

ASX Announcement

FINANCIAL RESULTS FOR THE YEAR ENDED 30 JUNE 2020

Sydney, 18 August 2020, Tyro Payments Limited (**Tyro**) today provided the following documents for the year ended 30 June 2020, for immediate release to the market.

1. Appendix 4E;
2. Tyro Annual Report 2020;
3. Tyro Investor Presentation FY20;
4. Media Release for FY20;
5. APS330 Prudential Disclosure and APS330 Capital Instrument Disclosure; and
6. Corporate Governance Statement and Appendix 4G.

Tyro will conduct an investor/analyst briefing on the full-year results from 11.00am AEST with all investors and analysts being able to participate by registering through the following link.

<https://s1.c-conf.com/DiamondPass/10008740-invite.html>

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Pursuant to Listing Rule 15.5, Tyro confirms these documents have been authorised for release to the market by its Board

About Tyro

Tyro is a technology-focused and values-driven company providing Australian businesses with payment solutions and value-adding business banking products. The company provides simple, flexible and reliable payment solutions as a merchant acquirer, along with complementary business banking products.

For the more than 32,000 Australian merchants who chose to partner with Tyro in FY20, the company processed more than \$20.1 billion in transaction value. In FY20 the company generated \$210.7 million in revenue, originated \$60.1 million in loans and held merchant deposits totalling \$50.5 million.

Tyro is Australia's fifth largest merchant acquiring bank by number of terminals in the market, behind the four major banks.

The business was founded in 2003 with a goal of being the most efficient acquirer of electronic payments in Australia. Tyro has a track record of innovation, creating purpose-built solutions and being first to market. This approach saw the company become the first technology company to receive an Australian specialist credit card institution licence in 2005. In 2015 that licence was replaced by the award of an Australian banking licence, making Tyro the first new domestic banking licensee in over a decade.

Payments are at the core of Tyro's business, using its proprietary core technology platform to enable credit and debit card acquiring. This offering is enhanced by features purpose-designed for those merchants who choose to partner with the company, including Point of Sale systems integrations, least-cost routing (Tap & Save) and alternative payment types such as integrated Alipay. While traditionally focused on in-store payments, Tyro has recently expanded into eCommerce.

Further, Tyro provides value-adding solutions to its partners, such as loans in the form of merchant cash advances and fee-free, interest-bearing merchant transaction accounts.

Tyro has a team of more than 475 people, approximately half of whom are in technology roles.