

COMPANY OVERVIEW

Keeping Pace With How the World Pays.

The way people pay is changing every day. We connect your business to that entire world; so no matter how your customers choose to pay, you're always ready.

 [Start a conversation](#)

Southern Africa's leading brands trust us to deliver.

95+

POS systems integrated, with more added all the time

+3Bn

Transactions processed annually

99.99%

Uptime since 2013

OUR CUSTOMERS

Buildit

Burger King

Carrol Boyes

Cell C

Clicks

Debonairs Pizza

Famous Brands

Footgear

Kauai

KFC

Mica

MIDAS

Mugg and Bean

Nandos

Payfast

Pedros

PEPKOR Lifestyle

Pick n Pay

PNA

Premier Hotels

Roots Butchery

SANParks

Seattle Coffee

SPAR

SPAR Tops

Specsavers

Starbucks

Steers

Ster-Kinekor

Sun International

Total

Wellness Warehouse

About us

Established in 2007 and headquartered in South Africa, Transaction Junction (TJ) is a leading fintech company providing a modern transaction platform to businesses across numerous industries.

With a customer presence in seven countries, TJ simplifies payment systems across in-person, online and hybrid environments, connecting customers to a vast ecosystem of providers while giving them the flexibility to choose their preferred banking partners, devices and end-user experiences.

THE DIFFERENCE ONE PLATFORM MAKES

WITHOUT INTEGRATION

- ✗ Cashiers key the amount into the terminal by hand, opening room for human error and mis-charging the customer.
- ✗ Additional payment providers not integrated into your existing system.
- ✗ Frequent downtime stops the lane and loses the sale.
- ✗ Cyber attacks and unpatched vulnerabilities put your business and customers at risk.

WITH TRANSACTION JUNCTION

- ✓ Our software sends the amount from the POS to the terminal, removing the possibility of mis-charging the customer.
- ✓ One integration, and the whole ecosystem is available.
- ✓ Industry-leading stability, with uptime you can plan around.
- ✓ Certified, encrypted processing that protects against cyber crime, giving you peace of mind.

WHY IT MATTERS



No mis-charged customers

The amount travels from till to terminal untouched, so mis-keyed amounts can never happen.



Eight times fewer declines

Our transactions are declined eight times less often than those of our competitors.



Always-on stability

99.99% uptime since 2013 on resilient infrastructure, monitored 24/7/365.



Leading payment security

PCI-validated secure payment processing for in-person and online payments, giving you and your customers ultimate peace of mind.



Costs you can predict

A set monthly fee for in-person merchants (no transaction fees). With competitive transaction fees for online merchants.



One provider, both channels

Simplify your operations, with in-store and online from one platform, with a single source of support behind both.

One platform for in-person and online payments.

Fewer moving parts, and less to worry about, with one provider removing the complexity from your payment platform.



POS Integrations

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.

- ✓ +95 POS Integrations
- ✓ Payment terminal agnostic and acquirer agnostic
- ✓ PCI P2PE validated with the top five SA banks
- ✓ Accept multiple digital payment methods
- ✓ Sell airtime, data, electricity, lotto and digital vouchers to earn additional revenue
- ✓ Custom industry solutions for retail, restaurant, hotel, car rental, parking and more



Online Solutions

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.

Our online business customers enjoy a secure and user-friendly payment platform helping to build customer trust and reduce cart abandonment. The payment page is fully customisable - set the colours, logos, text and more to align to your brand and payment strategy.

IMPLEMENTATION METHODS

IPG hosted payment page

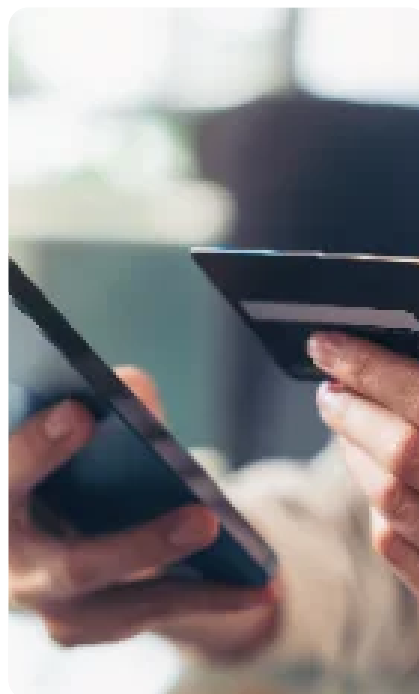
Direct card

Shopping cart: Shopify and WooCommerce

Payment link

Direct API

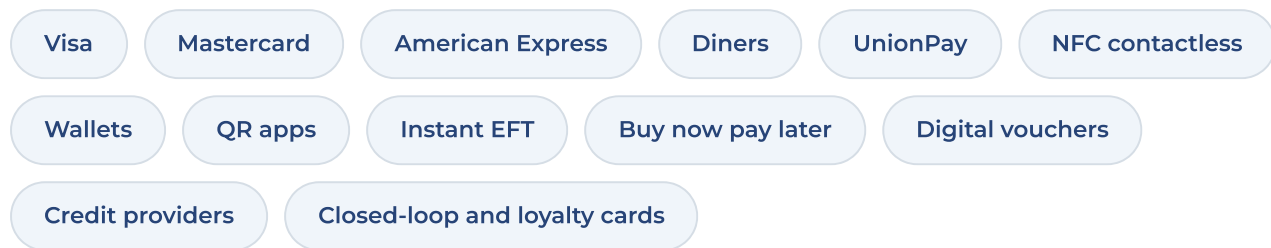
- ✓ Generate payment links or QR codes to accept payment anywhere
- ✓ Secured with PCI DSS and 3DS
- ✓ A payment page in your own brand
- ✓ Multiple out-of-the-box digital payment methods



PAYMENT METHODS

Every way your customers want to pay.

