

COMPANY OVERVIEW

Transact with Confidence Through Leading Fintech Innovation.

A modern transaction platform that integrates every channel to deliver secure, streamlined business solutions to accelerate growth whilst ensuring stable operations.

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

Who we are. We are a leading Southern African FinTech company established in 2007. We empower businesses across numerous industries to thrive in an omnichannel world—whether online, in-store, or hybrid.

We manage the complexities of modern payment infrastructure, enabling you to process secure, lightning-fast transactions tailored to your specific requirements. With automated reconciliation and real-time reporting, we provide comprehensive financial visibility and the peace of mind that every cent is accurately accounted for.

By joining our platform, your business gains access to an extensive ecosystem of providers, enabling you to accept modern payment methods, integrate loyalty systems, and sell digital products at the till to drive additional revenue.


Serving 20 000 Merchants Across Southern Africa



Partnered with leading acquiring banks: Absa, Capitec, FNB, Nedbank, Standard Bank, Bank Windhoek, Absa Africa, FNB Africa, Nedbank Africa and Stanbic.

 **Simplify** complex payment systems

 Have **peace of mind** with leading security and uptime

 Access an ecosystem of **digital payment** and **loyalty partners**

 Create amazing **customer experiences**

 Earn **additional revenue** by selling digital products

 Ensure financial **accuracy** with automated recon and real-time reporting

Processing **+3 Billion** transactions annually for leading brands



Point of Sale Integrations

Access a suite of services integrated directly into your point of sale (POS) that eliminates manual operations and creates a frictionless experience—ensuring financial accuracy while delivering on your key business objectives.

Experience these features:

- Device-and-bank agnostic
- Automatic acquiring bank failover
**Activation upon request*
- PCI P2PE certified with the top 5 SA banks
- AWS cloud-based software
- 24/7/365 Machine learning and AI transaction monitoring
- No transaction fees!



Integrated Payment

Experience peace-of-mind through a modern, cost-effective platform that ensures frictionless communication between POS and payment. Accept **contact & contactless card and digital payment methods**, with a range of capabilities tailored to your business needs.

Payment capabilities:

- Card-linked loyalty (CLL)
- Dynamic currency conversion (DCC)
- Incremental authorisation & tokenisation for future balance payments
- Mobile pay@ solutions for restaurant, delivery and fuel businesses, with support for tipping & bill splitting
- Cash withdrawals, deposits, & balance lookups at the till

Benefits:

- ✓ Eliminate manual payment errors
- ✓ Lightning-fast payment processing
- ✓ Fewer declined payments
- ✓ Industry-leading security
- ✓ Ultimate stability with 99.99% uptime since 2013

Value Added Services

Earn revenue share by selling airtime, data, and electricity, or facilitating bill payments. Through our partnerships, you can access an ecosystem of popular providers from a single integration.

Sell products from popular providers:

- Airtime and data
- Electricity and bills
- Lotto
- Digital vouchers

Benefits:

- ✓ Earn additional revenue
- ✓ Enhance the customer experience
- ✓ Increase foot-traffic in your store

TJ Pay: Integrated Android App

TJ Pay reimagines the payment terminal experience, and seamlessly integrates into your POS system. Your payment terminal arrives pre-loaded with the TJ Pay app, providing instant access to your chosen payment and VAS providers. The in-house tech also allows us to customise the features and innovate at speed.

How it works:

- Gain instant access to payment providers within our ecosystem
- Includes out-of-the-box access to integrated payment capabilities
- Full integration with Transceptor and Reconciliation for accurate reporting
- Available on multiple Android payment terminals

Benefits:

- ✓ Bypass third-party development delays with immediate, direct access to an ecosystem of payment providers
- ✓ Rapidly deploy new features and enhancements
- ✓ Ultimate flexibility to customise the user journey and tailor the interface



Online Solutions

Our online business customers enjoy a secure, stable user-friendly payment platform that helps to build customer trust and reduce cart abandonment.

