



Tyro Portal Guide



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Welcome to your Tyro Portal

The Tyro Portal is a web-based interface that provides access to your Bendigo Bank EFTPOS and eCommerce powered by Tyro transactional reports and insights to help you run your business. Within the Tyro Portal, you will have access to the following:

Reports - obtain insights into your business

- View a daily summary of all the transactions on an eCommerce and/or per-EFTPOS machine basis
- Dive deeper into each transaction to determine card details and verification method
- Show cancelled and declined transactions
- Create a reconciliation report that details total transaction amounts for eCommerce and/or each EFTPOS machine over a specific time period
- Create an American Express reconciliation report (if applicable to your business)
- Create a location report for a range of dates for a specific location (ideal for businesses that have multiple locations)
- Export data (CSV, Excel or Print)

Costs - monitor your costs of acquisitions

Understand your costs and invoices for acquiring services from Bendigo Bank EFTPOS and eCommerce powered by Tyro including:

- EFTPOS transaction fees
- EFTPOS machine rental fees
- Cost analysis
- Invoices
- Cost of acceptance
- DCC (Dynamic Currency Conversion) invoice
- Surcharges

Forms - download specific forms for additional services

- Request a chargeback for MOTO transactions (a MOTO transaction is when you perform a transaction on behalf of a cardholder, without the cardholder on premise)
- Add a new signatory authority
- Request to purchase EFTPOS machine accessories or a swap-out
- ...and more

Self-service - maintain your profile

- Manage users
- Enable and set surcharges for your EFTPOS transactions
- See what email your account notifications are sent to
- Order paper rolls for your EFTPOS machines
- Configure your settlement options

We hope you find the Tyro Portal easy to use and navigate. If you have any questions or require any assistance please call 1300 108 976 option 1 or email cs@tyro.com.

Accessing the Tyro Portal

To logon to Tyro's Portal, go to <https://merchant.tyro.com>

Once on the Tyro Portal, enter your username and password and select **Log In**.

The username is the admin email address registered in your Merchant Service Agreement.

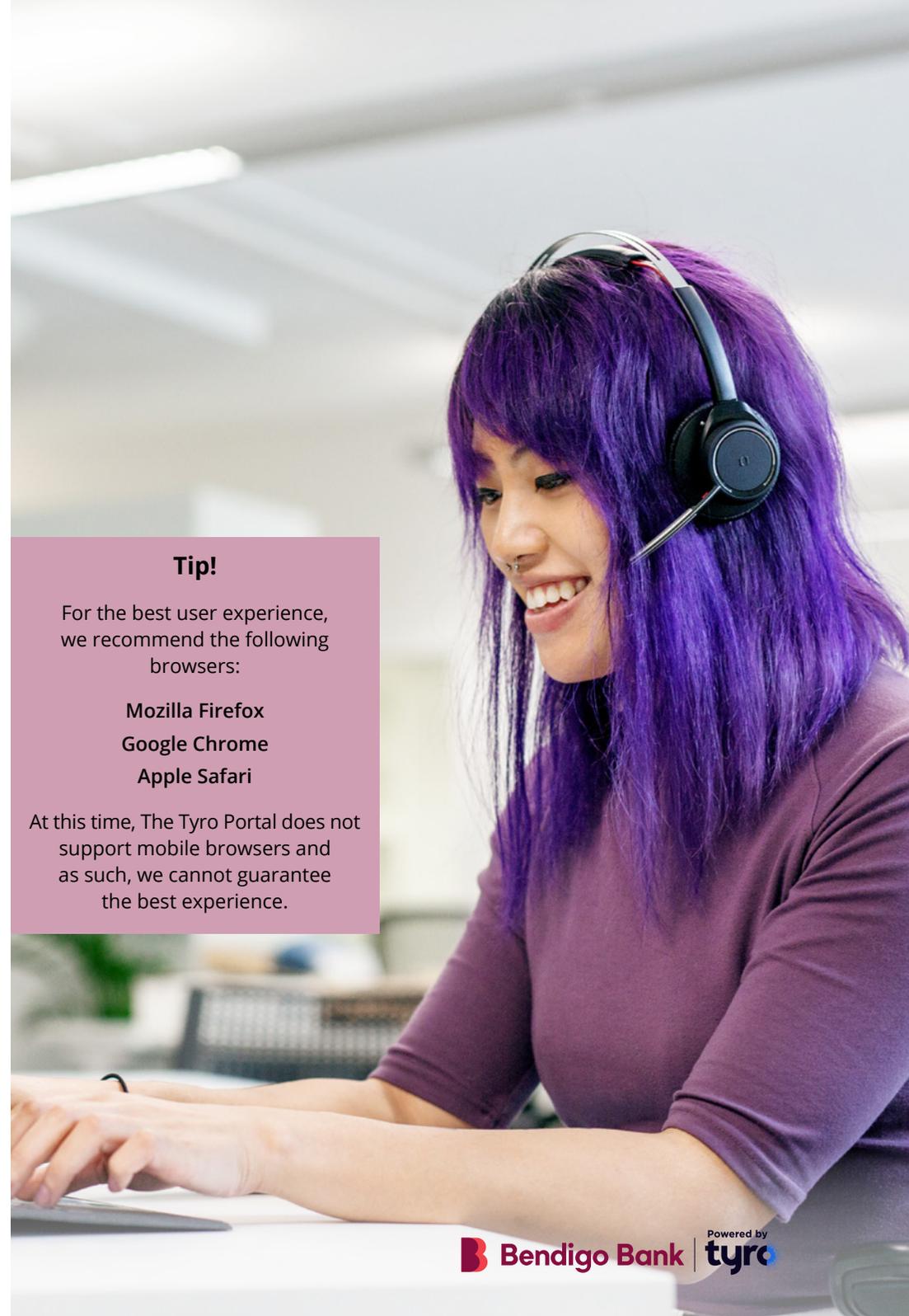
After logging in, your Tyro Portal home page appears.

Note: As the Tyro Portal password is also valid for the Tyro App, we encourage to keep your password secret. If you require someone else to access the Tyro Portal, we suggest setting up another user account. See "Add a new user" page 14 in this guide.

Quick start guide to the Tyro Portal

	Navigate to	Enter / choose
To produce a reconciliation report	Reports > Reconciliation: summary	Start date, end date
To produce an EFTPOS machine report	Reports > Daily EFTPOS machine report	Date
To search for a transaction	Home	Transaction number
To produce a report for a location	Reports > Location report	Start date, end date, location
To set a surcharge	Self-Service > Surcharges	Edit rates
To add a user (requires manager access)	Self-Service > Users > Add new user	First/Last name, Email address
To check on company details	Home > Username > View company details	

Safari is a trademark of Apple Inc., registered in the U.S. and other countries.



Tip!

For the best user experience, we recommend the following browsers:

Mozilla Firefox
Google Chrome
Apple Safari

At this time, The Tyro Portal does not support mobile browsers and as such, we cannot guarantee the best experience.

Roles and access to features

The Tyro Portal allows you to manage users and designate roles to users that you have added to your portal.

When joining Tyro the Owner or Signatory of the business is automatically assigned "System Administrator". They would have received log in credentials for the Tyro Portal when first signing up to Tyro.

