



Yoximo EFTPOS Mobile Terminal

User Guide



To activate your terminal
call Customer Support

1300 966 639

Australian-based Customer Support
available 24/7, 365 days a year

For further information go to

Tyro Smart Help
help.tyro.com

Thanks for choosing Tyro.

For easy install and setup of your EFTPOS terminal, please follow this handy guide.

What's in the box?

- Tyro EFTPOS terminal
- Power adapter
- Long-life rechargeable battery

If any of the above items are missing, please contact Tyro Customer Support.

Quick guide

Get set-up in minutes.

STEP 1

Let's get started.

Before we ship your terminal/s, we:

- create a merchant account at Tyro
- assign you a Tyro merchant ID number (MID)
- send you an email on how to access the Tyro Merchant Portal

If you have not received the email by the time your terminal arrives, check your spam folder or call Tyro Customer Support to confirm your email address.

Network settings

Your new Tyro terminal provides both 3G and WiFi network connectivity options. These options can be selected through the terminals configuration menu on your terminal. To change connectivity **Press Menu > (Network and Diagnostics) Network Connection > 3G/WiFi.**

Only use WPA2 to secure your WiFi networks. WPA2 provides stronger data protection and network access control. Avoid unsecured or WEP encrypted wireless networks.

Ensure your WiFi network password is a minimum of eight characters.

STEP 2

Activating your terminal

Activate

Once your terminal is connected to a working power source, call Tyro Customer Support to activate. Quote your business trading name and the serial number located on the bottom of the terminal. The serial number is a 7 digit alphanumeric code ex. AAA2222.

When you turn on your terminal, a set up wizard will assist you with configuration and allow you to:

- configure network settings
- administer passwords
- enable refunds, MOTO, and cash out settings

You can change the settings at any time.

Passwords

No default admin password has been assigned to the terminal. You will have to choose a secure numeric password. No sequences or repetitions are accepted.

The admin password is used to:

- modify terminal settings
- set/change passwords for tipping, refunds/voids, etc.

You can change your passwords by going to **Menu> Change Passwords**.

The terminal will automatically enforce a temporary lock-out after three or more unsuccessful password attempts.

Activating Integrated EFTPOS

To process Integrated EFTPOS and/or Easyclaim, your terminal must be paired with your POS/PMS.

To set up integration on your POS/PMS call your POS/PMS software provider.

To pair the terminal, go to **Menu> Configuration> Pair with POS**. Your merchant ID and terminal ID will be displayed on the terminal screen. You can use this information to input into the POS/PMS software. Once successfully paired, the POS/PMS name will appear on the terminal screen. If the terminal does not react to a POS/PMS initiated transaction, follow the instructions that appear on your POS/PMS display, or call Tyro Customer Support.

Merchant Portal

Access your Tyro Merchant Portal (merchant.tyro.com) to view: Costs, Fees, Invoices, Statements, All Transactions, Surcharging, Validate your information, Change settlement times, Business forms and more.

STEP 3

Start Transacting

Contactless payments (Tap&Go)

Transactions below \$100 may not require a PIN.
For transactions over \$100, a PIN is required.

MOTO transactions

Mail order/telephone order (MOTO) transactions are payments made on the terminal when the cardholder is not physically present at the time of payment. MOTO transactions are not available to everyone by default and must be activated by request. To avoid fraud:

- never use MOTO if the cardholder is present
- if goods are collected following MOTO orders, we recommend you request and validate identification

MOTO transactions have a higher chance of chargeback and are conducted at your own risk.

Refunds

Once enabled, to process a refund the cardholder must be present. Go to **Menu > Transactions > Refund**.

- enter the refund password, press OK
- enter the amount of the refund and press OK
- then swipe, tap or insert the card as per normal

Give the holder a copy of the receipt and retain the merchant receipt as proof of transaction.

Maintenance and Security

Reporting

Transaction and daily reconciliation reports are available on:

- the Tyro's Merchant Portal (merchant.tyro.com)
- the Tyro terminal via **Menu> Settlement/Reports> Reconciliation Report**

Terminal paper

To order paper rolls, go to tyro.com/customers, enter your Merchant ID and terminal serial number (fees may apply). Delivery takes 5-7 business days. Place roll in terminal paper bay, blank side up. Close lid and ensure the paper flows freely.

Terminal damage

If a terminal is damaged or lost, Tyro will replace it and standard repair rates will apply. To find out more information about these rates go to tyro.com/guides.

PCI compliance

If you process face-to-face credit and debit card transactions exclusively using Tyro's payment solution and you follow Tyro's MOTO transaction guidelines (tyro.com/fraud-prevention), you'll be PCI-DSS compliant.

For the following decline codes call Tyro Customer Support immediately on 1300 966 639

- | | |
|---|----------------------------|
| 13 Invalid amount or refund without matching purchase | 83 Contactless not allowed |
| 69 MOTO not allowed | 87 Cash out not allowed |

For the following decline codes, call the card issuer immediately – the contact number is on the back of the card

- | | |
|---------------------------------------|--|
| 01 Refer to card issuer | 55 Incorrect PIN |
| 02 Refer to card issuer | 56 Non existent card number |
| 03 Invalid Merchant ID | 57 Function not permitted to cardholder |
| 04 Call issuer | 58 Function not permitted to terminal |
| 05 Refer to card issuer | 59 Card appears to be fraudulent |
| 06 Error. Refer to card issuer | 60 Exceed refund limit |
| 07 Card reported lost or stolen | 61 Exceed withdrawal limit |
| 12 Invalid transaction format | 62 Card has some restrictions |
| 14 Invalid card number | 63 Call issuer |
| 15 Invalid card issuer | 64 Original transaction amount error |
| 19 Error - Retry | 65 Exceeded withdrawal frequency |
| 21 Call issuer. No action taken | 66 Transaction declined |
| 22 Issuer can't be contacted | 67 Call issuer. Suspected fraud. |
| 25 Unable to locate record on file | 75 PIN retries exceeded |
| 30 Unrecognisable transaction details | 76 Invalid account |
| 31 Card not accepted | 77 Invalid account |
| 33 Expired card | 78 Invalid account |
| 34 Call issuer. Suspected fraud | 82 CVV invalid |
| 36 Call issuer | 86 Can not verify PIN |
| 37 Transaction declined | 90 Cutoff in progress |
| 38 PIN retries exceeded | 91 Card issuer unavailable |
| 39 Not credit account | 92 Unable to route transaction to issuer |
| 40 Function not supported | 93 Call issuer |
| 41 Call issuer. Card reported lost | 94 Duplicate transmission |
| 42 Incorrect account type | 96 System error |
| 43 Card reported stolen | N7 CWV invalid |
| 44 Incorrect account type | Y1,Y2,Y3 Chip approved transaction |
| 51 Insufficient funds | Z1,Z2,Z3 Chip declined transaction |
| 52 No cheque account | |
| 53 No savings account | |
| 54 Expired card | |

Disclaimer

The EFTPOS terminal you have been supplied by Tyro is fully tested to comply with all relevant Australian safety standards for electrical equipment. As part of Tyro's obligations as a supplier of electrical equipment, we have affixed a label to the power supply of your EFTPOS terminal with the regulatory compliance mark. It is important that the label not be removed or obscured in any way. If the label is removed or obscured it may constitute a breach of our terms and conditions.

If you have any questions regarding the label, or the power supply unit itself, please contact: Customer Support on 1300 966 639.

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choosing Tyro.**