into different levels, including stores, card schemes, and individual transactions
- Apply filters and search for specific transactions with ease
- Generate and download customised reports tailored to your needs

## View dedicated pages for

- **Transactions:** view the reconciliation status of individual transactions
- **Exceptions:** view discrepancy transactions
- **Expected settlements:** know your expected settlement amount







**Our customer support isn't just about solving problems – it's about creating exceptional experiences.**



- 24/7/365 support
- Dedicated Service Delivery Management
- Field support service
- Defined pro-active escalation processes
- Multi-service monitoring and automated notification systems:
  - 24-hour NOC
  - Extended business hour operations
  - ML-powered anomaly identification
  - Automated notifications



Tell us about your business.

[transactionjunction.co.za/contact-us/](https://transactionjunction.co.za/contact-us/)