If you require any assistance with your Tyro Portal credentials please call 1300 108 976 option 1 or email cs@tyro.com.

The System Administrator role provides full rights for the EFTPOS/ eCommerce account on the Tyro Portal, which includes user management and administration.

The Tyro Portal supports the creation of users who can be:

- A "Manager": full access to Tyro Portal except for user management
- An "EFTPOS Machine User": basic report access, and paper ordering
- An "Account Finance Manager": full access to the Tyro Portal except for user management, and surcharge editing.

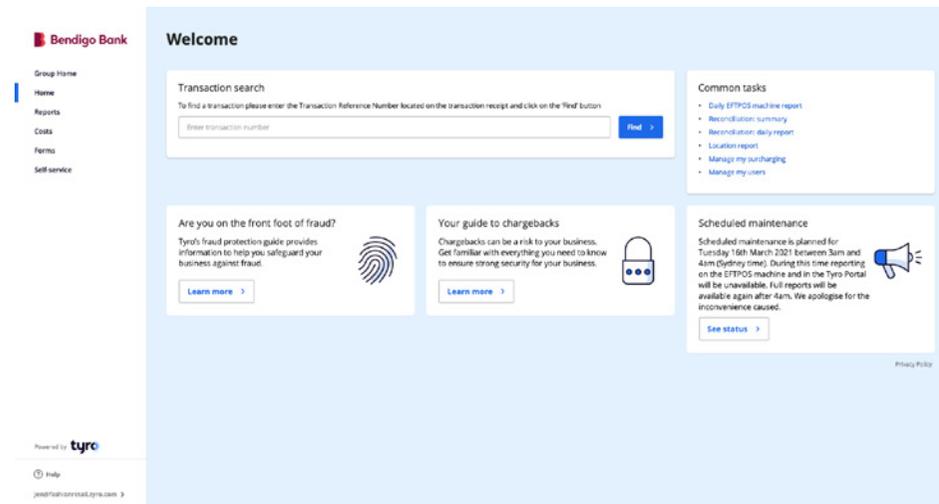
Roles and their access rights are as follows:

Tasks	Roles			
	System Administrator	Manager	EFTPOS Machine User	Account Finance Manager
View cost reports	✓	✓	✓	✓
Access all forms	✓	✓	✓	✓
View / run daily terminal reports	✓	✓	✓	✓
View / run reconciliation reports	✓	✓		✓
View / run location reports	✓	✓		✓
View / run Amex reconciliation reports	✓	✓		✓
View / run transactions reports	✓	✓	✓	✓
Self-service – view / create users	✓			
Self-service - surcharging	✓	✓	View only	View only
Self-service – order terminal paper	✓	✓	✓	✓

Your Tyro Portal home page

Your Tyro Portal home is the first page presented to you after login. On this page, you will find the left navigation bar, which provides you access to a range of features to help you discover transactional insights in your business, your costs, and access to important forms and self-service. If assigned the appropriate user permission, you also may have the ability to manage users.

On the main page, you have access to transaction search which provides you quick and easy search abilities to query any transaction your business has made. On the right-hand side, you will also find links to some of the more common tasks that our customers find useful.

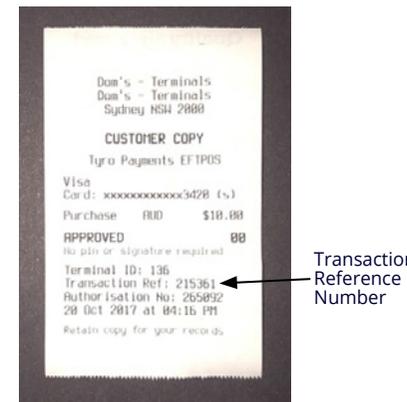


Transaction search

Search for specific transactions right from the home screen or navigate to **Reports, Costs, Forms & Self Service** for detailed options.

If you need the details of a particular transaction any time in your transactional history, just enter the transaction reference number from your receipt.

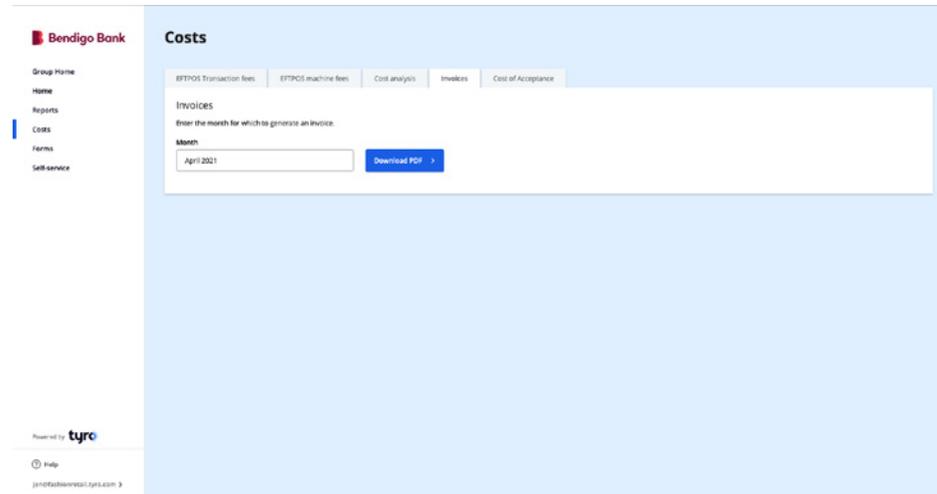
Simply obtain the transaction reference number as shown below:



...and enter the number into the transaction search field on the Tyro Portal. By using the transaction reference number, and the date of transaction, you will be able to see the complete details of the transactions you are seeking.

Reports

The Tyro Portal report tab gives you access to all of your transactional data since you first transacted with Tyro. With most reports, you can download the data in CSV or Excel format, or if you choose, you can also print the tables generated in the web browser using the print functionality in your browser.



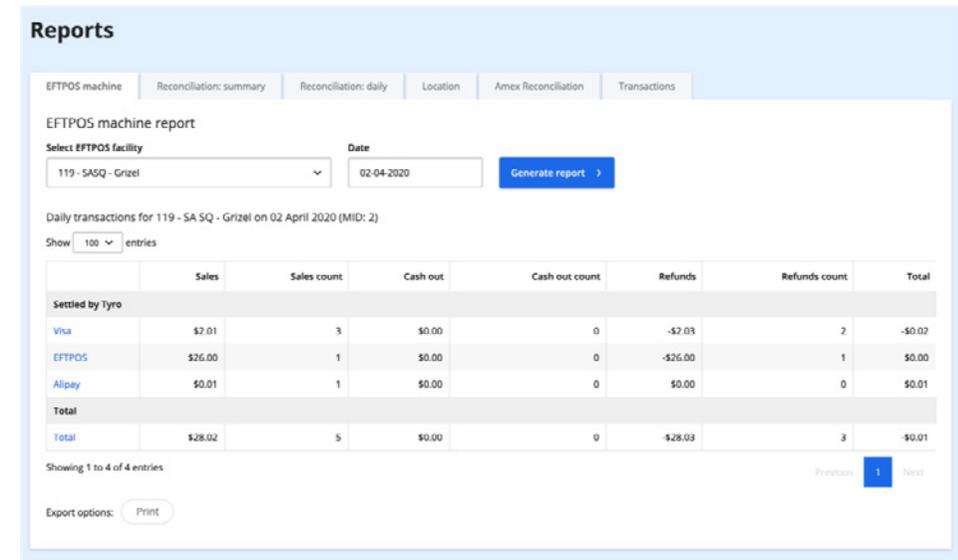
EFTPOS machine report

The EFTPOS machine reports page provides you a report summarising processed transactions for a selected EFTPOS machine for a specific day.

