



Tyro EFTPOS

Hospitality Transactions

Protecting Cardholder Data

The rules below are set by the Payments Card Industry (PCI) in the PCI-DSS requirements. By failing to apply them, a Merchant increases the risk of identity theft and may incur heavy fines.

- Never store, receive, send or request cardholder's data in **any** digital form (such as e-mail, website, PDF, scan) on a computer or POS system.
- Securely receive fax orders via an attended fax. i.e. a fax that is not accessible by the general public and/or unauthorised staff.
- Securely store mail/fax orders for six months after a product/service was delivered for request for information or chargeback. Render all cardholder data unreadable.
- Securely dispose of all data after six months. Strip-cut paper shredders are **not** secure to destroy cardholder data.

Tyro strongly discourages the use of Guaranteed Reservations, as you will have to store the cardholder data. Instead we suggest you process Advanced Deposit transactions for one night accommodation and render cardholder data unreadable.

Guaranteed Reservations

By using a "Guaranteed Reservation" you can avoid losses without taking advance deposits. To do this you must securely record the following cardholder information: card number and expiry date, cardholder name telephone number and address.

In case of a "No Show" you may process one nights' accommodation on the terminal via a MOTO-mail order and write "No Show" on the signature line of the ticket.

Advance Deposits

To process an "Advance Deposit" transaction you need to have the guest on the telephone (MOTO - Telephone) and securely (following PCI guidelines) record their name, telephone number and address.

You must write "Advance Deposit" on the signature line of the ticket. You cannot request a deposit for more than 14 nights accommodation.

To process a refund when the Advanced Deposit is cancelled, use the terminal's MOTO functionality and write "Cancelled" on the signature line of the ticket.

Pre-Authorisations

Pre-Authorisations place a hold over funds in a cardholder's account. After completion of the transaction the funds are transferred from the cardholder's account.

Tyro must first enable Pre-Authorisations. Call Tyro Support to do so. All terminals associated with a Merchant's ID will automatically be enabled.

To enable/disable Pre-Authorisation per terminal: MENU > Settings > Pre-Authorisation > Enable/Disable.

Pre-Authorisations remain valid for seven calendar days, after which they will automatically void. For longer time periods, you must periodically pre-authorise the customer's credit card for the amount of their bill to date.

Pre-Authorisations and Completions can be differentiated and reported on Tyro's transaction reporting website.

Check In

During guest Check In the estimated total accommodation costs are calculated based on the expected length of stay, room rates including taxes and extra miscellaneous charges, and a Pre-Authorisation transaction is performed on the terminal for that amount.

The Pre-Authorisation amount cannot exceed the accommodation fee plus the expected expenses.

If an advance deposit has been taken, you may only submit a Pre-Authorisation for the extra miscellaneous charges. The Pre-Authorisation will reserve funds for future payment on the cardholder's account for the amount of the transaction + 15%.

If this is not sufficient, the terminal allows an extension by topping up the previously authorized amounts. You should regularly monitor your guest's expenses and top-up the Pre-Authorisation when required.

Check Out

When a guest leaves, you must finalize any relevant Pre-Authorisation as part of the payment completion process.

If your guest incurred no charges (to be billed against the card used for the original Pre-Authorisation) you must void the original Pre-Authorisation via the MOTO menu.

If the charges are for more than the Pre-Authorisation amount + 15%, the terminal will automatically top up the Pre-Authorisation amount. If there are no sufficient funds on the cardholder's card and the top-up fails, the transaction will be declined and the Pre-Authorisation will not be completed. In that case you complete the Pre-Authorisation within the funds' limits and process a new separate transaction –eventually using another card – to obtain the remaining amount.

Your guest may use a different card to complete the Pre-Authorisation in which case the original Pre-Authorisation will be automatically voided once the final transaction is approved.

Priority Check Out

If you provide priority Check Out as a courtesy to your guests you need to supply them with 2 copies of the final bill that must include your trading address, your guests address and telephone number and the itemized charges.

Your guest must return a signed duplicate of the final bill. The completion of the authorisation can be processed on the terminal via the MOTO functionality.

Specify "Express Check Out" on the signature line of the ticket.

Priority Check Out and Dynamic Currency Conversion (DCC)

If you offer Dynamic Currency Conversion (DCC) for the Priority Check Out you must add to the final invoice that your guest has a choice to pay in either Australian dollars or his card's currency and that the choice of currency is final.

Following disclaimer must be expressly written on the invoice explaining that

- The exchange rate applied is the Pure Commerce wholesale rate plus 4% mark-up on the international conversion margin.
- This service is provided by the Merchant and is not offered by Visa/Mastercard
- The terminal will determine the exact exchange rate at the time of the transaction.

Dial Tyro Support 1300 966 639.