

# 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.

	 <b>TYRO PRO LITE</b>	 <b>TYRO PRO TOUCH</b>	 <b>TYRO PRO KEY</b>	 <b>TAP TO PAY</b>
COST (INCL. GST)	\$19 monthly machine rental fee	\$29 monthly machine rental fee	\$29 monthly machine rental fee	Free* on your phone <sup>1</sup>
SAME DAY SETTLEMENT	Yes - with the Tyro Transaction Account <sup>2</sup>	Yes - with the Tyro Transaction Account <sup>2</sup>	Yes - with the Tyro Transaction Account <sup>2</sup>	Yes - with the Tyro Transaction Account <sup>2</sup>
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, UnionPay	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/Swipe	Tap/Insert/Swipe
INTERFACE	5" Touch screen	6" Touch screen	4" Touch screen	Your mobile device
SURCHARGING METHOD	Dynamic Surcharging <sup>3</sup>	Dynamic Surcharging <sup>3</sup>	Dynamic Surcharging <sup>3</sup>	Dynamic Surcharging <sup>3</sup>
TIPPING	Yes	Yes	Yes	No
TAP & SAVE AVAILABLE	Yes <sup>4</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>
POS INTEGRATION	Yes	Yes	Yes	No
MOTO	Yes <sup>5</sup>	Yes <sup>5</sup>	Yes <sup>5</sup>	No
RECEIPTS	Printed and Digital	Printed and Digital	Printed and Digital	Digital
CONNECTION	WiFi and mobile backup option	WiFi, Ethernet connectivity with mobile backup options	WiFi, Ethernet connectivity with mobile backup options	Via your phone's internet connection
TRANSACTIONAL DATA REPORTING	Tyro Portal, Tyro App, Tyro Pro Lite (on-device)	Tyro Portal, Tyro App, Tyro Pro (on-device)	Tyro Portal, Tyro App, Tyro Pro (on-device)	Tyro Portal, Tyro App

## Good to know

Tyro Payments Limited ACN 103 575 042 AFSL 471951 (Tyro) is the issuer of its own financial products. As Tyro does not take into account your personal circumstances, please consider if these products are suitable for you. T&Cs available at [tyro.com](https://tyro.com) You can contact Tyro on **1300 00 TYRO (8976)** or [tyro.com/support](https://tyro.com/support) and access Tyro's dispute resolution process at [tyro.com/complaint-resolution-process](https://tyro.com/complaint-resolution-process)

\*Businesses are required to use their own iPhone. Tyro BYO App is free to download via the App Store.

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

1. 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. The Tyro BYO App requires mobile connectivity for use.
2. Settlements are paid 7 days a week when the daily takings from your Tyro Electronic Payments facility are settled into the Tyro Transaction Account. Settlement occurs at 12am (Sydney time) each day and should be available in the account shortly after. Applies to Tyro settled funds only - excludes HealthPoint and funds settled directly by Afterpay, American Express, and JCB.
3. Dynamic Surcharging is available for Mastercard, Visa, eftpos, UnionPay, American Express transactions. The Dynamic Surcharging feature is not available for eCommerce transactions or to customers on No Cost EFTPOS pricing. By default, we do not include your EFTPOS machine rental costs into the calculation of your cost of acceptance, however you may choose to apply these costs into your calculation of your cost of acceptance via the Tyro Portal subject to the surcharging rules as set by the RBA and enforced by ACCC and, in relation to American Express transactions, the American Express Merchant Operating Guide (found at Merchant Operating Guide).
4. Tyro does not guarantee any cost savings by opting in for Tap & Save. Savings on eligible transactions vary for each business depending on their card mix, transaction volume, amount, industry, and pricing plan. Eligible transactions are transactions processed on a Multi-Network Debit Card. Tap & Go credit card transactions are not covered. For details refer to [tyro.com](https://tyro.com) or call **1300 00 TYRO (8976)**.
5. 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 [tyro.com/terms-and-conditions](https://tyro.com/terms-and-conditions) and Tyro's Chargebacks and Disputes Guide at [tyro.com/blog/chargebacks-disputes-guide](https://tyro.com/blog/chargebacks-disputes-guide)

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