To navigate to this page, navigate to **Reports > EFTPOS machine report**.

On this page, you can select the appropriate EFTPOS machine and date that you are interested in.

Select [Generate report](#) link to generate the report.



From the daily EFTPOS machine report page, selecting the total link at the bottom left will direct to a page that shows detailed information for all scheme transactions for that day for the selected EFTPOS machine.

Note: If you have not signed up for American Express, Diners Club, JCB, Alipay with Tyro, then these schemes will not appear.

Each of the subtotal and total pages also provide the option of exporting the list of transactions to CSV, Microsoft Excel or simply print from the browser.

Tip!

By default, the initial view of this report does not include cancelled or declined transactions.

Clicking on the [Show cancelled and declined](#) link at the bottom of the page will refresh the table and include cancelled and declined transactions.

View all scheme card transactions

On this page, you can see the time of each transaction processed by all schemes for a specific period for the selected EFTPOS machine.

Reports

EFTPOS machine: 119 - SASQ - Grizel

Reconciliation: summary | Reconciliation: daily | Location | Amex Reconciliation | Transactions

Transactions report

Start date: 01-04-2020 | End date: 30-04-2020 | Select EFTPOS facility: 119 - SASQ - Grizel

Generate report

Detail report on 119 - SA SQ - Grizel from 01 April 2020 to 30 April 2020 for All Schemes (MID: 2)

Show 100 entries

Date & time	Card type	Card number	Transaction ref	Transaction type	State	Related	Sale	Cash out	Refund	Surcharge	Total	Settlement*	Total fee
02/04/2020 13:06:35	Visa	XXXXXXXXXXXX3728	231129	Purchase	Approved		\$0.01	\$0.00	\$0.00	\$0.00	\$0.01	\$0.01	\$0.00
02/04/2020 13:08:48	Visa	XXXXXXXXXXXX3728	352425	Refund	Approved		\$0.00	\$0.00	-\$0.01	\$0.00	-\$0.01	-\$0.01	\$0.00
02/04/2020 15:10:55	Alipay		31771585793431315	Purchase	Approved		\$0.01	\$0.00	\$0.00	\$0.00	\$0.01	\$0.01	\$0.00
02/04/2020 14:13:42	Visa	XXXXXXXXXXXX3728	348217	Purchase	Approved		\$1.00	\$0.00	\$0.00	\$0.01	\$1.01	\$1.00	\$0.01
02/04/2020 14:20:26	Visa	XXXXXXXXXXXX3728	429739	Purchase	Approved		\$1.00	\$0.00	\$0.00	\$0.01	\$1.01	\$1.00	\$0.01
02/04/2020 14:22:18	Visa	XXXXXXXXXXXX3728	465795	Refund	Approved		\$0.00	\$0.00	\$2.02	\$0.00	-\$2.02	\$2.02	\$0.00
02/04/2020 14:35:43	Eftpos	XXXXXXXXXXXX3728	466065	Purchase	Approved		\$26.00	\$0.00	\$0.00	\$0.00	\$26.00	\$26.00	\$0.24
02/04/2020 14:36:03	Eftpos	XXXXXXXXXXXX3728	468088	Refund	Approved		\$0.00	\$0.00	-\$26.00	\$0.00	-\$26.00	-\$26.00	\$0.00
Total							\$28.02	\$0.00	-\$28.03	\$0.02	\$0.01	-\$0.01	\$0.26

Showing 1 to 9 of 9 entries

Export options: CSV | Excel | Print

Show cancelled and declined

EFTPOS machine settled automatically at 02/04/2020 23:00:00
 Surcharge is included in American Express, Diners Club and JCB settlement amounts. Surcharges for Visa, Mastercard, UnionPay and eftpos will be deducted from your monthly invoice.
 * Tyro settles Visa, Mastercard, UnionPay and eftpos transactions. All other transactions are settled directly by the relevant scheme.

You can also export the data using CSV, Excel or just print the report from your browser.

View individual scheme card transactions

If needed, you can filter by scheme (Visa, Mastercard®, American Express, Alipay or UnionPay) to view the individual transactions.

For example, selecting “Visa” in the transaction report produces a summary for all Visa transactions for that EFTPOS machine on the selected period as show below:

Reports

EFTPOS machine: 119 - SASQ - Grizel

Reconciliation: summary | Reconciliation: daily | Location | Amex Reconciliation | Transactions

Transactions report

Start date: 02-04-2020 | End date: 02-04-2020 | Select EFTPOS facility: 119 - SASQ - Grizel

Generate report

Detail report on 119 - SA SQ - Grizel from 02 April 2020 to 02 April 2020 for Visa (MID: 2)

Show 100 entries

Date & time	Card type	Card number	Transaction ref	Transaction type	State	Related	Sale	Cash out	Refund	Surcharge	Total	Settlement*	Total fee
02/04/2020 13:06:35	Visa	XXXXXXXXXXXX3728	231129	Purchase	Approved		\$186.00	\$0.00	\$0.00	\$2.42	\$188.42	\$188.42	\$2.11
02/04/2020 13:08:48	Visa	XXXXXXXXXXXX3728	352425	Purchase	Approved		\$585.00	\$0.00	\$0.00	\$7.61	\$592.61	\$592.61	\$0.59
02/04/2020 14:13:42	Visa	XXXXXXXXXXXX3728	348217	Purchase	Approved		\$500.00	\$0.00	\$0.00	\$2.00	\$502.00	\$502.00	\$1.15
02/04/2020 14:20:26	Visa	XXXXXXXXXXXX3728	429739	Purchase	Approved		\$174.00	\$0.00	\$0.00	\$2.26	\$176.26	\$176.26	\$1.74
02/04/2020 14:22:18	Visa	XXXXXXXXXXXX3728	465795	Purchase	Approved		\$488.00	\$0.00	\$0.00	\$6.34	\$504.34	\$504.34	\$0.50
Total							\$1933.00	\$0.00	\$0.00	\$20.63	\$1964.13	\$1964.13	\$6.09

Showing 1 to 6 of 6 entries

Export options: CSV | Excel | Print

Show cancelled and declined

EFTPOS machine settled automatically at 02/04/2020 23:00:00
 Surcharge is included in American Express, Diners Club and JCB settlement amounts. Surcharges for Visa, Mastercard, UnionPay and eftpos will be deducted from your monthly invoice.
 * Tyro settles Visa, Mastercard, UnionPay and eftpos transactions. All other transactions are settled directly by the relevant scheme.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Individual transaction details

Simply select “**more**” for any transaction in any EFTPOS machine report to reveal transaction details showing more detail including the card details and cardholder verification method used. Most of the card number is elided for compliance reasons.

