

Mission and vision statement 2026

Engineering trusted technology.

For fintech, the private sector and every sphere of government, designed and engineered in South Africa by a 100% Black-owned team.

Fintech

Payments, wallets and reconciliation

Private sector

Procurement, platforms and data

Government

National, provincial and local

Why we exist, and where we are going.

TOS & Partners is a 100% Black-owned technology company based in Pretoria. We design, build and run the software organisations depend on: payment systems, procurement platforms, digital channels and the data behind them.

We also build products of our own and launch them to the public. Our work in digital document certification, disposable NFC cards and interbank payments has drawn wide public attention. That discipline keeps our teams sharp, and it shapes the vision and mission below.

OUR VISION

To be Africa's most trusted technology partner, building the systems that move money, serve citizens and grow enterprises, designed and engineered in South Africa.

We want the platforms South Africans rely on every day, from paying a supplier to receiving a public service, to be built by people who understand this country and are proud to put their name to the work.

OUR MISSION

To engineer secure, dependable technology that fintechs, businesses and every sphere of government can trust with their money, their data and the people they serve.

We do this by designing for South African realities, proving our work in working software rather than slides, protecting personal information by design and staying accountable long after go-live.

How we deliver on our mission.



Trust by design

Security, privacy and audit trails are part of the architecture from day one, in line with the Protection of Personal Information Act (POPIA).



Proof before promises

A working demo within 72 hours and working software at every sprint review, so clients judge us on results.



Built for South Africa

We design for local banks, payment rails, mobile networks and data costs, and for how South Africans actually transact.



Accountable for the long run

One team from the first workshop to live support, with clear service levels and regular governance reporting.



Growing local talent

As a 100% Black-owned company, we are committed to creating opportunities for young South African engineers and sharing skills with the teams we work alongside.



Innovation in the open

We launch products of our own to the public, so the people on your project have already shipped under real-world pressure.

Who we serve Three sectors, one standard of trust.



Fintech

Payment processing, digital wallets, reconciliation and fraud controls for payment providers and financial services.



Private sector

Procure-to-pay, digital platforms, custom software and data analytics for organisations that need systems they can rely on.



Government

Citizen services, transparent procurement, digital documents and secure data for national, provincial and local government.

100%

Black owned and based in Pretoria

72h

from brief to a working demo

8

service lines, one accountable partner

POPIA

privacy and security by design



Let's build technology South Africa can trust.

Request a working demo in 72 hours, or book a discovery session with our team. We will map your requirements, recommend the right approach and return a clear, costed proposal.

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Ownership

100% Black Owned

TOS & PARTNERS 

