



# faster smarter ip eftpos

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125 york street  
sydney 2000  
www.tyro.com

Tyro EFTPOS  
Set Up Guide  
June 2010

## Faster Smarter IP EFTPOS

Tyro's EFTPOS terminals are easy to set up and use with step-by-step prompts appearing on the screen.

This guide walks you through installation and usage of your Tyro terminal.

Tyro Payments partners with most of Point Of Sale (POS) software vendors to offer integrated payment solutions for retail, hospitality, fashion, medical and other businesses.

Check on [www.tyro.com](http://www.tyro.com) > **integration** if your POS software vendor is Tyro certified. Ask your POS vendor how to integrate with Tyro.

For a comprehensive and updated version of this user guide check [www.tyro.com](http://www.tyro.com) > **documents**.

Thank you for choosing Tyro as your Merchant Service Provider.

### Unpack and Set Up

Check your Tyro EFTPOS terminal package if all components - as listed on the following page - are included. If any parts are missing, contact Tyro Customer Support. Follow the instructions to set up the terminal.

### Terminal Activation

For security reasons Tyro terminals are shipped in deactivated mode. Once the terminal is plugged into the network and powered up, call Tyro to activate. Simply quote the terminal's serial number located on its base. After activation, the main display will show your company's name, today's date, the current time and the words "Swipe/Insert card".

### Connecting to Tyro

All Tyro terminals connect to Tyro using WiFi or GPRS. XENTA also connects via Ethernet. Go to [www.tyro.com](http://www.tyro.com) > **documents** > **Connectivity Requirements Guide** to find the technical requirements.

### Menu Navigation

Press **MENU** to enter the menu. Use buttons ▲ ▼ to scroll through the settings. Press **OK** to choose. Return to the main display by pressing the red **STOP** button.

### Administrator Password

The terminal's default administrator password will have been emailed to the address shown on the terminal screen. Once signed on, go to: **MENU > Settings > Change Password** to change it. If you forget/lose it, go to: **MENU > Settings > Recover Password**, it will be again emailed to you.

This password is required to change some of the settings and is the only protection against misuse of the "Refund/Void transaction" features.

### Integration

Tyro partners with POS software vendors such as MS RMS, TOWER, CDC, Aloha, doIFIN, MYOB or HCN to offer integrated payment solutions. The current list can be found on [www.tyro.com](http://www.tyro.com) > **integration**.

### System Updates

Tyro remotely conducts system updates that guarantee user friendly and secure terminal usage and constantly improved functionality.

### Printer Rolls

To order terminal printer rolls, call Tyro Support. Standard delivery is 5-7 business days. Fees may apply.

## XENTA Terminal

Tyro's desktop EFTPOS terminal connects to the Internet via Ethernet/WiFi or GPRS (only in standalone mode).

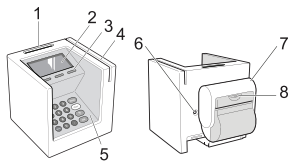
Transaction time is less than 4 seconds via Ethernet/WiFi and less than 7 seconds via GPRS.

XENTA accepts all credit, scheme debit, PIN based debit and charge cards (AMEX, DINERS, JCB by prior arrangement).

### Box Contents

- XENTA terminal
- Ethernet cable
- AC adapter/power cord

### Terminal Features



1. Chip card interface
2. Display
3. Function keys
4. Magnetic stripe reader
5. Keypad
6. Reset button
7. Printer
8. Open printer cover

### Privacy

This terminal is specially designed to offer maximum cardholder privacy.

### Insert Paper Roll

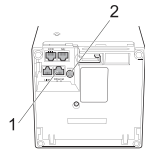
Open printer. Ensure paper reservoir is empty. Insert paper as directed, ensure that it is not wrinkled and the roll is not sealed. Unroll about 5cm. Shut printer cover and press firmly until it clicks. Check that paper comes out straight.



### Set Up

Plug the Ethernet cable into the base of the terminal (1) and into an available Ethernet port.

Then plug the power cable into the base of the terminal (2) and into an available power outlet.



The terminal will automatically power up. Call Tyro to activate.