Transaction detail ✕

EFTPOS machine ID:	2
EFTPOS machine local time:	31-12-2019 10:42:37
Type:	Approved Purchase
Sale amount:	\$110.00
Card number:	XXXXXXXXXXXX2733
Card details:	DOMESTIC, Visa - 450949, chip, contactless
Cardholder verification:	PIN entered
Account type:	CREDIT
Transaction reference:	691037
Integrated transaction ID:	5b9363e9ddf80b48bf3884af4e753f5d9814

Transitions for this transaction

Time	Description
31-12-2019 10:42:37	Purchase for \$110.00 was approved.

Settlement value: \$110.00

Please note: Tyro settles Visa, Mastercard, UnionPay, American Express, JCB and eftpos transactions. All other transactions are settled directly by the relevant scheme.

[Print](#)

Reconciliation summary

The reconciliation summary report will help you reconcile your goods sold and card transactions. It is a summary report that contains only those transactions settled by Tyro for EFTPOS and eCommerce (if applicable).

Reports

EFTPOS machine | Reconciliation: summary | Reconciliation: daily | Location | Amex Reconciliation | Transactions

Summarised reconciliation report

Enter the date range to generate a reconciliation report for that period.

Start date: 02-04-2020 | End date: 02-04-2020 | Include fees | [Generate report >](#)

Reconciliation report from 02 April 2020 to 02 April 2020 (MID: 2)

Show 100 entries

EFTPOS machine/eCommerce Facility	Sales	Cash out	Refunds	Total transactions	Surcharge
1 - Terminal 1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 - Terminal 2	\$588.50	\$0.00	\$0.00	\$588.50	\$0.00
Total	\$588.50	\$0.00	\$0.00	\$588.50	\$0.00

Showing 1 to 6 of 6 entries

Export options: [CSV](#) | [Excel](#) | [Print](#)

[Show cancelled and declined](#)

EFTPOS machine settled automatically at 02/04/2020 23:00:00
Surcharge is included in American Express, Diners Club and JCB settlement amounts. Surcharges for Visa, Mastercard, UnionPay and eftpos will be deducted from your monthly invoice.
* Tyro settles Visa, Mastercard, UnionPay and eftpos transactions. All other transactions are settled directly by the relevant scheme.

To navigate to this page, go to **Reports > Reconciliation summary**.

In this page, select a date range under consideration and then select the [Generate report](#) button. The report shows summary lines for each of your EFTPOS machines and/or eCommerce transactions.

Clicking on an individual facility will show a more detailed report for the same period in question.

Reconciliation reports can be exported to CSV, Microsoft Excel or simply printed from your browser.

American Express reconciliation report

If you accept American Express, but those transactions are NOT directly settled by Tyro, you will have access to the American Express reconciliation report.

If Tyro directly settles your American Express transactions, you will find them integrated with your other scheme reports – and this report will not appear in your portal instance.

Tyro business day	Amex total	Before cutoff	After cutoff	Expected Amex deposit
FashionRetail				
2020-06-15	\$270.00	\$270.00	\$0.00	
2020-06-16	\$0.00	\$0.00	\$0.00	\$270.00

To navigate to **Reports > Amex reconciliation report**.

The American Express reconciliation report allows you to review American Express transactions for a specific date, detailing:

- Total American Express transactions for the specific day
- Transactions before the American Express cut-off the day before
- Transactions after the American Express cut-off the day before
- Transactions before the American Express cut-off of the specific date
- Transactions after the American Express cut-off for the specific date
- Expected American Express deposit for the specific date

Location reports

EFTPOS machine / eCommerce Facility	Visa	Mastercard	UnionPay	eftpos purchases	eftpos cashout	American Express	Diners Club	JCB	Alipay	Visa refunds	Mastercard refunds	UnionPay refunds	eftpos refunds	American Express refunds	Diners refunds	JCB refunds
FashionRetail - Sydney																
156 Terminal 1	\$220.00	\$178.00	\$0.00	\$120.00	\$0.00	\$427.34	\$0.00	\$0.00	\$127.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$220.00	\$178.00	\$0.00	\$120.00	\$0.00	\$427.34	\$0.00	\$0.00	\$127.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

The location report will help understand transaction totals for each scheme and transaction type for a specific location or all locations.

To navigate to this page, select **Reports > Location report** tab.

In this page, select a date range and the location in question for the report. Click the **Generate report** button. This will show summary lines for each EFTPOS machine or eCommerce business in the location selected.

As with the daily EFTPOS machine report, reconciliation reports can export to CSV, Microsoft Excel or simply printed from the browser.

Costs (fees, analysis and invoices)

The costs section details the merchant service fees and EFTPOS machine fees for your Bendigo Bank EFTPOS and eCommerce powered by Tyro services and allows you to visualise a summary of your transactions and associated fees for an entire month. You may also view your monthly invoices.

EFTPOS transaction fees

This table shows a breakdown by various card types and scheme programs so that you can have an accurate representation of the associated fees for each scheme you accept.

The screenshot shows the 'Costs' page with a navigation bar containing: EFTPOS Transaction fees, EFTPOS machine fees, Cost analysis, Invoices, Cost of Acceptance, DCC invoices, and Surcharges. The 'EFTPOS Transaction fees' section is active, displaying a table with the following data:

Transaction category	Total merchant service fee ¹
Visa/MasterCard Domestic Consumer Credit Card	0.960%
Visa/MasterCard Domestic Premium and Commercial Card	1.200%
Visa/MasterCard International Card ²	1.800%
Visa/MasterCard Domestic Consumer Debit Card	0.960%
MasterCard Debit Card Micropayments <= \$15	0.960%
eftpos Debit Card for transactions >= \$15	24.0¢
eftpos Debit Card for low-value transactions < \$15	13.2¢
eftpos Debit Card with Cash-out	0.0¢
UnionPay International Card	0.960%

Notes:

- ¹ If you do not have a Tyro EFTPOS Facility, the above EFTPOS pricing may not apply to you
Tyro eCommerce pricing is available on your application form or other notice from us to you
- ² An additional International service assessment fee of 0.400% also applies
Dynamic Currency Conversion (DCC) attracts an additional 0.400%
Dynamic Currency Conversion (DCC) attracts an additional 1.000% rebate

Schemes that you do not accept will not appear.

EFTPOS machine fees

The screenshot shows the 'Costs' page with a navigation bar containing: EFTPOS Transaction fees, EFTPOS machine fees, Cost analysis, Invoices, Cost of Acceptance, DCC invoices, and Surcharges. The 'EFTPOS machine fees' section is active, displaying a table with the following data:

Rented EFTPOS machines	Rental fee per EFTPOS machine per month	Number of EFTPOS machines
OnTop (Yomani)	\$0.00	21
OnTheGo (Yoximo)	\$0.00	18
Xenta	\$0.00	2
Xentissimo	\$0.00	1
Yomani	\$0.00	1

Your EFTPOS machine rental fees will be shown in the **Costs > EFTPOS machine fees** page, including the type and number of EFTPOS machines that you are renting from Tyro.

