

Product and services offering 2026

Software that moves money, documents and trust.

Payments, procurement, digital platforms and data, designed and engineered in South Africa by the team behind some of the country's most talked-about digital innovations.

Working demo in 72 hours

See page 6

Procure to Pay

Payment Processing

Websites & Digital Platforms

Custom Software Development

Data Analytics

Managed Support & Governance

Technology partners for the work that can't fail.

TOS & Partners is a CIPC-registered, B-BBEE-rated 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 across social platforms. That discipline keeps our teams sharp, and it means the people on your project have already shipped under real-world pressure.

What we do Six service lines, one accountable partner from first workshop to live support.



Procure to Pay

Automate the full cycle from purchase request to supplier payment. Approvals, supplier onboarding, invoice matching and payment release run in one controlled workflow, with a complete audit trail.

Includes

Requisition and approval workflows, supplier portals, three-way invoice matching, spend dashboards



Payment Processing

Fintech infrastructure for collecting, disbursing and reconciling money across cards, EFT, instant payments and digital wallets. Built for regulated environments where uptime and accuracy are non-negotiable.

Includes

Gateway and bank integrations, bulk payouts, automated reconciliation, fraud and risk controls



Websites & Digital Platforms

Corporate websites, customer portals and e-commerce platforms designed, built and maintained for the private sector. Fast, accessible, and easy for your own team to keep current.

Includes

Brand-led web design, self-service portals, online stores and checkout, content management and hosting



Custom Software Development

Software shaped around how your organisation actually works. Web and mobile applications, internal tools, and integrations with the systems you already run.

Includes

Web and mobile apps, API and ERP integration, legacy modernisation, discovery and prototyping



Data Analytics

Turn operational data into decisions. We connect your sources, clean and model the data, and deliver dashboards and reports that leadership uses every week.

Includes

Data pipelines and warehousing, executive dashboards, automated reporting, forecasting



Managed Support & Governance

Contracted on-call support, help-desk services and formal governance after go-live. Clear service levels, regular reporting and a named team that knows your system.

Includes

Service-level agreements, on-call incident response, help desk, change control, governance reporting

Built by us. Tested by the public.

Every product in our portfolio was conceived, designed and engineered in-house. Each one is evidence of a capability we bring to client work, and the first three are the innovations South Africans talked about most.

Documents and identity

Digital Document Certification

Takes the certification of important documents online, replacing queues and paper stamps with a secure digital process. One of our most widely shared innovations, it drew strong public reaction across every major platform.

What it proves for your project

Secure document handling, verification workflows and identity checks, ready for any organisation that still runs on paper.



Payments

Disposable NFC Card

A disposable contactless card designed for controlled, low-risk spending that limits exposure when a card is lost or compromised. It generated the same wave of public interest online.

What it proves for your project

Contactless payments, card and token logic, and integration between physical hardware and secure software.



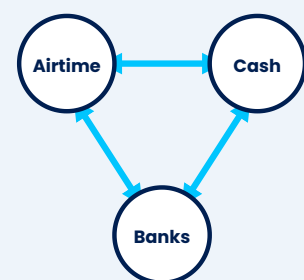
Payments

Airtime, Cash & Interbank Transfers

Converts airtime to cash and cash to airtime, and lets users move cash-send funds to accounts at other South African banks. It tackles a real gap in interbank interoperability for people who depend on cash-send and prepaid airtime.

What it proves for your project

Bank and telecom integration, real-time settlement and interoperability across institutions that were never designed to talk to each other.



More from the portfolio

Consumer fintech

Bill Splitting Platform

Split shared costs such as rent, dinners and group trips, and settle them without awkward follow-ups.

Proves Multi-party payments and reconciliation

Retail and data

Grocery Price Comparison

Compares grocery prices across retailers so households can stretch every rand further.

Proves Data aggregation and price analytics

Civic technology

Political Pacer

Keeps citizens up to date on government progress and the work being delivered, building transparency and accountability.

Proves Public information platforms and citizen engagement

Identity Prototype

Digital ID & Wallet

Lets users store important government documents on their phone, protected and available whenever they need them.

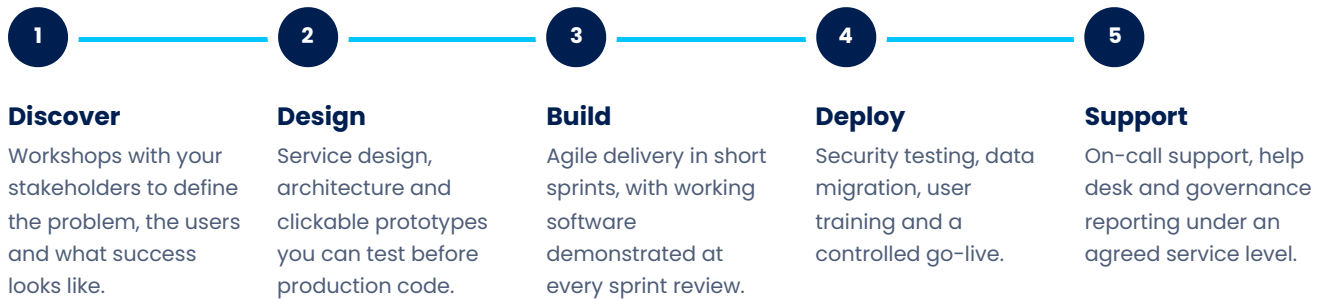
Proves Encrypted storage and digital identity

Capability map

How our own products translate into the capabilities you are buying.

