

**PayJunction®**



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# Grand Potato

**Company: PayJunction**

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# Problem

- Credit card terminals are used everywhere
- Current terminals are slow and prone to skimming
- Most payment/request apps like Venmo, are limited to friend to friend transactions
- There is a better option



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# Solution

- Text2Pay will be the new terminal
- Since it is through your phone, it is:
  - faster
  - resistant to skimming
  - on the same interface every time
- Create a webapp specific for business to consumer transactions



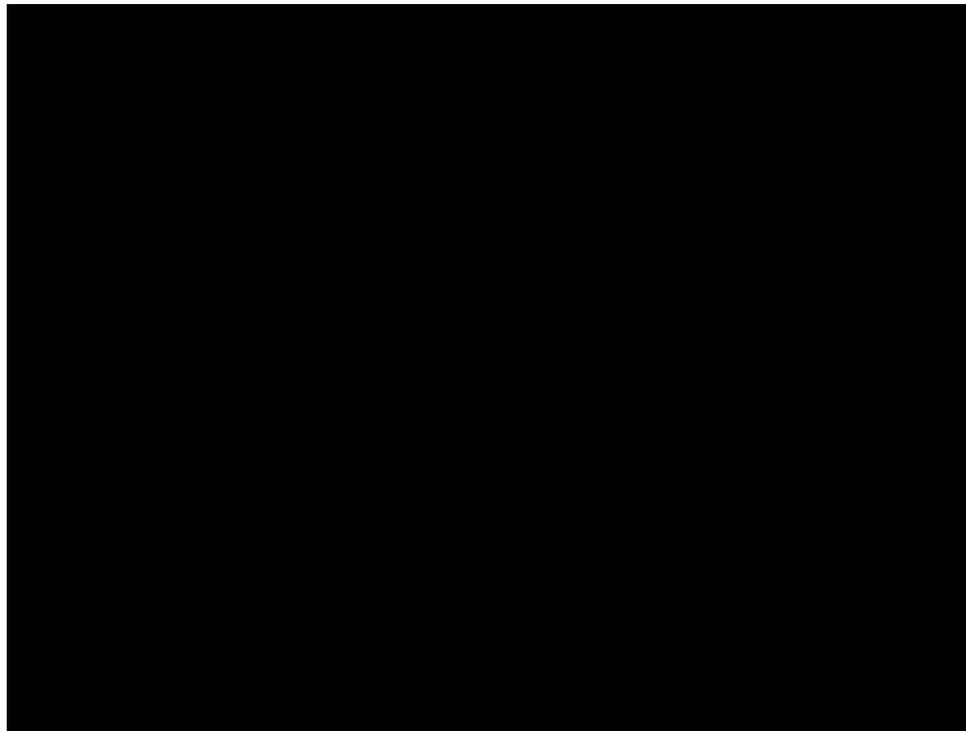
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# Overview

- Receive a text when you get a new payment request
- Login to view what requests you have in queue from businesses
- Pay off the request card by completing the transaction with your credit card



# DEMO





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# Technical Stuff, Challenges, etc

- Technologies:
  - React Bootstrap UI running on registered AWS domain
  - Google Authentication and Card Holder API
  - Firebase as our database
  - PayJunction Payment API
  - Twilio Automated Texting API
- Biggest Challenge
  - Making transactions with Rest API
  - Creating unique request pages



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## Next Steps...

- Improve ReactJS framework
- Improve security by checking if the user is logged in
- Separating Consumer & Merchant UI
- Add more account specific features/options (settings, groups, history)
- Add request/pay by QR code