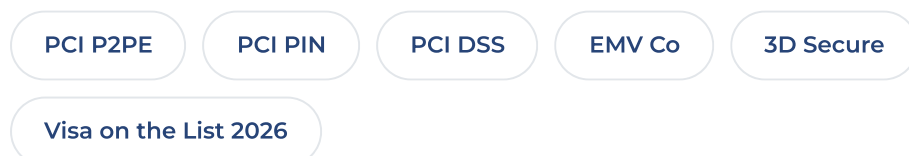
Cards, contactless, wallets, QR and instant EFT, all through the same integration. As new methods arrive, you accept them without changing anything at the till.



VALUE ADDED SERVICES

Earn additional revenue.

Open new revenue streams and gain more foot traffic in your store by selling digital products from the till.



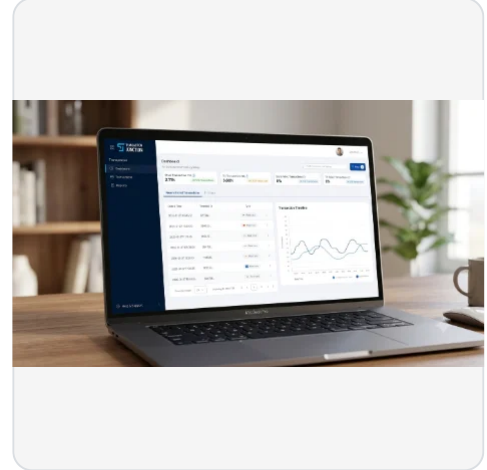
SECURE & CERTIFIED

One login for the whole picture.

In-store and online transactions, and the reconciliation behind both, in a single web-based portal.

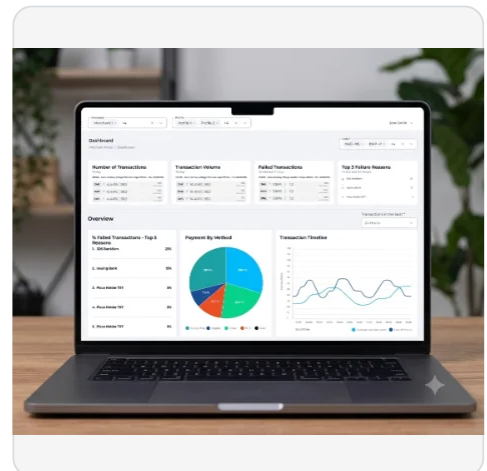
Transpector

Transpector puts every transaction, across every store and till, into one web-based portal in real time: visible, searchable and exportable.



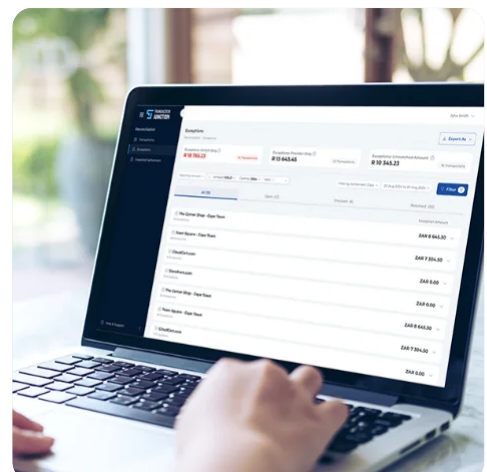
Merchant Portal

The same visibility for your online payments. Watch payment volumes as they happen, manage your payment page, generate payment links, and process refunds and reversals.



Reconciliation Services

Our reconciliation engine interrogates and compares transactions between client, provider and switch, giving clear visibility into sold versus expected settlement, plus the exception management to close the gaps.



OUR REACH

Every major acquirer, and the industries we serve.

ACQUIRING BANK COVERAGE

● in progress



South Africa

Absa · Capitec · FNB ·
Nedbank · Standard Bank

Namibia

Bank Windhoek · FNB ·
Nedbank · Standard Bank

Botswana

Absa · FNB · Stanbic
● Access Bank
● First Capital Bank

Zambia

Absa · FNB

Zimbabwe

Nedbank

Lesotho

FNB · Nedbank · Standard
Bank

Eswatini

FNB · Nedbank · Standard
Bank

INDUSTRIES WE SERVE

Retail

FMCG

Hospitality

Restaurant

Fuel

Small Business

Tourism

Car Rental

Parking

Entertainment

Insurance

Government

Financial Institutions

Mobile Network Operators

FinTech Platforms

Start a conversation.

Whether you are integrating a point of sale, taking your first online payment or bringing both into one view, we will map the path with you.

transactionjunction.co.za