## XENTISSIMO Terminal

Tyro's portable lightweight EFTPOS terminal connects to the Internet via WiFi or GPRS (only in standalone mode).

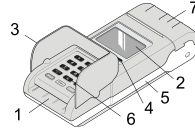
Transaction time is less than 4 seconds via WiFi and less than 7 seconds via GPRS.

XENTISSIMO accepts all credit, scheme debit, PIN based debit and charge cards (AMEX, DINERS, JCB by prior arrangement).

### Box Contents

- XENTISSIMO terminal
- Rechargeable battery
- AC adapter/power cord

### Terminal Features



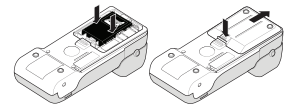
1. Chip card interface
2. Display
3. Privacy shield
4. Function keys
5. Magnetic stripe reader
6. Keypad
7. Printer

### Privacy

The terminal's privacy shield protects the cardholder. Do not remove it.

### Set Up

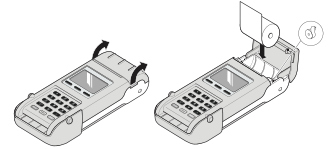
Insert the battery as shown



Plug the power cable into the side of the terminal to charge the battery. Once it displays "Insert/Swipe card", the indicator will show the battery's charge status. Call Tyro to activate.

### Insert Paper Roll

Open printer. Ensure paper reservoir is empty. Insert paper as directed, ensure that it is not wrinkled and the roll is not sealed. Unroll about 5cm. Shut printer cover and press firmly until it clicks. Check that paper comes out straight.



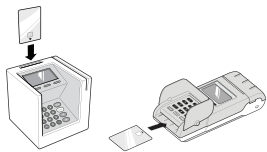
### Battery Standby Mode

The terminal can be configured to go into standby mode after 2 minutes of inactivity. To enable/disable the standby mode: **MENU > Settings > Standby mode**. When in standby mode, the display is blank.

To re-activate the terminal press the yellow **ON** button.

## EMV® Chip Cards

EMV® enabled chip-cards offer enhanced security for the merchant. They must be inserted into the reading slot as shown below and **must remain** in it during the whole transaction. The terminal will beep and display "Remove card" when the card must be removed.



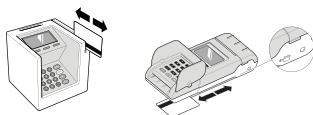
Insert the chip end of the card into the terminal facing up.

The EMV® chip card determines the way transactions are processed:

- PIN/Signature: Customer choice
- Signature: PIN option not offered
- PIN: Signature option not offered
- In some rare cases the chip card requires both a PIN and signature

## Magnetic Stripe Cards

Magnetic stripe cards must be swiped as shown:



## Fraudulent Cards

All EMV® enabled terminals can detect if a card has an EMV® chip.

**If a terminal displays "Insert chip card" for a card with no chip, this means that the card is fraudulent. In that case call Tyro Support on 1300 966 639 and ask for a "Code 10 authorisation".**

## Purchase Transactions

To process a purchase transaction simply swipe/insert the customer's card and select an account type. The terminal will step you through the menu.

If your terminal is integrated but you want to process a transaction directly on the terminal go to:

**MENU > Transaction > Purchase**. Swipe/insert the card and follow the prompts.

## Cash Out Transactions

When processing a purchase transaction (only cheque/savings mode) you can make use of the cash out function. This function must first be enabled via the settings menu: **MENU > Settings > Prompt Cash Out > Enable > OK**.

Credit card cardholders cannot make use of the cash out feature.

## MOTO Transactions

Manual transactions with card details taken from a mail/fax order form or over the phone must be enabled via the settings menu: **MENU > Settings > Enable MOTO > OK**. Follow the prompts, then enter your administrator password.

**MOTO transactions are conducted at the merchant's own risk.**

### Cardholder's Data Security

- Never store the CVV2 (Last 3 digits on signature panel) security code required for a phone order. If you can't enter the client's data while on the phone, process the transaction as a mail order.
- Never request cardholder's data to be sent in any electronic form.
- For fax orders use a secured /monitored fax machine.

