Bendigo Bank | Powered by tyro

COUNTERTOP EFTPOS MACHINE USER GUIDE

WELCOME TO YOUR NEW COUNTERTOP EFTPOS MACHINE

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. GETTING STARTED

1.1 What's in the box?

- Your new CounterTop EFTPOS machine
- Power adapter
- Ethernet cable
- Ways to pay stickers for your window/door and Point of Sale

If any of the items are missing, please contact Customer Support on **1300 10 TYRO (8976).**

1.2 The first step is to activate your EFTPOS machine.

Call **1300 10 TYRO (8976)** to speak to our Aussie-based support team 7 days a week.

Please quote your business trading name and the serial number located on the bottom of the EFTPOS machine. The serial number is a 7-digit alphanumeric code e.g. AAA2222.

2. HANDY INFORMATION

- As part of the process, you will be assigned and emailed a Merchant ID number (MID)*
- **Note:** You may have been assigned multiple MIDs, depending on the requirements of your business. Examples include if you have more than one trading location, or wish to settle different machines to different bank accounts.
- MID(s) are unique identifiers for your account with Tyro. We suggest you note them down here for future reference.

  MID _____

  MID _____

- We will ask you for your MID when you call our Customer Support line, when ordering paper rolls, and we will sometimes refer to your MID(s) in communications and service updates.

It's important you keep your contact details with Tyro updated, so we can make sure you have the information you need to keep your EFTPOS machine running smoothly.

*Please note, when calling **1300 10 TYRO (8976)** for assistance with your EFTPOS machine, ID checks may be performed dependent on the nature of the enquiry.

3. GETTING SET UP

3.1 Network

Your new EFTPOS machine provides 3G and Ethernet network connectivity options. These options can be selected through the machine's configuration menu on your machine.

To change connectivity
Press Menu > (Network and Diagnostics) Network Connection >3G/Ethernet.

To connect via Ethernet, ensure you connect the EFTPOS machine to your network by plugging one end of the Ethernet cable into the available socket on the machine base and the other end to a spare port on your modem, router, or switch. If the machine does not detect the network, check that the Ethernet cable is correctly plugged in. Also, check if there is activity/power on the connection at the router/modem/hub.

3.2 EFTPOS machine

1. Once your machine is connected to a working power source, you should see 'Tyro Terminal Setup'
2. Press **'Next'**
3. Choose/enter your new Admin Password – this needs to be four numbers, no sequences (e.g. 1234) or repetitions (e.g. 4444) are accepted. For more information on passwords, see next page
4. This will give you access to the Configuration menu where you can enable the following features (for more information on EFTPOS features, see page 7):

- **Refunds:** You will be asked to set a password*, this will be required each time you enter a refund amount
- **MOTO** (subject to eligibility)
- **Cash out**
- **Pre-authorisations**
- **Tipping:** You will also be able to enable tipping on the machine where you will be asked to set a password*, this is used to access the tipping report
- **Pair with POS:** Select 'Skip' if you will be manually processing all payments on your EFTPOS machine. Select 'Start' if you have a POS that you integrate with

*Can be the same as the Admin password, or you can make it different for added security.

3.3 Notes on passwords

The Admin password is used to modify machine settings and to set and change passwords for refunds and tipping. All passwords protect the security of your EFTPOS machine, so you don't want them to be too easy to guess. You can change your passwords by selecting **'Menu'** and **'Change Passwords'**. The machine will automatically enforce a temporary lock-out after three or more unsuccessful password attempts.

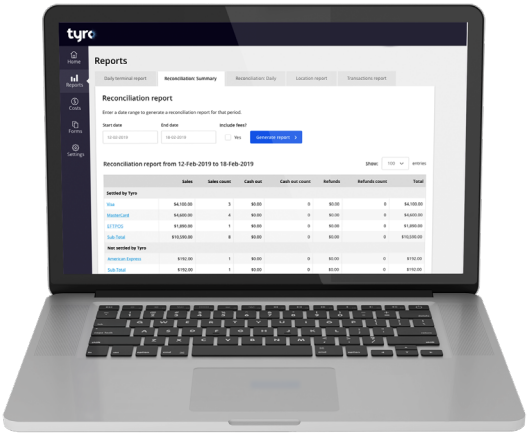
If you have forgotten your password, follow these steps:

1. Press **'Menu'**
2. Select **'Configuration'**
3. Instead of entering the Admin Password, note the additional option for **'HELP'** at the bottom of the screen
4. Select **'HELP'** and **'Yes'**. The email address where the passwords have been emailed to will show on the screen

Authorised Signatories and Administrators will receive an email with a temporary password for both the Tyro Portal and Tyro App. This temporary password expires within three days. If you haven't received it or can't find the email, call Customer Support to reset.