Cost analysis

Costs

EFTPOS Transaction fees | EFTPOS machine fees | **Cost analysis** | Invoices | Cost of Acceptance | DCC invoices | Surcharges

Cost analysis

Enter the month for which to generate a costs report.

Month: [Generate report >](#)

Legend:

- eftpos Debit Card for low value transactions < \$15
- MasterCard Debit Card Micropayments <= \$15
- Visa/MasterCard Domestic Consumer Debit Card
- Refund

Costs analysis for February 2020 (MID: 2)

Show entries

Transaction category	Volume	Value	Merchant service fees(**)	Avg txn	Avg fee
Visa/MasterCard Domestic Consumer Debit Card	7	\$243.54	\$2.33	\$34.79	\$0.33
MasterCard Debit Card Micropayments <= \$15	3	\$10.09	\$0.10	\$3.36	\$0.03
eftpos Debit Card for low-value transactions < \$15	1	\$0.01	\$0.13	\$0.01	\$0.13
Refund	7	-\$11.15	\$0.00	-\$1.59	\$0.00
Total	18	\$242.49	\$2.56	\$13.47	\$0.14

Showing 1 to 5 of 5 entries [Previous](#) **1** [Next](#)

Export options:

The **Cost analysis** report also displays your terms of trade, which comprise the fees charged to you per transaction for the various card schemes you accept.

Select the month for which you wish to generate the report and chose [Generate report](#).

Generating a tax invoice

You can also generate a tax invoice for a particular month, showing exactly what you have been charged for EFTPOS machine rental and merchant service fees - all including GST.

To generate this report, go to the **Costs > Invoices** tab, then select the month for which you wish to generate the PDF report and select the [Download PDF](#) link, which will create a PDF report for you to save to your computer if desired.

Costs

EFTPOS Transaction fees | EFTPOS machine fees | Cost analysis | **Invoices** | Cost of Acceptance | DCC invoices | Surcharges

Invoices

Enter the month for which to generate an invoice.

Month: [Download PDF >](#)

Bendigo Bank Powered by **tyro**

Tyro Payments Limited
ABN 49 103 575 042
Level 1, 105 Clarence St
Sydney NSW 2000
P 1300 108 976
www.tyro.com

Tax Invoice
Invoice No: 88965202104
1 May 2021

FashionRetail
1234 Garden Street
Green Gardens, NSW 2000

Fees for services for the month of April 2021

For credit and debit transactions	\$384.50
For monthly EFTPOS machine rental	\$0.00
Subtotal excluding GST	\$384.50
GST (10.00%)	\$38.45
Total monthly fee	\$422.95

Your nominated account will be direct debited the aggregated amount on the first business day of May 2021.
You can review some of your monthly fees by logging in. You can view your monthly cost of acceptance in your Tyro Portal. Log into [mytyro.com.au](#) and go to 'Costs > Cost of Acceptance'. To find out more about merchanting visit [mytyro.com.au](#).

Tyro's terms and conditions apply. For more information, visit [tyro.com.au/terms-conditions](#). The most recent version of Tyro's T&Cs can always be found at [https://www.tyro.com.au/terms-conditions](#) (or 2020 (and Tyro Bank Account terms) and [https://www.tyro.com.au/terms-conditions](#) on the Tyro Business Loan).

If you need any assistance with the contents of this document please call Tyro Customer Support on 1300 108 976 or email [support@tyro.com.au](#).

Page 1 of 2

Cost of acceptance

You also have access to the cost of acceptance report, which for one month in question, will total the fees for each scheme you have accepted in your business.

To generate a report, simply choose a month in question and select [Generate report.](#)

The screenshot shows the 'Costs' section of the Bendigo Bank portal. The 'Cost of Acceptance' tab is selected. A form allows the user to enter a month (July 2020) and click 'Generate report'. Below the form, a table displays the cost of acceptance for July 2020, showing total value card transactions, total value fees, and average cost of acceptance for various schemes.

	Total value card transactions	Total value fees	Average cost of acceptance
Visa Credit	\$16,579.25	\$224.47	1.35%
Visa Debit	\$10,364.22	\$104.50	1.01%
Mastercard Credit	\$12,942.51	\$170.53	1.42%
Mastercard Debit	\$3,608.60	\$46.71	1.29%
eFpos Debit	\$48,498.13	\$390.82	0.81%
*Amex / JCB and Diners Credit	\$3,099.11	\$3.10	0.10%
UPI Credit	\$29.85	\$0.64	2.16%

Direct Currency Conversion invoices

Direct Currency Conversion (DCC) lets your customers pay in the currency of their choice (not available with eCommerce).

For that service, you may earn a commission on each transaction.

For further details on DCC, see [Tyro Help](#).

To generate a DCC tax invoice, select the DCC Invoices tab, choose a month and then select [Generate report.](#)

The screenshot shows the 'DCC Invoices' section of the Bendigo Bank portal. A form allows the user to enter a month (May 2020) and click 'Create PDF'.

Your tax invoice will be generated for the month in question.

The image shows a sample DCC tax invoice for April 2021. The invoice is titled 'EFTPOS machine fee summary for April 2021' and includes a table with columns for 'Billed EFTPOS machines', 'Owned EFTPOS machines', and 'Subtotal'. The total amount is \$0.00. A large 'SAMPLE ONLY' watermark is overlaid on the invoice.

	Billed EFTPOS machines	Owned EFTPOS machines	Subtotal
Total	1	0	\$0.00

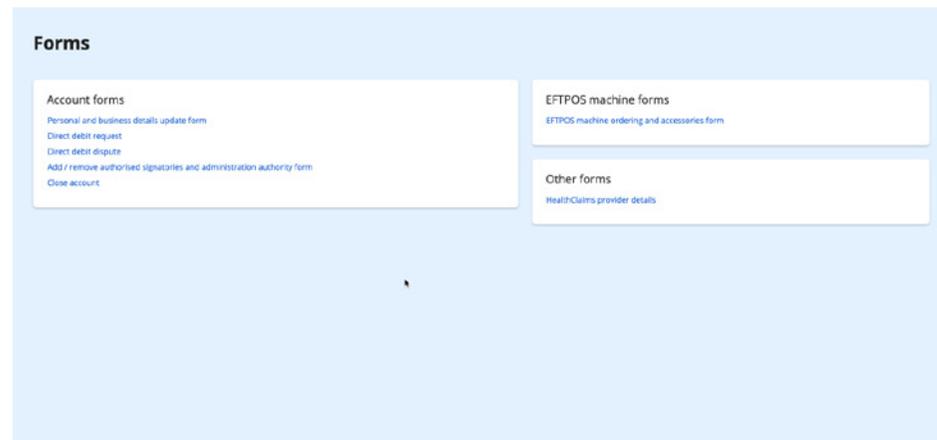
Forms

We provide a number of downloadable forms that you may require at some point when there are material changes that you are considering regarding your service with Tyro.

