Bendigo Bank | Powered by tyro



TAP TO PAY ON ANDROID WITH THE TYRO BYO APP USER GUIDE

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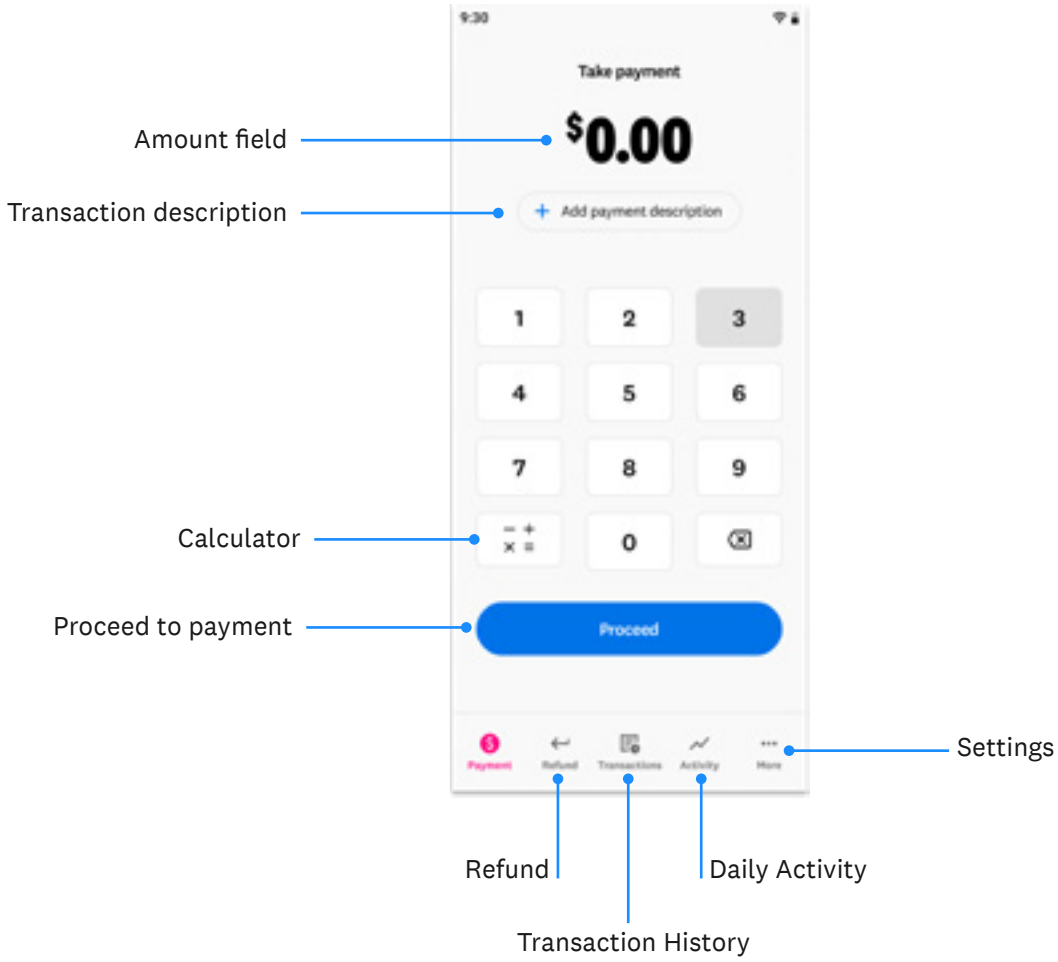
1. YOUR TYRO BYO APP

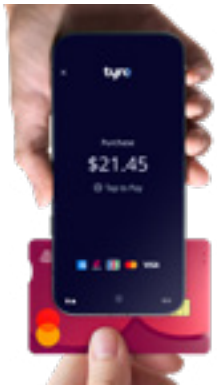


2. HOW IT WORKS



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 device to customer

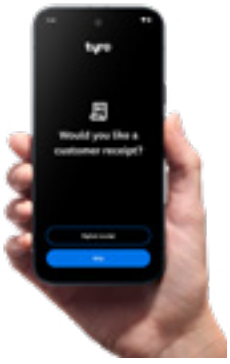
Accept contactless payments from a physical card or digital wallet.

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 record keeping.

3. GETTING STARTED

Tap to Pay requires an Android device with NFC capability, Android 11.0 or above, must have Google Mobile Services and certified with CTS. Additionally it must have online capability.

3.1 Download the Tyro BYO App

Download the Tyro BYO App from Google Play.



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 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 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

3.3.1 MID/Location Selection

If you have logged in using your Merchant Portal credentials, 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 device 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 phone.

Please note that the NFC reader in some Android devices is on the back of the phone so you may need to flip the device upside and tap on the back of the device to accept the payment.



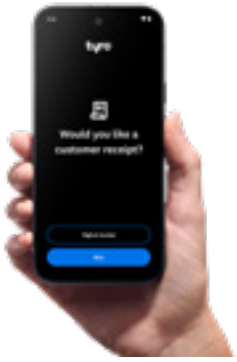
3. Payment approved / failed

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).



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 “Proceed”. Present your device to the customer and ensure the customer’s card or digital wallet is positioned next to the device.
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 Bendigo Bank powered by Tyro EFTPOS machines. 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

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 your device to help keep customer data private and secure, using your devices 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?

The Tyro BYO App is free to use. Transaction processing fees apply at the rate agreed when you opened your Tyro account.

To view your fees, refer to your contract or log in to the 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 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 your funds to settle into a Tyro Transaction Account (TTA), your daily takings will be settled directly into your TTA daily, seven days a week.

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