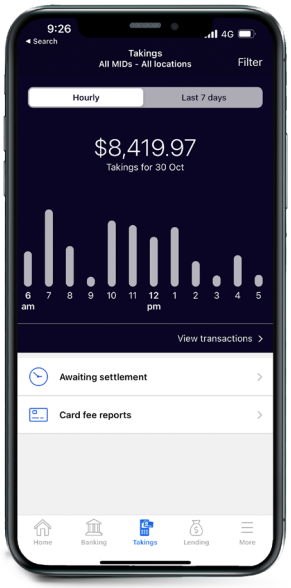
3.4 Tyro Portal

The Tyro Portal is a great tool for helping you with your daily and monthly reporting. It not only provides an instant snapshot of your day's takings, but it can also generate monthly reconciliation and cost analysis reports, giving you valuable overviews of your business activity. Here, you can also access your daily terminal reports, monthly invoices and forms for additional services.
Visit merchant.tyro.com to get started.



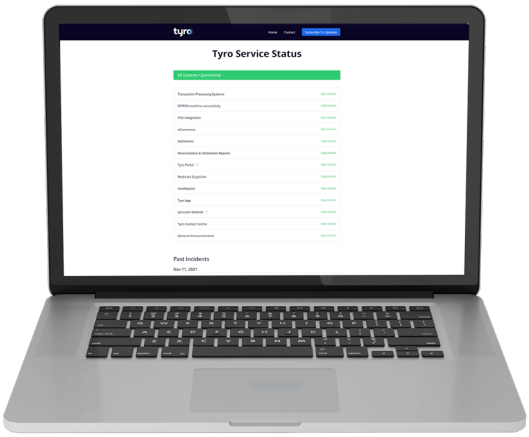
3.5 Tyro App

You can't be in-store all the time. But with the Tyro App you can stay on top of business with real-time EFTPOS data, letting you access hourly transaction reports for each of your locations, check Tyro Service Status, and access Tyro Help. If you haven't already, download the Tyro App from Google Play™ or the App Store.



3.6 Tyro Service Status

Every now and then, things don't go to plan. At www.status.tyro.com, you can see our systems' real time status including transaction processing, EFTPOS machine connectivity, and the Tyro Portal. To make it easy to find, you'll see we've included it on your machine decal.



3.7 Pairing your POS/PMS with your EFTPOS machine

To process integrated EFTPOS transactions and/or Medicare Easyclaim, your EFTPOS machine must be paired with your Point of Sale (POS) or Practice Management Software (PMS).

To pair your EFTPOS machine, follow these steps:

1. Press **'Menu'**
2. Select **'Configuration'**
3. Select **'Integrated EFTPOS'**
4. Select **'Pair with POS'**

Your merchant ID and terminal ID will be displayed on the EFTPOS machine. You can use this information to input into your POS/PMS software. You will then have to initiate the pairing sequences through the POS/PMS software and press **'Start'** on the machine. Once successfully paired, you may initiate a test transaction via your POS/PMS.

For additional information, visit **help.tyro.com**, where you will find step-by-step guides for pairing the POS/PMS with your EFTPOS machine. If your EFTPOS machine doesn't react to a POS/PMS initiated transaction, follow the instructions that appear on your POS/PMS display or call our Customer Support team on **1300 10 TYRO (8976).**

4. START TRANSACTING

4.1 Accepting a payment

With your EFTPOS machine, the following payment types can be taken:

- Contactless payments (Tap & Go)
- Visa, Mastercard®, and eftpos
- UnionPay^
- Google Pay™, Apple Pay, and Samsung Pay
- Alipay^
- American Express/JCB*
- Diners Club*

*If you already have a merchant agreement with American Express please contact our Aussie-based support team 7 days a week on **1300 10 TYRO (8976)** to organise enablement on your machine. If you don't have a Merchant Agreement with American Express, Tyro can fulfil that for you on behalf of American Express as long as you're eligible for the American Express Direct Settlement program with Tyro. For more information on this go to help.tyro.com.