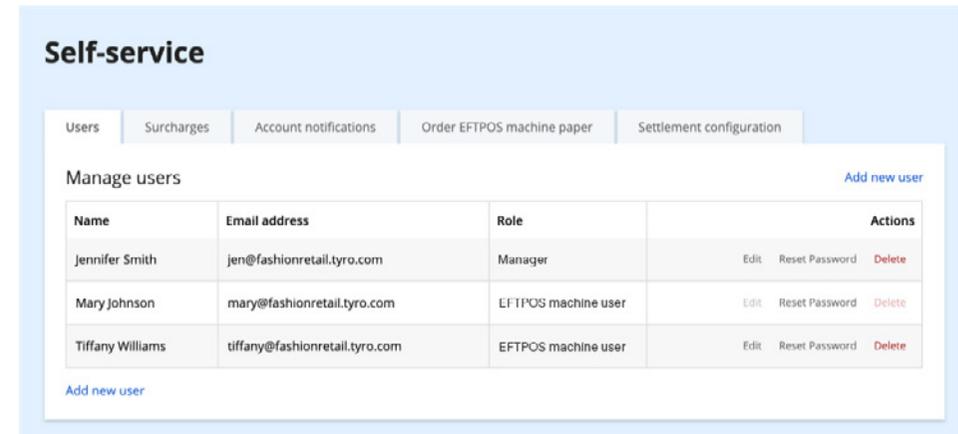
The hosted forms allow you to:

- Request for an additional site to be added to an account
- Update your company details
- Update your personal details
- Request a direct debit
- Review the direct debit terms and conditions
- Add a new signing authority to your account
- Request Dynamic Currency Conversion (DCC)
- Read information on DCC
- Request a chargeback for a MOTO transaction
- Order EFTPOS machine accessories by using a purchase order
- Request an EFTPOS machine swap-out

Simply download and follow the instructions on each form to complete the process.



Self-service



Manage users

When creating your EFTPOS and/or eCommerce account, Tyro will have sent the signatory on file “System Administrator” credentials for the Tyro Portal.

The System Administrator role provides full rights for the EFTPOS/ eCommerce account on the Tyro Portal, which includes user management and administration.

The Tyro Portal supports the creation of users who can be:

- A “Manager”: full access to Tyro Portal except for user management
- An “EFTPOS Machine User”: basic report access, and paper ordering
- An “Account Finance Manager”: full access to the Tyro Portal except for user management, and surcharge editing.

Roles and their access rights are as follows:

Tasks	Roles			
	System Administrator	Manager	EFTPOS Machine User	Account Finance Manager
View cost reports	✓	✓	✓	✓
Access all forms	✓	✓	✓	✓
View / run daily terminal reports	✓	✓	✓	✓
View / run reconciliation reports	✓	✓		✓
View / run location reports	✓	✓		✓
View / run Amex reconciliation reports	✓	✓		✓
View / run transactions reports	✓	✓	✓	✓
Self-service – view / create users	✓			
Self-service - surcharging	✓	✓	View only	View only
Self-service – order terminal paper	✓	✓	✓	✓

To add users and to assign roles, see "Self Service".

To create and manage these users, begin at the User Management page by clicking on the [Self-service > Users](#).

To manage an existing user, simply select Edit for the username in the user table.

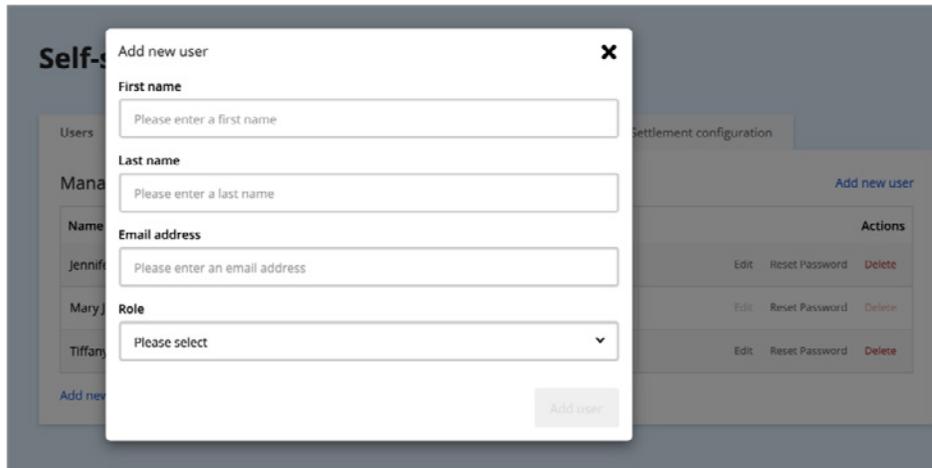
There are three functions that can be performed when updating an existing user:

- Update the name or role of the user
- Reset password: this will send a new system generated password to the users' registered email
- Delete the user: to delete this user permanently.

Note: that "System Administrator" roles cannot be updated or deleted by any user. If these need to be altered or deleted, please contact Customer Support.

Add a new user

From the Users page, new users can be created.



Click the [Add new user](#) link.

When adding the new user, a unique username (which must be a valid email address) must be specified. The new user's access rights must also be selected.

Click the [Add new user](#) button to create the user. A system-generated password will be sent to the user via their email address for validation. Make sure that any email communications from Tyro does not direct into the "Junk Mail" folder.

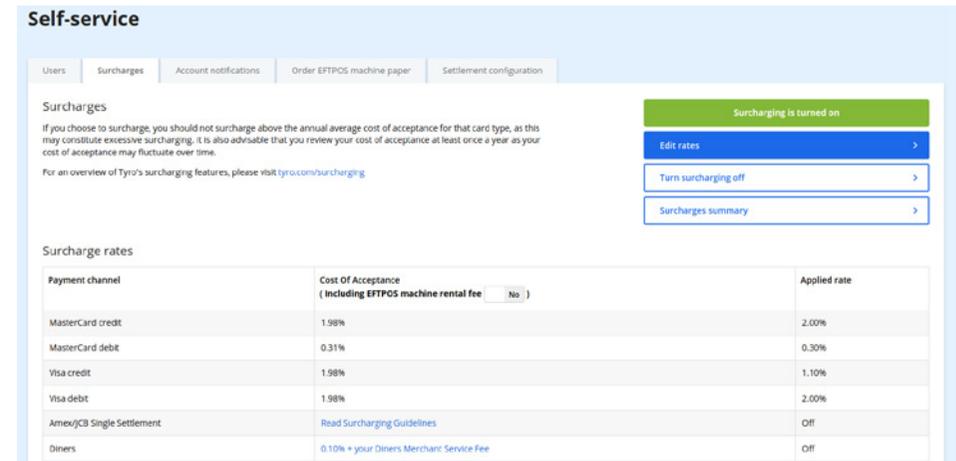
Surcharging

All Bendigo Bank EFTPOS powered by Tyro machines have a dynamic surcharging functionality that can automatically add a surcharge amount to the sales amount – when enabled. Surcharging is not available for eCommerce.

The Surcharging rate will be indicated on the EFTPOS machine at the moment of the sale so you and your customers are well informed.

While Tyro will calculate your costs of acceptance from the previous 12 months, it is at your discretion to calculate your permitted surcharge on your own, keeping in mind that it is best to stay within the indicated percentage to avoid breaching the RBA acceptable surcharging rates.