### Cardholder's Data Storage

- Never store cardholder's data on a computer or POS system.
- Securely store mail/fax orders for 6 months after a product/service was delivered.
- Securely dispose of all data after 6 months.

**Above rules are set by the Payments Card Industry (PCI). By failing to apply them, you increase the risk of identity theft and may incur heavy fines.**

## Void Transactions

All credit transactions can be voided (cancelled) up to 48 hours after the transaction. Voiding a transaction requires the administrator password. Go to: **Menu > Void Transaction > Last Transactions/By Transaction Reference**.

If you wish to void by choosing "By transaction reference" you will have to enter the transaction reference from the original transaction.

**EFTPOS transactions cannot be voided.**

## Refund Transactions

The refund function is disabled for security reasons. To perform a refund, this function must first be enabled via the settings menu: **MENU > Settings > Enable > Refunds > OK**.

For each refund you must enter the administrator password.

Go to [www.tyro.com](http://www.tyro.com) > documents and download the EMV Guide to see how to process refunds.

## Reprint Receipt

To reprint a receipt for the last transaction go to: **MENU > Reprint Receipts**.

## Voice Authorisation

If for any reason you are not able to electronically process transactions on the terminal (no connection to Tyro, no power supply) you must call Tyro Support to get a voice authorisation.

You can only get a voice authorisation to process credit card transactions (debit card transactions cannot be processed). To do so you must provide Tyro with the following data:

- Merchant ID and Terminal ID (**MENU > Settings > Terminal info**) or Account name and the terminal's 7-digit serial number
- Customer's credit card number and its 4-digit expiry date
- The 3 or 4 digit security code on the credit card
- The amount of the purchase

Tyro will then supply you with a transaction reference number. Once the transaction is processed, note the transaction reference number of the authorisation on the merchant/customer receipt copy.

## Transaction Copies

Merchants must keep copies of all transactions six months from the date of transaction in case of dispute.

## Terminal Reporting

This function allows you to print a transaction summary and detailed reports. To do so go to: **MENU > Print reports > Summary/Detailed**. Choose whether you want your report for the current or prior date and for which type of card.

## Online Reporting

Contains a full summary of all types of transactions and a detailed breakdown of the cards used.

This reporting can be found online and in real-time on Tyro's merchant portal at <https://merchant.tyro.com>.

To access the portal you need your username (email address on your application) and the password that was sent to this email address.

## Manual Settle

Your terminal will automatically execute a settlement each day. If you do a manual settlement it will happen immediately overriding the automatic settlement. We do not recommend you use this feature as it may introduce reconciliation complexity.

**Transactions performed after manual settlement has taken place will be settled on the next day.**

## Tipping

### Pay@Table

The tip is added by the client before the PIN and is processed at the time of sale. If the customer signs, the transaction's full amount including the tip appears on the receipt. Pre-authorisation and Tip Completion are not required. With Pay@Table, tips can be added on both credit and debit card transactions.

### Standard Tipping

A pre-authorized transaction is where the client manually enters the tip, totals the bill and signs the merchant's receipt copy.

Later (before auto settlement), the tip is added to the pre-authorized transaction. With Standard Tipping, tips can only be added on credit card transactions.

**If DCC has been activated, only Pay at Table tipping is available.**

To activate tipping go to: **MENU > Settings > Tipping > select None, Standard or Pay@Table > OK.**

**Go to [www.tyro.com](http://www.tyro.com) > documents to download the comprehensive Paying and Tipping Guide.**

## Dynamic Currency Conversion (DCC)

Businesses that have already registered for Dynamic Currency Conversion (DCC) can offer their international customers the choice of paying in Australian dollars or in their home currency.

The Tyro terminals offer DCC for most international credit cards.

If the customer chooses to use the DCC feature, the transaction amount will be displayed on the receipt in AUD as well as in the chosen foreign currency and the applied exchange rate will be noted.

**Go to [www.tyro.com](http://www.tyro.com) > documents to download the comprehensive DCC Guide.**

## Pre-Authorisations

Pre-authorisations place a hold over funds in a cardholder's account. When the transaction is completed the funds are transferred from the cardholder's account.

A pre-authorisation remains valid for 7 calendar days, after which it 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.