^Alipay and UnionPay acceptance available in-store through your Tyro EFTPOS Facility (subject to eligibility).

4.2 Processing a refund

When a customer is charged the wrong amount, you can refund the whole amount or difference to their card.

From the Menu:

1. Select **'Transactions'** and **'Refund'**
2. Enter the refund password
3. Enter the amount you wish to refund to the card
4. Ask the cardholder to swipe/insert the card, select the account and enter the PIN (refunds to credit accounts don't require a PIN)
5. Press **'OK'**
6. The EFTPOS machine will print a receipt confirming whether the refund was approved or declined

***Please note:** refunds cannot be processed when the EFTPOS machine is offline.

5. SETTLEMENT & REPORTS

Your EFTPOS machine has an automatic settlement procedure in place, meaning you won't need to manually settle the machine every day. The machine will automatically settle at 12 midnight for retail and healthcare businesses, or 5 am (Sydney time) for hospitality businesses.

5.1 Changing the Automatic Settlement Time

If you would like to change the Automatic Settlement Time, you can do so by following the steps below for each machine:

1. Press the **'Menu'** button and go to **'Settlement & Reports'**
2. Select **'Automatic Settlement'** (should display current and future settlement)
3. Select **'Change'**
4. Enter the Admin password
5. Enter the new automatic settlement time in 24-hour format
6. Select **'OK'**

5.2 Manual settlement of the machine

To manually settle the EFTPOS machine earlier than the automatic settlement times:

1. Press **'Menu'**
2. Select **'Settlement & Reports'**
3. Select **'Manual Settlement'**
4. Confirm you want to manually settle after the settlement report has been printed
5. The machine should only be manually settled once you have finished trading for the day

5.3 Reconciliation

The Tyro App and Portal are handy tools to keep track of your transactions, but you can also print reconciliation reports from your EFTPOS machine.

1. Press **'Menu'**
2. Select **'Settlement & Reports'**
3. Select **'Reconciliation Report'**
4. Select **'Current'** (Current settlement period) or **'Previous'** (Previous settlement period)
5. Select **'Summary'** or **'Detailed'**
6. Choose from All Cards, eftpos, Visa, Mastercard, American Express, Diners Club, JCB or UnionPay

If you require any assistance with these settings, please don't hesitate to give our Aussie-based support team a call on **1300 10 TYRO (8976).**

6. EFTPOS FEATURES

To discuss or enable any of the EFTPOS features listed below, call our Customer Support team on **1300 10 TYRO (8976)**.

6.1 Tipping

With a discreet tipping feature, including dollar amount and percentage tipping, it's never been easier for customers to reward you and your staff.

6.2 Pre-authorisations

Place a hold over funds in a cardholder's card account. Once the transaction is completed, the funds are transferred from the cardholder's account and settled to your bank account.

Note: The card needs to be physically present and cannot be processed via MOTO.

6.3 MOTO[1]

Subject to approval of MOTO, you can process transactions over the phone. You will be required to enter in the Credit Card Number, Expiry Date, and CVV (Telephone Orders only).

Note: MOTO can only be used for credit cards – eftpos cards will be rejected.

[1]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 and Tyro's Chargebacks and Disputes Guide at tyro.com/blog/chargebacks-disputes-guide/.

6.4 Cash out

Give your customers the option to get cash out when paying for their purchase.

6.5 Medicare Easyclaim[2]

Provide your patient with an on-the-spot Medicare rebate from your integrated EFTPOS machine.

6.6 HealthPoint[2]

Process your patients' private health insurance claims through Tyro HealthPoint. Patients will only have to pay the gap payment and can receive a rebate estimate (only available with select PMS).

[2]Medicare Easyclaim and HealthPoint are only available through selected PMS.

7. CLEANING YOUR EFTPOS MACHINE

It's important to regularly clean your EFTPOS machine to avoid germs and maintain its hygiene.
To do this:

- Use the same cleaning agents you would use to clean a laptop or smartphone e.g. only a solution of 70%-75% ethanol with water
- Do NOT use spray household cleaners or surface disinfectants directly on your machine, and do not use solvents like acetone or white spirits or isopropanol
- Apply the 70%-75% ethanol with water to a cloth, gently rub the exterior of your EFTPOS machine, paying particular attention to the keypad
- Clean the display by gently rubbing with an antistatic cloth
- Aim to clean your EFTPOS machine daily. If your machine gets a significant amount of use, you should consider cleaning it multiple times per day

Top tip: keep a bottle of hand sanitiser near your EFTPOS machine and encourage anyone who has to touch the machine to sanitise their hands first.

