

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 transparent are our actual merchant service fees?
How fast and secure are our EFTPOS terminals?
How do we deploy a Gift Card solution?
How error proof is our processing and reconciliation?

Stand alone EFTPOS by Tyro

The innovative solution

1

We are more efficient

Faster transaction time of 4 sec. average
All terminals broadband - no phone line required
Online reporting for error proof reconciliation
Transaction type and fee transparency

2

We stay flexible

NO lock-in contract
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
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 have choices

Mobile or desktop solution
Gift card solution, integrated on the terminal
Broadband, WiFi or GPRS communication 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	1.00%	1.15%	1.68%	2.28%	\$0.50
\$100,000 - \$300,000	0.80%	0.95%	1.48%	2.08%	\$0.50
\$300,000 - \$500,000	0.75%	0.90%	1.43%	2.03%	\$0.50
>\$500,000	0.73%	0.88%	1.41%	2.01%	\$0.48
Volume of EFTPOS 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	\$0.25	\$0.00	\$1.40	\$35	\$45
1000 - 3000	\$0.23	\$0.00	\$1.25	\$25	\$35
3000 - 5000	\$0.20	\$0.00	\$1.10	\$25	\$35
>5000	\$0.18	\$0.00	\$0.99	\$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.