

tyro



**TAP TO PAY ON iPhone
WITH THE TYRO BYO APP
USER GUIDE**

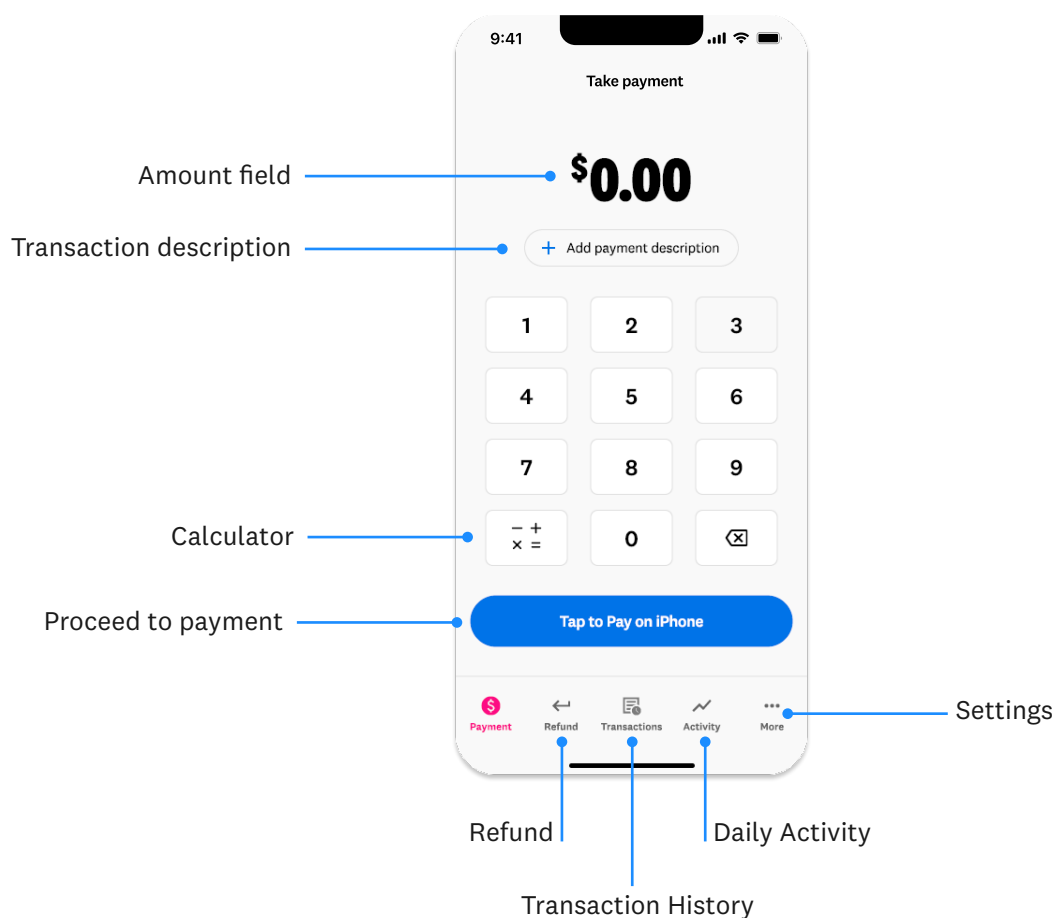
WELCOME TO YOUR TAP TO PAY ON iPHONE WITH THE TYRO BYO APP

We recommend bookmarking this guide for future reference.
It provides useful tips and steps for commonly used functions and questions.

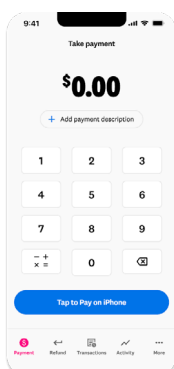
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1. YOUR TYRO BYO APP

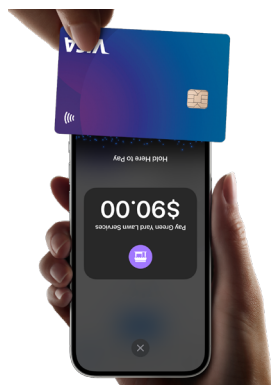


2. HOW IT WORKS



Enter amount

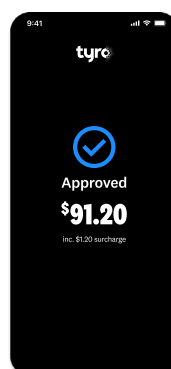
Use the built-in calculator to calculate the total amount to charge. You can add notes to include in the digital receipt.