8. TROUBLESHOOTING

8.1 Rebooting your EFTPOS machine

The first step to resolving a problem with your EFTPOS machine is to reboot.
You can do this by following these steps:

1. Hold down the yellow **'Corr'** key for approx. eight seconds or until **'Reboot Now'** is displayed.
2. Release the key and allow the reboot to complete.
3. Allow two minutes for the machine to reboot – a completed reboot can be confirmed when your Trading name is displayed on the machine screen.

8.2 Error codes and descriptions

For the following decline codes call Tyro Customer Support on **1300 10 TYRO (8976).**

13 Invalid amount or refund without matching purchase
69 MOTO not allowed
83 Contactless 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
02 Refer to card issuer
03 Invalid Merchant ID
04 Call issuer
05 Refer to card issuer
06 Error. Refer to card issuer
07 Card reported lost or stolen
12 Invalid transaction format
14 Invalid card number
15 Invalid card issuer
19 Error - Retry
21 No matching authorisation for reversal
22 Issuer can't be contacted
25 Unable to locate record on file
30 Unable to format incoming terminal request for scheme
31 Card not accepted
33 Expired card
34 Call issuer. Suspected fraud
36 Call issuer
37 Transaction declined
38 PIN retries exceeded
39 Not credit account
40 Function not supported
41 Call issuer. Card reported lost
42 Incorrect account type
43 Card reported stolen
44 Incorrect account type
51 Insufficient funds
52 No cheque account
53 No savings account
54 Expired card
55 Incorrect PIN
56 Non existent card number
57 Function not permitted to cardholder
58 Function not permitted to terminal
59 Card appears to be fraudulent
60 Exceed refund limit
61 Exceed withdrawal limit
62 Card has some restrictions
63 Call issuer
64 Original transaction amount error
65 Exceeded withdrawal frequency
66 Transaction declined
67 Call issuer. Suspected fraud.
75 PIN retries exceeded
76 Invalid account
77 Invalid account
78 Invalid account
82 CVV invalid
86 Can not verify PIN
90 Cutoff in progress
91 Card issuer unavailable
92 Unable to route transaction to issuer
93 Call issuer
94 Duplicate transmission
96 System error
98 Security Error
N7 CVV invalid
RI Restricted item
TE Switch Error
Y1,Y2,Y3 Chip approved transaction
Z1,Z2,Z3 Chip declined transaction

9. ENSURING YOU'RE PROTECTED

As a requirement of the PCI Security Standards Council – all companies and personnel connected in any way with cardholder data must be trained to protect devices which capture payment card data through physical interaction with a payment card. We advise that you review the following with your staff on a regular basis:

9.1 Maintaining an inventory

When you receive a new EFTPOS machine, make a list of the model and serial numbers of your device(s) and keep it in a safe place. On a weekly basis, check your device(s) against this list for any evidence of substitution.

9.2 To safeguard against tampering

When unattended, specifically out of business hours, ensure the EFTPOS machine is stored safely to avoid theft and manipulation and check the EFTPOS machine each day for any signs of tampering.

During regular business hours, inspect your machine from time-to-time, looking for unauthorised changes to the area, including new or frayed stickers, broken seals, a change in look or colour of your EFTPOS device, damage to the device - especially around the seams, damage to any cables or other materials that could mask damage, or additional cables that should not be there.

If you suspect tampering of your device, or if your device has gone missing – please contact our Aussie-based support team on **1300 10 TYRO (8976)**, available 7 days.

9.3 To safely return your EFTPOS machine

If you need to return your EFTPOS device for any reason, please call our Aussie-based support on **1300 10 TYRO (8976)**and they will instruct you on how to return your device safely and securely to Tyro. For more security information, please refer to **www tyro com/security**

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The EFTPOS machine 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 machine 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 10 TYRO (8976).**

Tyro Payments Limited ACN 103 575 042 AFSL 471951. You can contact Tyro on **1300 10 TYRO (8976)** or at **tyro.com/support/** and access Tyro's dispute resolution process at **tyro.com complaint-resolution-process/.**

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