If you surcharge, you should also ensure that you display clear signage to your customers on the surcharge rates that you have applied.



Payment channel	Cost Of Acceptance (Including EFTPOS machine rental fee)	Applied rate
MasterCard credit	1.98%	2.00%
MasterCard debit	0.31%	0.30%
Visa credit	1.98%	1.10%
Visa debit	1.98%	2.00%
Amex/CB Single Settlement	Read Surcharging Guidelines	Off
Diners	0.10% + your Diners Merchant Service Fee	Off

To access and set surcharge rates, navigate to **Self-Service > Surcharges**.

To edit surcharge rates, turn surcharging on using **"Turn surcharging on"**.

Edit surcharge rates

If you need more information about surcharging before you proceed, you can find it on [Tyro Help](#).

Tyro provides you with your cost of acceptance to assist you with your surcharging. You can review and adjust the rates based on what is appropriate to you, and when you are satisfied, click 'Update surcharges'.

Applied rates can be between 0% and 5% and to 2 decimal places accuracy.

Including EFTPOS machine rental fee? Yes

Card	Cost of Acceptance	Applied rate
Mastercard credit	1.50 % →	1.50 %
Mastercard debit	0.80 % →	0.80 %
Visa credit	1.50 % →	1.50 %
Visa debit	0.80 % →	0.80 %
eftpos	0.80 % →	0.80 %
American Express / JCB	0.10 % + your American Express / JCB Merchant Service Fee	0.00 %
Diners	0.10 % + your Diners Merchant Service Fee	0.00 %
UnionPay credit	1.50 % →	1.50 %
UnionPay debit	0.80 % →	0.80 %

[Set all calculated](#)
[Reset all](#)
[Clear all](#)
[Cancel](#)
[Update surcharges](#)

To edit your surcharge rate, select **“Edit rates”**.

When you have decided what rate(s) will best suit your business, manually adjust the amount in the “applied rate” column.

You can also choose to use the indicated rates and whether to include the EFTPOS machine rental fee in the surcharging calculation. Simply toggle this on or off depending on your preferences.

When finished – select **“Enable surcharges”**.

Note: Surcharge changes may take up to an hour to process and to be enabled on your EFTPOS machine(s).

You can also obtain a report on your surcharges that you have selected and the recouped costs due of the surcharge rates you have set.

Costs

EFTPOS Transaction fees | EFTPOS machine fees | Cost analysis | Invoices | Cost of Acceptance

Cost of Acceptance

Enter the month for which to generate a cost of acceptance report.

Month: [Generate report](#)

Cost of acceptance for March 2021

Show entries

	Total value card transactions	Total value fees	Average cost of acceptance
Visa Credit	\$10,897.12	\$154.10	1.41%
Visa Debit	\$4,877.74	\$58.14	1.19%
Mastercard Credit	\$8,395.85	\$121.45	1.45%
Mastercard Debit	\$4,723.85	\$53.33	1.13%
eftpos Debit	\$23,894.02	\$210.04	0.88%
*Amex / JCB and Diners Credit	\$2,160.21	\$2.16	0.10%
UnionPay Credit	\$2.95	\$0.06	2.16%
UnionPay Debit	\$1,158.00	\$24.67	2.13%

Showing 1 to 8 of 8 entries

* This does not include the merchant service fee charged by other schemes eg. Amex/Diners

Export options: [CSV](#) [Excel](#) [Print](#)

For more details on surcharging, please refer to Tyro Help: <https://help.tyro.com/s/search/All/Home/surcharging>

Paper roll ordering

You can now order paper through the Tyro Portal. Select the amount of paper you would like for each machine. Note there is a limit of 10 boxes per order per machine type.

After selecting the amounts of paper roll you require, select "Checkout".

The screenshot shows the 'Self-service' interface with a navigation bar containing 'Users', 'Surcharges', 'Account notifications', 'Order EFTPOS machine paper', and 'Settlement configuration'. The main heading is 'Order terminal and terminal accessories'. There are two product listings:

- Large Paper Roll - Xenta, Yomani**: \$25.00, Per box of 20 rolls, Limit 10 per order. Includes an 'Add to cart' link.
- Small Paper Roll - Xentissimo, Yoximo**: \$35.00, Per box of 48 rolls, Limit 10 per order. Includes an 'Add to cart' link.

To the right is a 'Your cart' section with a 'Checkout' button. The cart contains:

- Large Paper Roll - Xenta, Yomani: 2 units, \$50.00
- Small Paper Roll - Xentissimo, Yoximo: 2 units, \$70.00

The subtotal is \$120.00.

You can nominate a different address to have the paper order sent to other than your business location - all you need to do is enter the delivery details in the space provided.

After you are done, select "Confirm Order".

The screenshot shows the 'Self-service' interface with a navigation bar containing 'Users', 'Surcharges', 'Account notifications', 'Order EFTPOS machine paper', and 'Settlement configuration'. The main heading is 'Order terminal and terminal accessories'. There is a 'Continue shopping >' link.

Your cart

- Large Paper Roll - Xenta, Yomani: 2 units, \$50.00
- Small Paper Roll - Xentissimo, Yoximo: 2 units, \$70.00

Delivery Options

2435 Garden Street, Sydney

Specify a different delivery address

Street line 1 Required

Street line 2

Suburb Required State Required Postcode Required

Order Summary

Subtotal	\$120.00
Shipping	\$0.00
Total	\$120.00

Please confirm your order and address.

Settlement Configuration

You have two options on how you would like to identify your settlements in your bank account.

You can receive your settlement from all your locations under your MID as a single settlement or you can choose to have multiple settlements into your settlement account identified based on location.

Settlement by location

To change your settlement to “by-location” settlements, simply select “Settle per location” on the top right.

The screenshot shows the 'Self-service' portal with the 'Settlement configuration' tab active. A green button labeled 'Settling per location' is highlighted, and a blue button labeled 'Switch to settle by Merchant ID' is visible. Below the configuration options is a table titled 'Location Settlement Info' with three rows: Sydney CBD, Melbourne CBD, and eCommerce store. Each row has an 'Update' link in the third column.

Location	Bank Deposit Text	
Sydney CBD	Sydney	Update
Melbourne CBD	Melbourne	Update
eCommerce store	eCommerce	Update

Specify the bank deposit text that easily identifies the location and select “Update”.

The screenshot shows a modal dialog titled 'Update Bank Deposit Text' for 'Tyro level 1'. A text input field contains 'Sydney CBD'. There are 'Cancel' and 'Update' buttons. Below the dialog, the background shows the settlement configuration page with the 'Settle per location' button highlighted.

Settlement by Merchant ID

To settle by Merchant ID, select “Settle per Merchant ID”. All your settlements will be deposited into your account as a single settlement regardless of location.

The screenshot shows the 'Self-service' portal with the 'Settlement configuration' tab active. A grey button labeled 'Settling per Merchant ID' is highlighted, and a blue button labeled 'Switch to settle per location' is visible. A green banner at the top of the configuration area says 'Single settlements are now enabled'. Below the configuration options is a table titled 'Location Settlement Info' with three rows: Sydney CBD, Melbourne CBD, and eCommerce store. Each row has an 'Update' link in the third column.

