



## Tired of excessive EFTPOS fees and poor service?

Welcome to Tyro, we're challenging the big banks!

Tyro Payments Australia's only independent banking institution brings you lower merchant costs, industry leading security, non-stop operation and superfast 3 second EFTPOS Transactions.

## Lower your costs. Use Tyro Payments!

| Tyro Payments                                    | Other Banks   |
|--|---|
| No phone line required                           | \$450 per dial up phone line  |
| No lock in contract*                             | 1-5 year lock in term   |
| No cancellation fees                             | \$110-\$500 cancellation fee  |
| No administration fees                           | \$40 per facility   |
| No exit fees                                     | \$110 exit fee  |
| Terminal ownership plan available                | Ongoing terminal rental   |
| Free phone authorisation service                 | \$2.90 per phone authorisation  |
| No charge back fees                              | \$22 per charge back incident   |
| Smart simple integration with many POS solutions | Complex 3rd party Integration solutions costing \$1000 per lane or more |

\*For merchants with no previous facility or who turn over less than \$100k on Visa, MasterCard and EFTPOS p.a. a set up fee and bond will apply.

## Super high speed and secure EFTPOS

Tyro's fast broadband EFTPOS processes transactions in only 3 seconds. Tyro's two live secure Data Centres guarantee permanently available service and maintain 3 seconds transaction speed even during peak trading hours.

## Tyro integrates with the major POS systems

Tyro partners with the major POS vendors to offer integrated payment solutions accommodating its customers' needs. Go to [tyro.com](http://tyro.com)>Integration to see the current list of Tyro's POS partners.

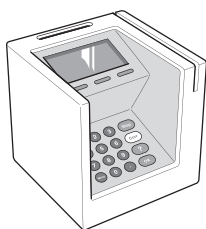
All pricing exludes GST.

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## Flexible terminal options

### Xenta

Tyro's modern european desktop EFTPOS terminal connects to the Internet via Ethernet or WiFi. Its recessed key pad offers maximum PIN entry security.



#### Purchase option

- For just \$520 you can buy your Tyro desktop EFTPOS terminal.
- For only \$5 per month per device you get full support and maintenance.

#### Rental option

- For just \$25 per month you can rent your Tyro desktop EFTPOS terminal and get full support and maintenance at no extra cost.

### Tyro's terminals are easy to set up

Power up the terminal, plug in the network cable and call TYRO to activate.

### Access to online real-time reporting for easier reconciliation

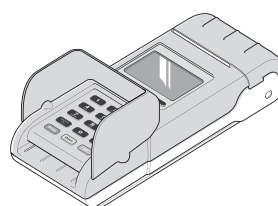
- Access detailed reports to better manage your EFTPOS costs.
- View all EFTPOS transactions in real time across all outlets.
- View your statements online, or download them into your preferred accounting suite.

Tyro instructs your bank to settle the funds into your account on the next banking day. With Tyro no need to change bank.

Fill in your application today. Fax it to Tyro Payments!

### Xentissimo

Tyro's portable lightweight european terminal connects to the Internet via WiFi or GPRS. Its protective shield offers maximum PIN entry security.



#### Purchase option

- For just \$780 you can buy your Tyro mobile EFTPOS terminal.
- For only \$10 per month per device you get full support and maintenance.

#### Rental option

- For just \$35 per month you can rent your Tyro mobile EFTPOS terminal and get full support and maintenance at no extra cost.

# Questions and Answers

## Who is TYRO?

Tyro is the first new entrant into the EFTPOS business in over 14 years. Tyro holds a banking license to process all credit and debit cards. We use new technology and competitive rates to compete with the dial-up solutions offered by the major banks.

## Why should I trust Tyro?

Tyro is regulated and audited by APRA like all Australian banks. Tyro is required to hold Tier 1 capital with the Reserve Bank and meet high technical and prudential standards. Tyro is the only Australian financial institution to be awarded PCI certification from Visa and also has IRAP certification, which is a standard required to connect to government systems.

## Why is Tyro the Merchant's EFTPOS?

Tyro does not take deposits and does not issue payment cards, hence Tyro has no conflict of interest.

## Who are Tyro's customers?

Tyro provides payment services to an array of different clients including Airport Duty Free, Coca Cola, Chanel, Mecca Cosmetics, Nando's, Toyota, Readings Books more than 2000 Medical Practices etc.

## What is Integrated IP EFTPOS?

Integrated IP EFTPOS is the ability for your Point of Sale system to communicate with the Tyro EFTPOS terminal, via your in-store broadband network.

## What if my bank charges a break fee?

Tyro terminals use broadband which allows you to eliminate one or more phone lines. The generated savings will offset the cost of a break fee in the first year.

## How long does it take to receive my Tyro terminal?

7 – 10 business days from submission of your signed application.

## How reliable is Tyro?

Tyro operates two live secure Data Centres with full redundancy, guaranteeing permanently available service and maintaining 3 seconds transaction speed even during peak trading hours.

Tyro's Help Desk is local and available 24/7.