### For Rental Equipment

The pre-authorisation can only be used as a bond for the rental. Upon return of the rented goods the pre-authorisation should be voided.

Further sales or repair costs must be charged with another transaction.

### For Accommodation

The pre-authorisation amount cannot exceed the accommodation fee plus expected expenses.

Pre-authorisations and completions can be differentiated and reported on Tyro's transaction reporting website.

Call Tyro Support to enable pre-authorisation. It will automatically be added to all terminals associated with a merchant's ID. To enable/disable pre-authorisation per terminal: **MENU > Settings > Pre-authorisation > Enable/Disable.**

## Gift Cards Program

Tyro's Gift Card program is an easy-to-use tool to increase sales and build brand awareness.

A complete set of online reporting, and administrative tools allowing easy management and evaluation of card-based programs.

Call your Tyro account manager to find out more.

If you have already enrolled in a Gift Card program, call Tyro to enable the Gift Card feature. Enter the Gift Card menu by swiping a Gift Card to access the following options:

- **Issue** – to issue a new Gift Card
- **Purchase** – to process a Gift Card transaction
- **Add Value** – to add value to an issued Gift Card (appears only if enabled on terminal)
- **Balance Inquiry**
- **Void**
- **Reports**
- **Enable Add Value**

Above features apply only to the Tyro Gift Cards Program. For all other Gift Cards refer to their program's guidelines.

**Go to [www.tyro.com](http://www.tyro.com) > documents to download the comprehensive Gift Card Program Guide.**

## Terminal Damage Policy

If a merchant damages a terminal, Tyro will debit the cost of repairing it or replacing it from the merchant's account.

Tyro's flat rate repair fees are:

\$260 for a XENTISSIMO  
\$160 for a XENTA

Above rates are subject to change.

The removal of the PIN privacy shield, damaged or permanently marked terminal casing, damage from liquids or other misuse/neglect will attract repair or replacement fees. (i.e. \$90 for a PIN privacy shield replacement).

If a terminal is lost or damaged beyond reasonable repair - as determined by Tyro - its residual value will be charged to the merchant.

## Terminal Return Policy

Terminals must be returned to Tyro within 5 business days from reception of the AAE satchel sent to you upon your return request.

Securely package the terminal and place it in the AAE courier satchel.

Call AAE on **131213** to book a pick up, quote the pre-paid consignment note number and Tyro's address: 125 York Street, Sydney, NSW 2000.

## Payment Card Industry (PCI) Rules

The PCI council determines the security standards that ensure the highest cardholder data protection. There are 3 PCI standards that regulate the payment process:

- **PIN Transaction Security (PTS):** the physical and logical security of the cardholder's PIN. Tyro uses only PTS certified terminals.
- **Payment Application Data Security Standard (PA-DSS):** this certifies a third party application. With Tyro your POS does not need this certification.
- **The PCI Data Security Standard (PCI-DSS)** sets the requirements for security management, policies, network architecture and other critical protective measures to proactively guard your customer's privacy.

Tyro tries to minimise the impact PCI has on your business, however you must comply with the PCI standards when using MOTO or WiFi.

**Tyro's recommendations are not intended to replace the current PCI guidelines found on [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org).**

## WiFi Security

Regardless of how you connect the terminal to the Internet, if WiFi is used in the network where the EFTPOS terminal or the POS is connected, you must do the following.

### Change Default Settings on Router and ADSL Modem

Change default administrator password and security settings on the router and the modem (if you are using an ADSL modem).

Above also applies should staff with knowledge of the security passwords leave the company.

### Use Strong Encryption

If you are installing a new wireless network you have to apply WPA2 settings.

Starting 30 June 2010 all wireless networks must use WPA2 encryption. The use of an unsecured wireless network is not allowed.

### Use Virus Scanners

The POS system and any mobile devices, e.g. laptops or mobile phones connecting to the same network as the EFTPOS terminal must have a virus scanner with the latest security updates installed and activated.

## Install a Firewall

Implement IP masquerading to prevent internal addresses from being translated and revealed on the Internet. Use network address translation technologies.

Any mobile devices, e.g. laptops or mobile phones connecting to the same network as the EFTPOS terminal must have a personal firewall installed and activated.