Experience these features:

- Customise the payment page to support your brand identity (colours, logos, text etc)
- Process refunds, reversals, and set up recurring payments
- Fully PCI DSS validated
- Multiple implementation options, including Shopify and WooCommerce shopping carts
- Automatic acquiring bank failover **Activation upon request*

Online Payment

Our checkout is engineered for speed, simplicity, and security, ensuring a frictionless online payment experience. Accept a vast array of **card and digital payment methods**, with a scalable suite of capabilities designed to evolve with your business needs.

Built for success for online commerce:

- Facilitate dynamic currency conversion (DCC)
- Incremental authorisation & tokenisation for card saving and future payments
- Generate payment links

Benefits:

- ✓ Competitive transaction fees
- ✓ Manage in-person and online payments through a single processor
- ✓ Ultimate stability with 99.99% uptime since 2013

Customer Portal

Our intuitive web-based portal is available to our in-person and online customers. It empowers you with real-time visibility into transactional data, offering comprehensive analytics and streamlined reporting to keep you in control.

Experience these features:

- Single sign on for all back office operations
- UI caters to multiple user-rights at store levels (corporate, franchise, store-levels)
- One place to manage in-person and online data
- Log tickets with our support team



Transpector: In-Person Business Portal

Our intuitive web-based portal available to our in-person customers. It empowers you with real-time visibility into transactional data, offering comprehensive analytics and streamlined reporting to keep you in control.

Capabilities:

- View immediate essential figures critical to your business
- Use smart search and filter capabilities to find transactions within a few clicks
- Generate and export tailored reports, in various file formats
- Save filtered transaction searches on the interface

Benefits:

- Deep-dive reporting to understand customer payments
- Unified view of all stores from a single login
- Reduced administrative overhead with instant digital reporting
- Enhanced security through granular user-access controls

Merchant Portal: Online Business Portal

Our intuitive web-based portal available to our online customers. Empowers you with the transactional tools you need to succeed in online commerce.

Capabilities:

- View immediate essential figures critical to your business
- Customise the payment page to suit your brand
- Generate and export tailored reports, in various file formats
- Generate and manage payment links
- Use smart search and filter capabilities to find transactions within a few clicks
- Process online refunds, reversals and recurring payments
- Save filtered transaction searches on the interface

Benefits:

- Instant visibility of digital payment trends and sales performance
- Seamless management of payment links and remote billing
- Rapid processing of online refunds and reversals to improve trust
- Customisable checkout pages to match your unique brand identity

Automated Reconciliation Services

Our automated reconciliation services replace the manual matching of transactions across financial records. It provides a level of accuracy and efficiency that manual efforts simply cannot match—ensuring every cent is accounted for in real-time.

Capabilities:

- Switch-to-bank/3way recon for in-person and online channels
- View and manage exception transactions
*Exceptions: transactions not successfully reconciled across financial records
- Recon across all payment methods and acquiring banks
- Generate and export tailored reports.

Benefits:

- Improve financial accuracy and eliminate the risk of human error.
- Greatly reduce revenue leakage
- Gain prompt insights
- Save time and effort

*Some capabilities are available on the Pro version only.

Access Our Ecosystem

Activate a vast, ever-expanding network of providers through a single point of entry.

Card Schemes

Alternative Payment Methods

Buy Now Pay Later

Digital Vouchers

Wallet Providers

Mobile Money

Credit Providers

Closed Loop Cards

Loyalty

Value Added Services

Channels

We'll meet your customers where they are, ensuring a frictionless experience with simplified operations.

Integrated Till Experience

Queue Busting on Shop Floor

Restaurant Table and Counter Solutions

Self-Service Kiosk

Delivery Solutions

Fuel Station Solutions

Website / App

Payment Link

Disbursements

Person-to-Person Payment

TESTIMONIALS



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



They communicate clearly, handle queries efficiently, and ensure that issues are resolved in a timely manner. I appreciate their friendly attitude and willingness to assist whenever support is needed.



Spec-Savers



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



Seattle Coffee

Join over **20,000** merchants who trust Transaction Junction to support their growth.

From the shop floor to the digital store front, we provide the stability, security, and innovation your business deserves.

Ready to simplify your payments? Contact our team today.

transactionjunction.co.za