	Payments	Documents & identity	Data & analytics	Security	Public sector
Digital Document Certification	.		.		
Disposable NFC Card		.	.		.
Airtime, Cash & Interbank		.	.		.
Bill Splitting Platform		.	.	.	.
Grocery Price Comparison	.	.		.	.
Political Pacer	.	.		.	
Digital ID & Wallet	.		.		

A clear path from idea to live system.



Three ways to work with us

Project delivery

A fixed scope, timeline and price. Best for well-defined builds such as a new website, portal or integration.

Dedicated team

A cross-functional squad embedded with your organisation, scaling up or down as priorities shift.

Managed service

We run and improve your platform for a monthly fee, backed by service levels and regular reporting.

Why organisations choose TOS & Partners



Proven in public

Our products are launched to the public and judged in the open. The team on your project has already shipped under real pressure.



Built for South Africa

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



Secure by design

Privacy and security are part of the architecture from day one, designed around the Protection of Personal Information Act (POPIA).



One accountable partner

Strategy, design, engineering and long-term support from a single team, so nothing is lost in hand-offs.

CIPC registered

Registered with the Companies and Intellectual Property Commission. Documents available on request.

B-BBEE rated

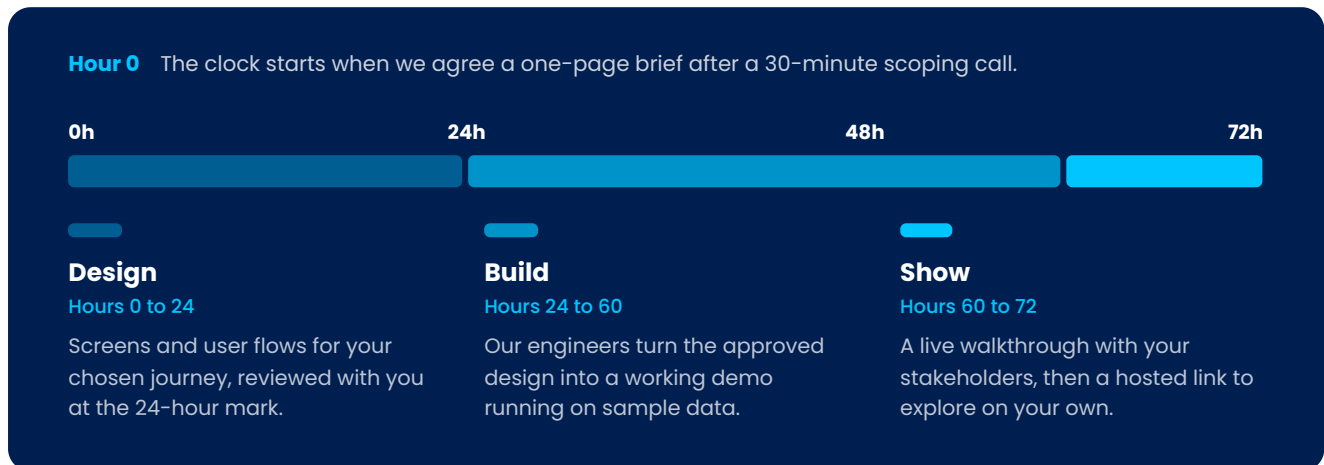
Broad-Based Black Economic Empowerment rated. Certificate available for your procurement file.

Pretoria head office

Our team works from Pretoria, Gauteng, and is available for on-site engagements.

See it working in 72 hours.

Tell us the problem. Within 72 hours our team will put a working demo in your hands, built around your process, so you can judge us on software rather than slides.



Any custom software you have in mind

We don't limit you to a menu. Tell us the software your organisation needs and we will demo it, built around your process, your users and your rules.

Our team scopes it with you, identifies the one journey that proves the idea, and puts it in your hands working within 72 hours. You see exactly how your solution will look, feel and work before you commit to the full build.

If you can describe it, we can demo it.

Web, mobile or desktop. Customer-facing or internal. A brand-new idea or a replacement for a system that is holding you back.

What you receive

- A working demo of the journey you chose, not a slide deck
- A hosted link your team can explore after the walkthrough
- A short build note with the recommended approach, timeline and cost estimate for the full solution

What we need from you

- A 30-minute call with the person who owns the problem
- The one user journey you most want to see working
- Screenshots or a description of your current process. We build on dummy data, so no personal information changes hands

Request your demo

Email us with the subject line **Demo request** and tell us your organisation, the problem you are solving and the journey you want to see.

tosandpartners.info@gmail.com

tosandpartners.co.za

A demo covers one focused user journey on sample data. Production systems follow the delivery process on page 5.

Let's talk about your project.

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.

Email

tosandpartners.info@gmail.com

Website

tosandpartners.co.za

Office

Pretoria, South Africa

Registration

CIPC registered, B-BBEE rated

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