Location	Bank Deposit Text	
Sydney CBD	Sydney	Update
Melbourne CBD	Melbourne	Update
eCommerce store	eCommerce	Update

Group reporting

If you manage a number of Bendigo Bank Merchant IDs (MIDs), either in conjunction with Tyro MIDs or Bendigo Bank only, or you manage a corporate or merchant group – you can request a “group view” from Tyro Customer Support. The feature will appear enabled with a “Group Home” option on the left menu. If there is no “Group Home” option – please contact Tyro Customer Support for setup and enablement.

With a group view, the Manager can view a number of MIDs under management – and generate corresponding reports for a cluster of MIDs. The Manager can view each MID individually, or obtain a group report.

As an example, selecting a group daily transaction report, grouped by business, and split by card type, produces the following:

The screenshot shows the Bendigo Bank Tyro portal interface. On the left, there is a navigation menu with 'Group Home' highlighted. The main content area is titled 'Welcome back' and features a 'Group daily transaction summary' section. This section includes a search form with fields for 'Report date' (01-07-2020), 'Group by' (Merchant), and 'Split by' (Card Type), along with a 'Find' button. Below the search form, there are two panels: 'Merchants' listing four trustee entities (Melbourne Store, Melbourne Kiosk, Sydney Kiosk, Brisbane Kiosk) and 'User Management' with options for 'Add new user' and 'Current users'. The footer indicates 'Powered by tyro' and includes a 'Help' icon.

Group daily transaction summary

Report date: 30/06/2020 Group by: Merchant Split by: Card Type [View](#)

Group transaction summary for 30 June 2020 by 'Merchant' and 'Card Type'

Show 100 entries

MID	Merchant	Visa count	Visa	MasterCard count	MasterCard	UnionPay count	UnionPay	EFIPoS count	EFIPoS	Sub-Total count	Sub-Total	Amex count	Amex	Others count	Others	JCB count	JCB	Total count	Total
2	Melbourne Store	5	\$1,540.00	4	\$11,740.00	0	\$0.00	1	\$170.00	10	\$15,450.00	0	\$0.00	0	\$0.00	0	\$0.00	10	\$15,450.00
3	Melbourne Kiosk	3	\$1,770.00	0	\$0.00	0	\$0.00	0	\$0.00	3	\$1,770.00	0	\$0.00	0	\$0.00	0	\$0.00	3	\$1,770.00
4	Sydney Kiosk	1	\$168.73	0	\$0.00	0	\$0.00	0	\$0.00	1	\$168.73	0	\$0.00	0	\$0.00	0	\$0.00	1	\$168.73
5	Brisbane Kiosk	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Total		9	\$3,518.73	4	\$13,780.00	0	\$0.00	1	\$170.00	14	\$17,388.73	0	\$0.00	0	\$0.00	0	\$0.00	14	\$17,388.73

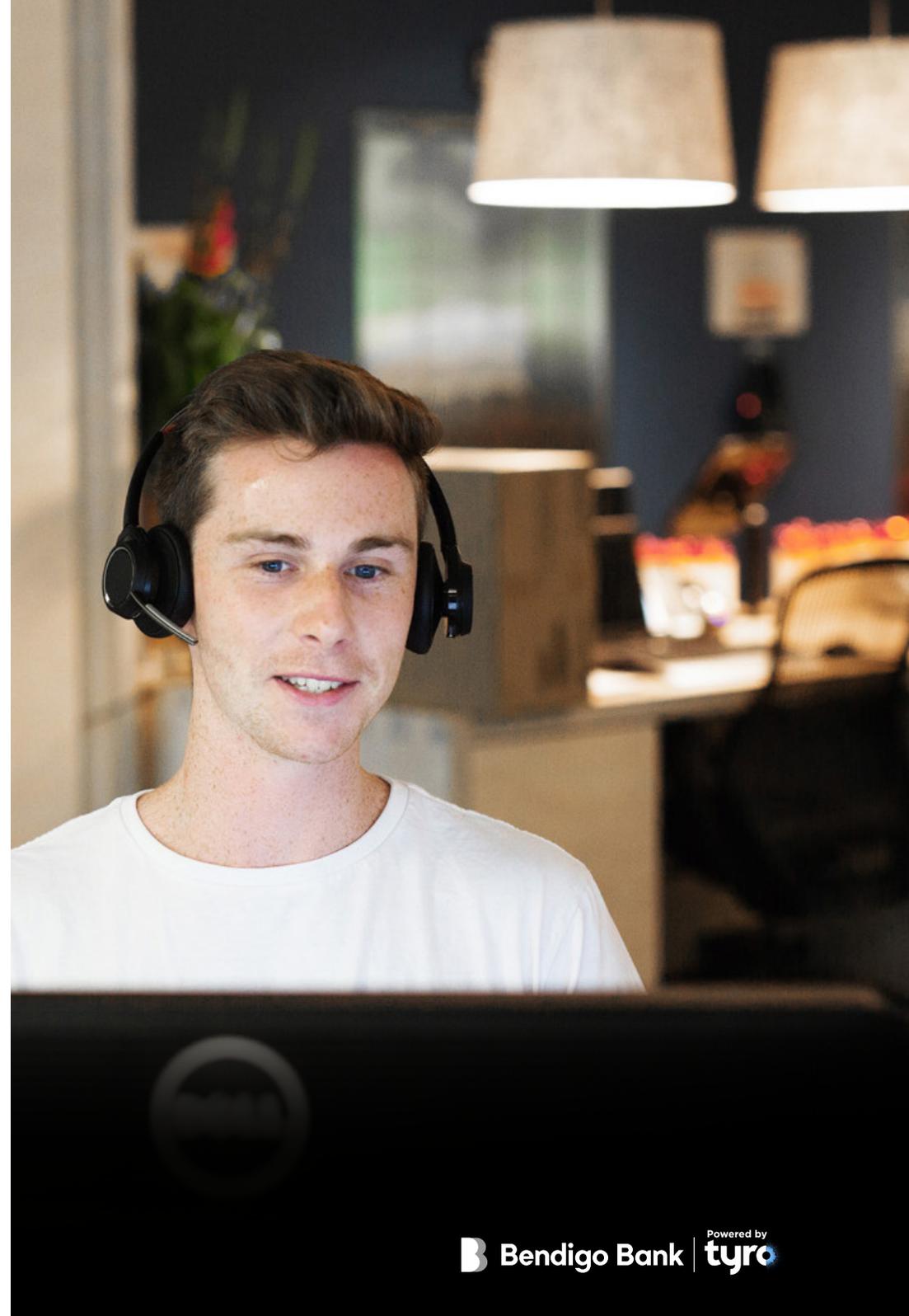
Showing 1 to 5 of 5 entries

Report options: [CSV](#) [Excel](#) [Print](#)

** All Cash Out transactions are also counted in the Sales Count, and so the Cash Out Count does not contribute to the Total Count

24/7 Local Support

We hope you find Tyro's Portal easy to use and navigate. If you have any questions or require help with the Tyro Portal, please contact our 24/7 Australian-based Customer Support team on 1300 108 976 option 1.



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