



Tyro EFTPOS

Europay MasterCard Visa (EMV®)

What is EMV?

EMV® or Europay MasterCard Visa is a global transaction standard enabling EFTPOS terminals to process chip-based debit and credit cards.

EMV® enabled payment cards have a microchip as well as the standard magnetic strip. The chip allows greater functionality such as enhanced security data and software and reduces the risk of processing a fraudulent, lost or stolen card, which means fewer disputed transactions.

Tyro Payment's customers can benefit from this increased security.

Do we need to activate EMV on Tyro's Terminals?

All Tyro terminals delivered after November 2009 include the new software version that offers the EMV® functionality and all terminals delivered before this date have been "remotely" upgraded.

All terminal screens now display "Swipe / Insert Card" instead of just "Swipe Card".

The EMV® functionality is now inbuilt to your Tyro terminal and cannot be disabled. You do not need to activate it.

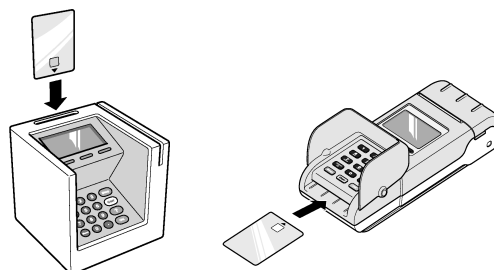
What is the difference of an EMV enabled Card to a Standard Chip Card?

EMV enabled chip cards must be inserted into the terminals reading slot only as shown on next column.

EMV enabled chip cards must remain in the reading slot during the whole transaction. The terminal will beep and display "Remove card" when the card must be removed.

Standard (non-EMV enabled) cards with no chips must be swiped.

How to insert the EMV enabled Cards in the Tyro Terminals?



Xenta: Enter card with chip facing down.

Xentissimo: Enter card with chip facing up.

How to process Credit, Debit or EFTPOS Card Purchases with Chip and PIN?

- Insert card
- Select Account:
CHQ – SAV – CR
- Enter Amount, select OK
- Have the customer enter PIN and OK
- Remove card - Approved
- Receipts are printed

How to process Credit Card Purchases with Chip and Signature?

- Insert card
- Select Account: CR
- Enter Amount, Select OK
- Select Sign
- Remove card – Approved
- Approved with Signature
Select Yes if the signatures match,
No if the signatures do not match

How to process Transactions with EMV enabled Cards?

The type of EMV[®] chip card will determine the way to process the transaction:

- If it accepts both PIN and signature, the client will be able to choose
- If it only accepts a signature, the PIN option will not be offered
- If it only accepts a PIN, the signature option will not be available
- In some rare cases the card will require both PIN and signature

How to process Credit Refunds with EMV enabled Cards?

- Select REFUND
- Enter the admin password
- Insert card
- Select account: CR
- Enter amount, select OK
- Remove card
- Approved with signature?
Select YES if the signature matches the signature on the back of the card

How to process EFTPOS Refunds with EMV enabled Cards?

- Select REFUND
- Enter the admin password
- Insert the card
- Select account: CHQ - SAV
- Enter amount, select OK
- Enter PIN
- Remove card – Approved
- Select YES to print a customer copy

Important: Credit card refund transactions can only be approved with a signature.

How to detect Fraudulent Cards?

All EMV[®] enabled terminals can detect if a card has an EMV[®] chip and impose the use of the chip. When you are presented with a card that has no chip and the terminal displays “Insert chip card” after swiping it, this means that the card is fraudulent.

In that case:

- If possible, keep the card and tell the customer you must request an authorisation
- Call Tyro Payments on 1300 966 639 and request a “code 10 authorisation”
- Tyro staff will ask certain questions and if necessary will call the police

How to void a Transaction?

The Tyro terminal enables you to void (or reverse) any credit transaction up to 48 hours after the original payment took place.

MENU > Void transaction > Enter administrator password

Last Transaction:

- Select YES if this is the transaction you want to void, otherwise select NO
- Select YES to print copy of the receipt, otherwise select NO

By Transaction Reference:

- Enter the Transaction Reference
- Select YES if this is the transaction you want to void, otherwise select NO
- Select YES to print a customer copy of the receipt, otherwise select NO

Important: EFTPOS transactions cannot be voided.

Dial Tyro Support 1300 966 639