



## Integrated Payment for Physical Stores



### **TJ** TRANSACTION JUNCTION

#### Overview

Transaction Junction (TJ) is a business-enablement platform that delivers digital transaction solutions to suit businesses' needs across diverse markets while ensuring market-leading regulatory compliance.

#### One fully connected system

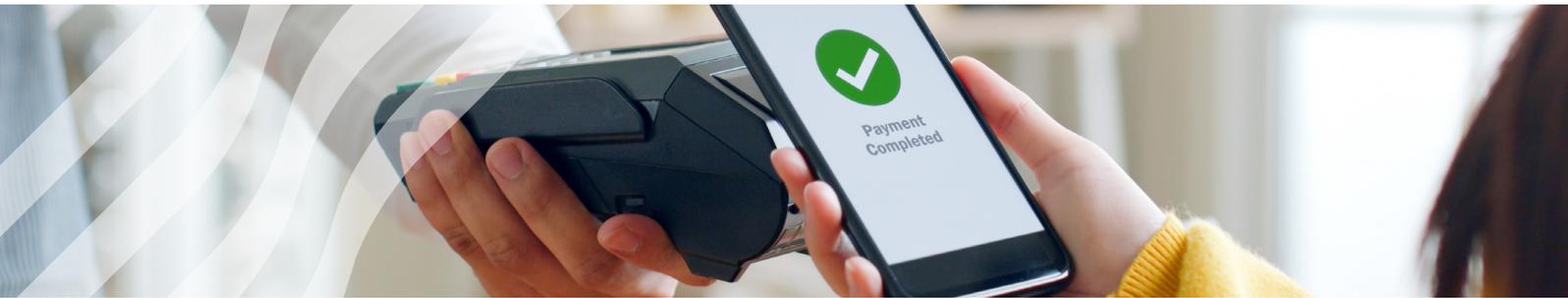
TJ seamlessly integrates into your IQ Retail point-of-sale (POS) software. Customers gain access to an ecosystem of card and alternative payment providers and can select from a list of Value-Added Services (VAS) to sell from the till at no additional cost.

The TJ system ensures the POS, card machine, acquiring bank and enabled providers communicate, resulting in a seamlessly connected system. This reduces the reliance on manual processes whilst providing secure and accurate transaction processing, along with a number of indispensable back-office tools.

#### Key benefits:

- TJ serve both in-store and online businesses
- We are device and Bank agnostic
- Enable card and alternative payments
- Sell VAS to earn additional revenue
- Save time and effort with automated reconciliation
- Search and filter real-time transaction data
- Download accurate transaction reports
- Embrace lightning-fast transaction processing
- Peace of mind - leading security - PCI P2PE certified
- Specialised industry transaction solutions
- Pay@table and integrated tipping supported
- Enhance the customer experience
- Benefit from reduced transaction declines
- Effective customer support - always ready to help
- Seamless onboarding process - AWS Cloud-based

# Transaction Junction Datasheet



## MODERNISE YOUR PAYMENT PLATFORM

### Accept Multiple Payment Methods

Remove payment barriers by giving your customers the flexibility to pay using the method of their choice.

- Visa, MasterCard, American Express, Diners & UnionPay
- Mobile wallets
- Credit providers
- Instant EFT
- Loyalty providers
- NFC Contactless
- QR Payment apps
- Online vouchers & gift cards
- Buy Now Pay Later

## INFORMATION AT YOUR FINGERTIPS

### Accurate Reporting And Real-Time Transaction Data

Customers have direct and intelligible access to their business's transaction data, accessible through TJ's Transpector portal.

## SOFTPOS

### Accept Tap on Phone Payments

SoftPOS enables businesses to accept card payments via an Android mobile device. With seamless integration options and the ability to accept payment via BLE or NFC, SoftPOS is a simple, secure and convenient way to accept integrated tap on phone payments, without the need for a traditional card machine. A great delivery solution!

[Contact IQ Retail to find out more >](#)

## EARN ADDITIONAL REVENUE

### Sell Value-Added Services

- Earn additional revenue, enhance customer satisfaction and increase foot-traffic in your store by selling VAS right from the POS. Enable this free of charge and receive commission off each VAS sale you make.
- Airtime & data
- Electricity
- Lotto
- Digital vouchers

## SAVE TIME AND EFFORT

### Automated Reconciliation

TJ's automated reconciliation platform ensures every transaction is accurately accounted for, negating the need manual reconciliation using till slips. The analysis is completed at the end of every day and spans all enabled card, alternative and VAS providers.

The analysis involves digitally comparing and interrogating transactions recognised by the POS, against transactions recognised by your acquiring bank, based upon a set of matching criteria. Customers are also provided with the exception transactions, making them easy to reconcile.

TJ display the results according to the below categories:

- Matched and equal
- Matched not equal
- Bank only
- Client only
- Exception transactions

### About IQ Retail (Pty) Ltd

IQ Retail (Pty) Ltd is a software development company that provides expertise in complete financial and business administration solutions. IQ Retail has been active in the development of business systems specialising in the accounting and retail management environment since 1986. In this highly competitive market, IQ Retail has grown to become one of the premier providers of innovative and strategic business solutions.

### Contact IQ Retail

SA +27 21 880 0420

[iqsupport@kerridgecs.com](mailto:iqsupport@kerridgecs.com)

[iqsales@kerridgecs.com](mailto:iqsales@kerridgecs.com)

[www.iqretail.co.za](http://www.iqretail.co.za)