

Tyro will give us the answers...



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How can we improve our productivity?
How can we increase our efficiency and profitability?
How ready are we for integrated EFTPOS / Easyclaim?
How transparent are our actual merchant service fees?
How fast and secure are our EFTPOS terminals?
How error proof is our processing and reconciliation?

Integrated EFTPOS / Easyclaim by Tyro & HCN

The only seamless solution

1

We save money

NO application fee
NO annual administration fee
Interchange reductions passed on to us
NO stationery fee
NO hidden fees

We stay flexible

NO lock-in contract
Opportunity to own our terminal
We can share the multi-merchant terminal
NO need to change banks
NO cancellation fee

2

3

We are more efficient

Fastest transaction time of 4 sec. average
Next-bank-day payment improves our cashflow
Online reporting for error proof reconciliation

We are more secure

All transaction data is encrypted
Industry-leading fraud detection
software identifies irregular activities
Tyro is the only Australian banking
institution with Visa-PCI certification

4

5

We are ready for Easyclaim

Easy software download when
integrated Easyclaim becomes available
NO re-keying of data, saving up to 25 keystrokes
NO Medicare card swipe into EFTPOS terminal
Medicare pays up to \$1000 and \$0.18 per transaction

Visa/MasterCard Annual Turnover

< \$100,000
\$100,000-\$300,000
\$300,000-\$500,000
> \$500,000

Domestic Credit Card

1.10%
0.90%
0.83%
0.79%

Scheme Debit Card

\$0.60
\$0.60
\$0.58
\$0.54

EFTPOS Annual Transaction Volume

<1,000
1,000 – 3,000
3,000 – 5,000
> 5,000

PIN based AUS EFTPOS

\$0.35
\$0.33
\$0.28
\$0.24

Terminal Ownership Plan

\$35 p.m.*
\$25 p.m.*
\$25 p.m.*
\$25 p.m.*

* Quoted rates are for integrated EFTPOS broadband terminals
Add \$10 p.m. for GPRS/WiFi terminals
Integrated Easyclaim anticipated release 1.Q 2008
Prices are GST exclusive.