Present iPhone to customer

Accept contactless payments from a physical card or digital wallet.

Ensure the card is placed horizontally, as shown in the above example.



Payment confirmation

After the transaction has been processed, you will either see an approved or failed message.



Send digital receipt

Once processed, you can send a digital receipt to your customer's email for recordkeeping.

3. GETTING STARTED

Tap to Pay on iPhone requires an iPhone XS or later using 16.4 or later.
The device must be logged into iCloud and set up with Face ID, Touch ID or a Passcode.

3.1 Download the Tyro BYO App

Download the Tyro BYO App from the App Store.



3.2 Log in to the Tyro BYO App

Log in to the Tyro BYO App using either the credentials that you used in the legacy BYO app or the email address and password that you use to login to the Tyro Merchant Portal.

Follow the below steps if you don't have your credentials yet:

- For new to Tyro customers: Click the “Join Tyro” button on the home page of the Tyro BYO App and follow the steps. Once you're approved, you will receive your access to the Tyro BYO App.
- For existing Tyro customers: Ask your administrator to login to the Tyro Merchant Portal > Self Service > Manager Users > New User > Enter your name, email address and role level > Add user. Once completed you should receive an email to set up a password.

3.3 First time log in

You will be asked to set a new PIN. We recommend choosing a PIN that is not easy to guess by avoiding birth dates, postcodes, etc. Sequential numbers (123456) and repetitive patterns (001100, 123123) are not permitted and will be rejected as a valid PIN. You will need to accept T&Cs from Apple if you have done so on another device prior to use. The app will also request for access to location permission.

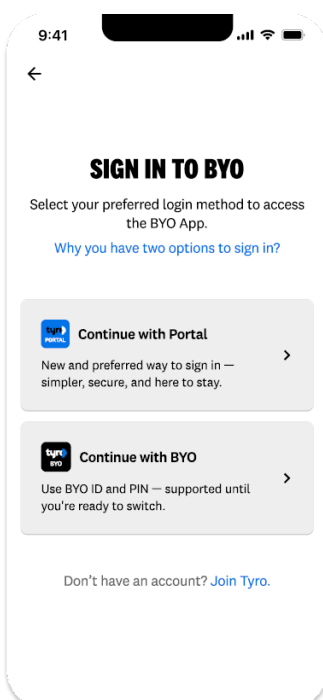
3.3.1 MID/Location Selection

If you have logged in using your Merchant Portal credentials then the first time you login to the app you will have the option to select which MID and/or location you are taking payments for. If you only have one MID and/or one location then you will not be prompted with this step.

If you have logged in with your legacy BYO User ID and PIN then you will not be prompted with this step.

3.3.2 Refund PIN set up

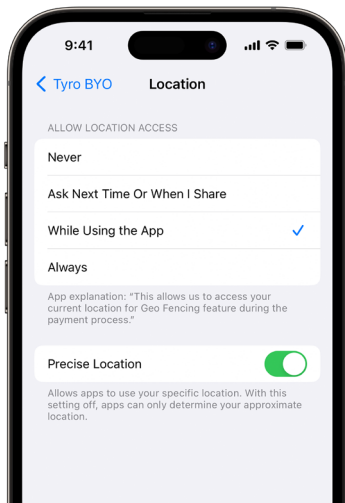
If your role type is “Administrator” then you will be prompted to set up a Refund PIN. This PIN is a 6 digit number that users will need to enter in order to authorise a refund.



We recommend choosing a PIN that is not easy to guess by avoiding birth dates, postcodes, etc. Sequential numbers (123456) and repetitive patterns (001100, 123123) are not permitted and will be rejected as a valid PIN. If you choose to skip this step you can return to it in the settings.

3.4 Enable location services

The Tyro BYO App requires location services enabled to process transactions for security purposes. To enable, go to device Settings > search the app “Tyro BYO”. Choose to always allow locations or while using the app.



4. TO PROCESS A TRANSACTION

1. Enter payment amount

You can add a description of up to 90 characters for each sale, or if you prefer you can leave this blank. To help you with any calculations, you can use the built-in calculator found at the lower left of the payment screen.

