

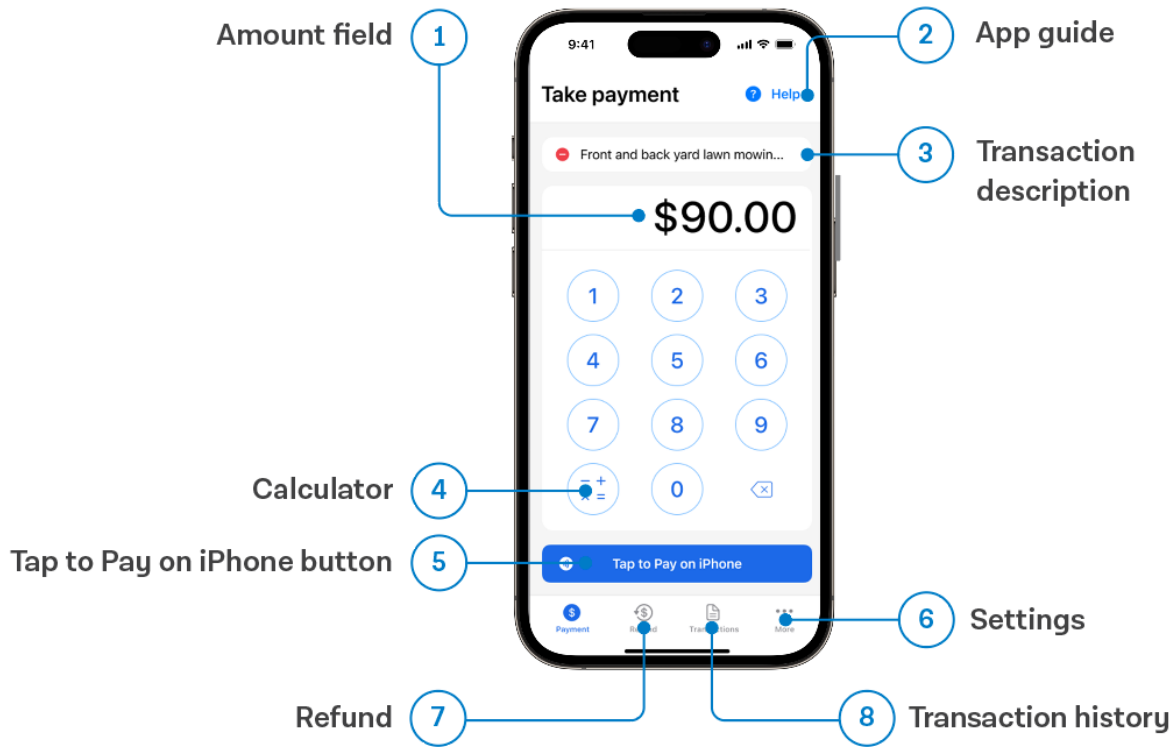


Tap to Pay on iPhone with the Tyro BYO App¹ User guide

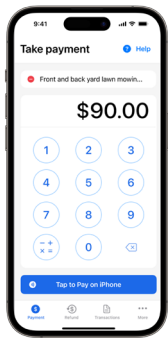
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1. Your Tyro BYO App



2. How it works



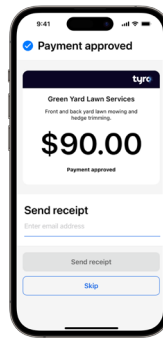
Enter amount

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



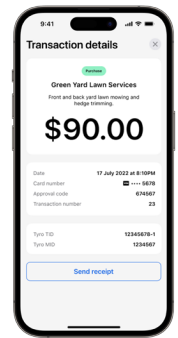
Present iPhone to customer to customer

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 on the App Store.



3.2 Log in to the Tyro BYO App

Log in to the Tyro BYO App using the credentials emailed to the nominated email address.

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

- **For new customers:** Click the "Create an account" 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 customers:** Create your Tyro BYO account via the Tyro Portal > Self Service > Tyro Go and Tyro BYO accounts and follow the prompts.

Tip: Tyro BYO App and Tyro Go App use the same credentials. If you already have a Tyro Go account, you can use the same log in details for the Tyro BYO App.

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.

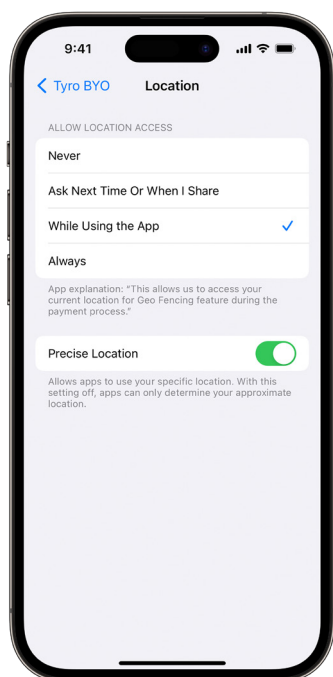
3.4 Log in with Face ID

You can set up your Face ID so it's easier to log in the next time you use the Tyro BYO App.

3.5 Enable location services

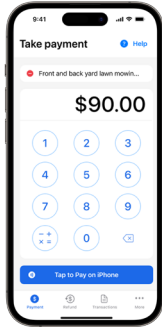
The Tyro BYO App requires location services enabled to process transactions for security purposes.

To enable, go to device Settings > search the app "Tyro BYO". Choose to always allow locations or while using the app.



4. Process a transaction

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.