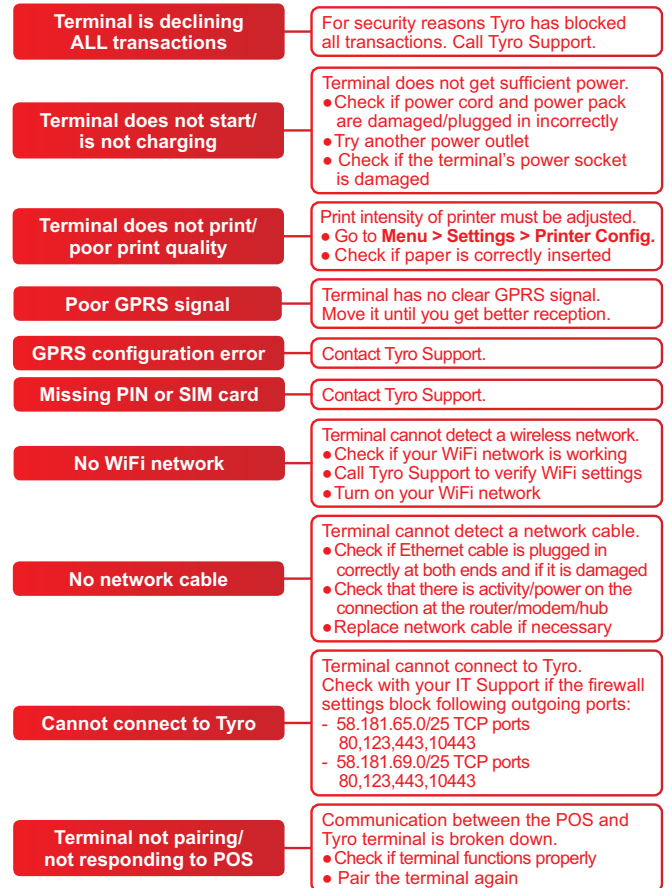
If you are offering WiFi as a service to your guests, your EFTPOS terminals and POS system must be segregated from this network with an effective firewall.

## Support

Some of the above rules may seem daunting. However most of them are simple to implement and should be verified by your IT Support.

If you do not have any IT support, talk to your Tyro account manager to see how Tyro can help you.

## Troubleshooting



## Transaction Decline Codes

Below codes are set by the credit card issuers, not by Tyro Payments. If "Call Tyro Support" appears on screen call Tyro on 1300 966 639.

1 Call issuer	42 Transaction not permitted
2 Call issuer	43 Call Tyro Support
3 Invalid terminal configuration	44 Transaction not permitted
4 Call Tyro Support	51 Insufficient funds
5 Do not honour	52 No cheque account
6 Error processing transaction	53 No savings account
7 Call Tyro Support	54 Expired card
12 Invalid transaction	55 Invalid PIN
13 Call Tyro Support	56 Transaction not permitted
14 Invalid card number	57 Transaction not permitted
15 Issuer not available	58 Transaction not permitted
17 Invalid configuration	59 Call Tyro Support
18 Merchant under dispute	60 Exceed refund limit
19 Error - Retry	61 Exceed withdrawal limit
21 Unmatched reversal	62 Transaction not permitted
22 Suspected malfunction	63 Call Tyro Support
23 Unacceptable transaction fee	64 Original amount incorrect
25 Transaction not permitted	65 Exceed withdrawal frequency
30 Transaction not permitted	66 Transaction not permitted
31 Transaction not permitted	67 Call Tyro Support
33 Expired card	75 PIN retries exceeded
34 Call Tyro Support	76 Unsolicited reversal
35 Transaction not permitted	77 Transaction not permitted
36 Transaction not permitted	78 Transaction not permitted
37 Transaction not permitted	86 Cannot verify PIN
38 PIN retries exceeded	90 Cut off in progress
39 Transaction not permitted	91 Issuer not available
40 Transaction not permitted	93 Call Tyro Support
41 Call Tyro Support	94 Duplicate transmission
	96 System error
	97 CVV2 invalid
	Y1,Y2,Y3 Chip approved transaction
	Z1,Z2,Z3 Chip declined transaction

## Contacts