2. Present iPhone to customer

The Tyro BYO App supports contactless payments only. For a list of accepted payments, visit the frequently asked questions at the end of this guide. If your customer is paying with a physical card, ensure the customer places the card horizontally as shown. If using a digital wallet via a smartphone or smart watch, tap the customer's device at the top of your iPhone.

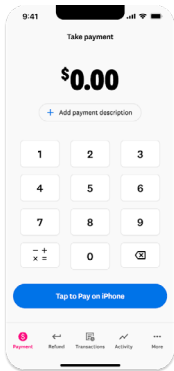
3. Payment approved / failed

When a payment has been approved, the Tyro BYO App will release a sound. Likewise, you will also be notified if the payment failed so you can initiate the payment once more.

5. TO PROCESS A REFUND

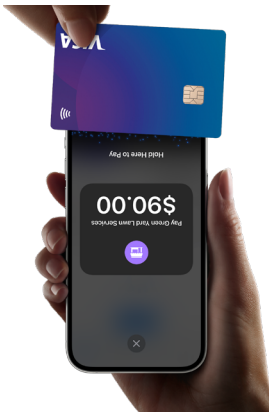
1. Click the Refund tab found at the bottom of the screen.
2. You will be asked to enter your PIN to start the refund process. The admin of the account would have had the option to set this refund PIN in the past. If the refund PIN has not been set then ask your admin to set it up in the settings.
3. Enter the refund amount and select “Tap to Pay on iPhone”. Present your iPhone to the customer and ensure the customer's card is positioned horizontally or their digital wallet is positioned at the top of your iPhone.
4. Send a digital receipt (as above). Send a digital receipt with your trading name to your customer by entering their email address.

6. VIEW TRANSACTION HISTORY

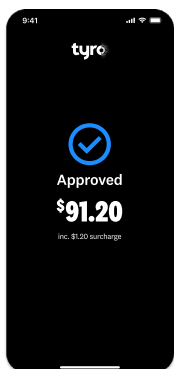


You can view a list of all your transactions that have been made at your location. Simply select “Transactions” on the bottom of the main screen. Here you will see a list of all transactions, including successful, failed, and refunded.

Each transaction will display the following information:



- Amount
- Date and time of payment
- Last 4 digits of the card
- Authorisation code
- Transaction number
- Response code
- Tyro MID
- Tyro Terminal ID



You can also search transaction history by authorisation code, amount, transaction number, description or the last four digits of the card used for the transaction.

7. VIEW DAILY ACTIVITY

You can see your total takings for the day, including the number of sales and the volume of refunds.

You can change the date by selecting the drop down if you want to see the daily performance for other dates since you started using the app.

Please note that if you have logged in using your Tyro Portal account then this activity page will show all transactions that you made in your location, this includes transactions on other phones and/or other Tyro terminals.

If you have logged in using your BYO ID and PIN then you will only see the transactions made on this device for this location.



8. FREQUENTLY ASKED QUESTIONS

8.1 The customer's physical card cannot be read. What should I do?

Please make sure that the card is:

- Enabled for contactless transactions – if it is you will see this icon 
- Placed horizontally at the top of your iPhone.

8.2 What transactions are accepted?

The Tyro BYO App accepts contactless payments via Mastercard®, Visa, eftpos, American Express, and digital wallets Apple Pay, Google Pay™, and Samsung Pay.

8.3 Is my customer's PIN protected?

The Tyro BYO App uses the built-in features of iPhone to help keep customer data private and secure, using Apple's secure PIN entry interface.

8.4 Can I resend a digital receipt?

Yes, simply go to the Transactions tab, find the transaction, and click “Resend receipt”.

8.5 What are the fees involved?

Your access to the Tyro BYO App is free. You will be charged fees for processing transactions, and your rate will have been disclosed to you when you opened your account with Tyro.

To review your fees, please refer to your contract or log in to Tyro Portal > Costs > EFTPOS transaction fees.

8.6 When will I receive my daily takings processed via the Tyro BYO App?

When you set up your account with Tyro, you were required to nominate a bank account for your daily takings to settle into.

If you nominated for your funds to settle into an external linked account, your funds will arrive 1–2 business days depending on who your bank account is with.

If you nominated for your funds to settle into to a Tyro Bank Account, your daily takings will be settled directly into your new Tyro Bank Account daily, seven days a week.



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