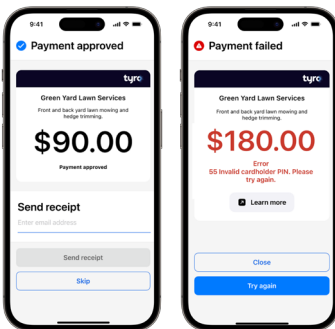
To help you with any calculations, you can use the built-in calculator found at the lower left of the payment screen.



2. Present iPhone to customer

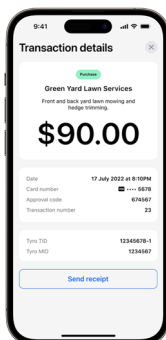
The Tyro BYO App supports contactless payments only. For a list of accepted payments, visit the frequently asked questions at the end of this guide.

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.



4. Send a receipt

Send a digital receipt with your trading name to your customer by entering their email address.

Note: The customer may be required to enter a PIN if the contactless transaction exceeds a certain amount (commonly \$100 or \$200 AUD).

Important: As the business operator, you should provide adequate privacy for the cardholder to enter their PIN. In addition, you should remind the cardholder to cover the screen when entering their PIN to protect its confidentiality.

5. Process a refund

To process a refund:

1. Click the Refund tab found at the bottom of the screen.

You will be asked to enter your PIN to start the refund process. This is the same PIN that you use to log into the Tyro BYO App.

2. 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.

3. 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 listing of all your transactions for the past 14 days. Simply select “Transactions” on the bottom of the main screen.

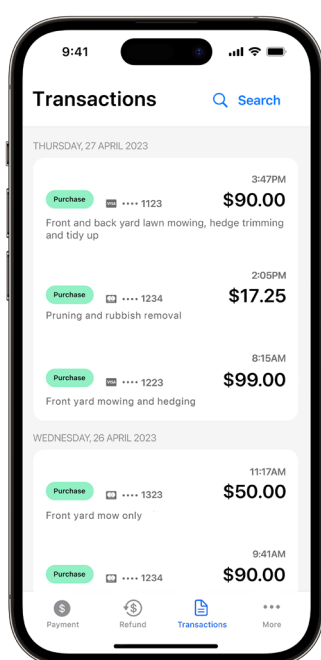
Here you will see a list of all transactions, including successful, failed, and refunded.

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

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

Note: To view transactions older than 14 days, use the Tyro Portal or the Tyro App (described below).



7. Other products available to you

7.1 Go EFTPOS reader

If there are times when you'd prefer to use a reader, or need to take chip payments, you can purchase a Go EFTPOS reader and use the same credentials to log into the Tyro Go App.

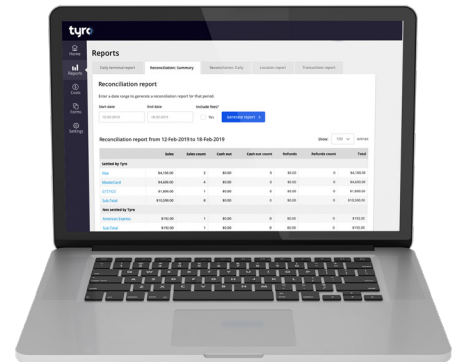
Note: You can purchase a Go EFTPOS reader via the Tyro Portal.



7.2 Tyro Portal

When you log in to the Tyro Portal, you can view your EFTPOS transactional reports and insights to help you run your business. Specifically, you will have access to a deeper dive to determine card details and verification method, cancelled and declined transactions, the ability to create a reconciliation report that details total transaction amounts for each EFTPOS machine over a specific time period, and much more.

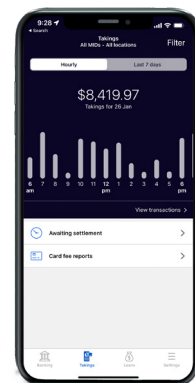
Your credentials for the Tyro Portal are the same as the Tyro App. If you do not have your credentials - please contact Customer Support on 1300 108 976.



7.3 Tyro App

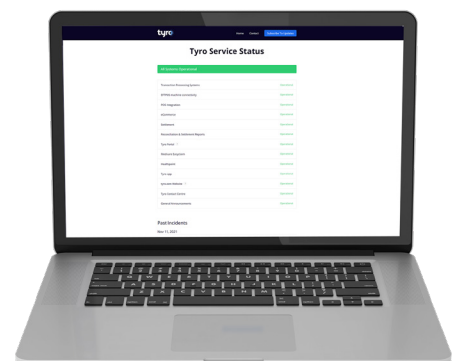
The Tyro App enables you can stay on top of business with real-time EFTPOS data, letting you access hourly transaction reports for each of your locations, check Tyro Service Status, and access Tyro Help. If you haven't already, download the Tyro App from Google Play or the App Store.

Your credentials for the Tyro App are the same as the Tyro Portal. If you do not have your credentials - please contact Customer Support on 1300 108 976.



7.4 Tyro Service Status


At status.tyro.com, you can see our systems' real-time status and opt-in to notifications for systems, including transaction processing, EFTPOS machine connectivity, and the Tyro Portal.



8. Frequently asked questions

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.

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.

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.

Can I resend a digital receipt?

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

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.

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 to a Bendigo Bank Account, your daily takings will be settled directly into your account the next day, seven days a week.

How do I enable Face ID authentication?

You can quickly set it up on your first log in. Alternatively, once you've logged in, you can click **“More”** at the bottom of the screen > App settings > Face ID.

For the Tyro BYO App User Guide and Frequently Asked Questions, please scan the QR Code on the right, or visit

<https://www.bendigobank.com.au/business/payments-and-merchant-services/merchant-support/>



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 <https://developer.apple.com/tap-to-pay/>. The Tyro BYO App requires mobile connectivity for use.

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