

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 integrated is our payment facility system?
- 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 by Tyro

The seamless solution

1

We are more efficient

- NO keying errors
- NO re-keying of data into the terminal
- NO undercharging of products/services
- All terminals broadband - no phone line required
- Online reporting for error proof reconciliation
- Faster transaction time of 4 sec. average

2

We stay flexible

- NO lock-in contract
- Mobile or desktop solution
- Opportunity to own our terminal
- We can share the multi-merchant terminal
- Close-off time to suit our business
- NO need to change banks
- NO cancellation fee

3

We save money

- NO application fee - NO annual fee
- Interchange reductions are passed on to us
- Fixed low priced Visa/MasterCard debit transactions
- Next-bank-day payments improve our cash flow
- NO stationery fee - NO hidden fees

4

We are more secure

- All transaction data is encrypted
- Integratio reduces risk of internal fraud
- Industry-leading fraud detection software identifies irregular activities reducing fraud risk
- Tyro is the only Australian banking institution with Visa-PCI certification
- 24/7 Help Desk

5

We are truly integrated

- Gift card solution integrated on the terminal
- Seamless integration at competitive rates
- Tyro's EFTPOS facility and our POS always in sync making reconciliation easy
- Broadband, WiFi or GPRS options

Turnover Visa/MasterCard \$ p.a.	Visa/MasterCard Domestic Standard Credit Card swiped	Visa/MasterCard Domestic Credit/ Debit Card not swiped	Visa/MasterCard Premium/Commercial Credit Card	Visa/MasterCard International Credit/Debit Card swiped or not	Visa/MasterCard Scheme Debit Card swiped (per transaction)
\$0 - \$100,000	1.10%	1.25%	1.70%	2.08%	\$0.60
\$100,000 - \$300,000	0.90%	1.05%	1.58%	2.18%	\$0.50
\$300,000 - \$500,000	0.83%	0.98%	1.51%	2.11%	\$0.58
> \$500,000	0.79%	0.94%	1.47%	2.07%	\$0.54
Volume of EFTPOS/Gift Card Transactions p.a.	EFTPOS Debit Card without Cash-out (per transaction)	EFTPOS Debit Card with Cash-out (per transaction)	Opticard Gift/Stored Value Card Issuing or Top-up	Xenta Ownership Plan*	Xentissimo Ownership Plan*
<1000	\$0.35	\$0.00	\$1.50	\$25	\$45
1000 - 3000	\$0.33	\$0.00	\$1.35	\$25	\$35
3000 - 5000	\$0.29	\$0.00	\$1.18	\$25	\$35
>5000	\$0.24	\$0.00	\$1.05	\$25	\$35

Prices GST exclusive. Data provided as a guide only, please refer to www.tyro.com/challenge/plans for current rates.

*After 36 months terminal ownership reverts to the merchant. Thereafter an access fee of \$5 p.m./Xenta, \$10 p.m./Xentissimo applies.

Where chargebacks exceed 1% of merchant card turnover, a processing fee of \$22 per chargeback applies.

Unreturned terminals are charged at replacement cost.