


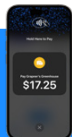


TYRO EFTPOS COMPARISON



Choose the Tyro EFTPOS solution that's right for your business

At Tyro, we know that no two businesses are alike. That's why we offer a variety of devices and tailored payments solutions to suit your unique business needs. Whether you need a single device or a combination of solutions, we're here to help you find the perfect fit for your business.

	Tyro Pro EFTPOS machine 	Tyro Pro Key EFTPOS machine 	Tyro Go EFTPOS reader 	Tap to Pay on your phone 
Cost (incl. GST)	\$29 monthly machine rental fee	\$29 monthly machine rental fee	\$39 one off purchase	Free ⁴
Transaction fee (incl GST)	1.4%**	1.4%**	1.4%**	1.4%**
Same day settlement	Yes - with the Tyro Bank Account ¹	Yes - with the Tyro Bank Account ¹	Yes - with the Tyro Bank Account ¹	Yes - with the Tyro Bank Account ¹
Portable	Yes	Yes	Yes	Yes
Payments accepted	Visa, Mastercard®, eftpos, American Express, JCB, UnionPay	Visa, Mastercard®, eftpos, American Express, JCB, UnionPay	Visa, Mastercard®, eftpos, American Express, JCB	Visa, Mastercard®, eftpos, American Express
Digital wallets accepted	Apple Pay, Google Pay, Samsung Pay	Apple Pay, Google Pay, Samsung Pay	Apple Pay, Google Pay, Samsung Pay	Apple Pay, Google Pay, Samsung Pay
Accepted payment methods	Tap/Insert/Swipe	Tap/Insert/Swipe	Tap/Insert	Tap
Interface	6" Touch screen	4" Touch screen plus keypad	No screen	Mobile device
Surcharging method	Dynamic Surcharging	Dynamic Surcharging	Dynamic Surcharging	Dynamic Surcharging
Tipping	Yes	Yes	No	No
Tap & Save available	Yes ²	Yes ²	Yes ²	Yes ²
POS integration	Yes	Yes	No	No
MOTO	Yes ³	Yes ³	No	No
Receipts	Printed and Digital	Printed and Digital	Digital	Digital
Connection	WiFi, ethernet connectivity with mobile backup options	WiFi, ethernet connectivity with mobile backup options	Via your own smart device's internet connection	Via your phone's internet connection
Transactional data reporting	Tyro Portal, Tyro App, Tyro Pro (on-device)	Tyro Portal, Tyro App, Tyro Pro (on-device)	Tyro Portal, Tyro App, Tyro Go App	Tyro Portal, Tyro App, Tyro BYO App

**For businesses transacting over \$20K per month, customised pricing is available.

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1 Settlements are paid 7 days a week when you meet the following eligibility criteria:

- The daily takings from your Tyro EFTPOS and/or eCommerce facility are settled into the Tyro Bank Account; and
- The Flexible Settlement Allocation feature is configured to leave a percentage of your daily takings in the Tyro Bank Account each day.

Available settlement times are from 8pm to 5am (Sydney time). Excludes Alipay, HealthPoint and funds settled directly by Afterpay, American Express, JCB and Dynamic Surcharging is available for Mastercard, Visa, eftpos, UnionPay, American Express, JCB, and excludes eCommerce transactions.

2 Tyro does not guarantee any cost savings by opting in for Tap & Save. Savings on eligible transactions processed through the cheapest network vary for each business depending on their card mix, transaction volume and amount, industry, and pricing plan. Eligible transactions are contactless debit card transactions. Tap & Save is not available on Special Offer pricing, Card Not-Present Transactions or where you surcharge on debit card transactions as cost savings may not be realised. For details refer to Tyro.com or call 1300 00 TYRO (8976).

3 MOTO transaction options are subject to approval. The risk of MOTO Transactions resides with the merchant, not the bank/acquirer or the cardholder. For further information about MOTO Transactions refer to www.tyro.com/terms-and-conditions and Tyro's Chargebacks and Disputes Guide at www.tyro.com/blog/chargebacks-disputes-guide. For more information, refer to our product user guides at www.tyro.com/product-guides.

4 Tap to Pay on iPhone requires iPhone Xs or later running iOS 16.4 or later via the Tyro BYO App. Some contactless cards may not be accepted by the Tyro BYO App. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. For more details, see Tap to Pay on iPhone - Apple Developer. The Tyro BYO App requires mobile connectivity for use. Businesses are required to use their own iPhone. Tyro BYO App is free to download via the App Store or Play Store. Tap to Pay Android requires Android devices to be Near Field Communication (NFC) enabled and running on Android Operating Systems (OS) 9.0 (pie) or later.

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