Transitioning to Bendigo Bank eCommerce powered by Tyro – Virtual Terminal Service

What is the process to get set up?

When you are onboarded as a Bendigo Bank eCommerce powered by Tyro customer you will receive three emails:

Email 1: Welcome to Bendigo Back eCommerce powered by Tyro with your new Merchant ID (MID)

Email 2: Tyro App and Portal log in details

Email 3: Getting started with your new Tyro eCommerce Portal, includes log in details and simple steps to get started. Note: this will be sent to the administrator on your account. The administrator can assign functions to Operators but is unable to perform transactions.

There are four easy steps to get started:

1. Log into the Tyro eCommerce Portal using the details provided in the credentials email, please note:
   - Make sure you are using an up-to-date web browser ideally Firefox, Internet Explorer, or Chrome.
   - The first time you login you will be prompted to change your password.

2. Create at least one Operator:
   - From the Main menu select **Admin** > **Operators**.
   - Select **Create a new Merchant Administrator Operator**.
   - Enter recording details, security and transaction privileges for new Operators.

3. Once you have created an Operator profile, login from that profile and perform a test transaction by following these steps:

   - Click on **Orders** (from the top navigation bar).
   - Chose **Create Order**.
   - Enter details – process a transaction of 10 cents – and **Submit**.

4. Before navigating away, void your test transaction using the following steps:
   - Click on **Actions** in the top right-hand corner and select **Void Last Transaction**.
   - Click **Void**.
   - Confirm that you see 'The transaction was successfully voided'.

How do I use my new virtual terminal through the Tyro eCommerce Portal?

To make a virtual transaction, the process is the same as it is in your Bendigo Bank Merchant Administration Portal. First login to the Tyro eCommerce Portal using the credentials emailed to you. Note: Administrators are unable to make transactions, so you will need to set up an Operator profile (instructions provided in the same email or below).

How do I set up an Operator profile?

- From the Main menu select **Admin** > **Operators**.
- Select **Create a new Merchant Administrator Operator**.
- Enter recording details, security and transaction privileges for new Operators.

What is the difference between the facility I had with Bendigo Bank and the new one I am being migrated to?

The key difference is the user interface. The portal will look slightly different in terms of colour and format however, the functionality will remain the same.

Some businesses may notice more changes in the user interface due to migrating from an older version of the Bendigo Bank Merchant Administration Portal.

What type of transactions can I process?

You have been provided with the default transaction types available in the Tyro eCommerce Portal. Click on **Orders** to view transaction types available to you.

If you require additional access or functionality please call 1300 108 976 to speak to our Australian-based Customer Support team available 24/7, 365 days a year.

Why is the CSC required in the Tyro eCommerce portal?

The CSC (Card Security Code), also known as the Card Verification Value or CVV2*, is an additional check that provides fraud protection for you, as the merchant, and the card holder. This number should only be known to the person in physical custody of the card and is a 3- or 4- digit unembossed number that displays on the front or back of a credit or debit card.

How do I complete partial refunds in the Tyro eCommerce Portal?

Full or partial matched refunds can be processed in the Tyro eCommerce portal using the steps below. However, you will be unable to process unmatched or standalone refunds. If you need to make a standalone refund, we recommend you process this as an EFT.

1. Navigate to: **Search > Orders and Transactions** and search for the transaction you wish to refund.
2. When you have located the order you wish to refund, click **View** on the right hand side.
3. Validate that this is the order you want to refund.
4. Click on **Actions** in the top right hand corner and select **Refund**.
5. Fill in the required information and click **Refund**.

6. If successful you will see:

- A popup 'The amount was successfully refunded'
- Once closing the popup, another transaction line stating 'Refund' and 'Approved' for the amount you entered.

Where can I find my past transactions?

You will be able to see orders or transactions that were created in the Tyro eCommerce Portal, by using the Search functionality.

Please note, you will be unable to see transactions that were made before you transitioned to Bendigo Bank eCommerce powered by Tyro. If you can't see the order you are looking for, you may have created it in the Bendigo Bank Merchant Administration Portal.

How long will I be able to access my old Bendigo Bank Merchant Administration Portal?

The Bendigo Bank Merchant Administration Portal will be available for a minimum of 90 days from the date you were onboarded with Tyro. This is to allow you to process refunds on transactions made before migrating to your new eCommerce facility or to download any historical information for your records. We will send a reminder email before your access to the Bendigo Bank Merchant Administration Portal is removed.

Can I access the portal through my phone or tablet?

You can access the Tyro eCommerce Portal from any device that has internet access however, the user experience will be best on a computer or tablet.

We recommend using an up-to-date web browser ideally Firefox, Internet Explorer, or Chrome.

How do I change my password?

You can click on **Forgot Password** on the log in page of the Tyro eCommerce Portal, and you will be given the option to rest your password. You can also change your password by navigating to **Admin** > **Change Password** within the Portal.

How often do I have to reset my password?

You will be prompted to change your password every 90 days.

How do I send a receipt after a purchase has been made?

You can send Order Received emails by enabling Notifications.

Navigate to **Admin** > **Customer Emails.** Here you can choose to enable and edit **Order Received** or **Refund Issued** notifications to customers.

How do I add my Company Logo to receipts?

Navigate to **Admin** > **Customer Emails.** Here you can choose to enable and edit **Order Received** or **Refund Issued** notifications to customers.

How do I export my transactions?

You can export transactions to a CSV file by following these steps:

- Click on Search > Orders and Transactions
- Search the orders you wish to export
- Once happy with the search criteria, click Export results to CSV at the bottom of the page
- You can also export your transactions to an excel spreadsheet from the Tyro Portal.

What if I do not want to transfer to Tyro or want to cancel my Bendigo Bank eCommerce powered by Tyro facility?

From early 2022, Bendigo Bank will be closing down the Bendigo Bank Merchant Administration Portal and offering Bendigo Bank eCommerce powered by Tyro facilities only. To discuss your eCommerce requirements please call 1300 108 976 to speak to our Australian-based Customer Support team available 24/7, 365 days a year.

General Questions

Why have Bendigo Bank and Tyro entered into this new partnership?

The partnership between Bendigo Bank and Tyro will provide you with simple, flexible, and feature rich card acceptance solutions, combining Bendigo's commitment to customer service and relationship-focused Business Banking, with Tyro's innovative payment solutions.

We are confident that the Bendigo Bank powered by Tyro service will suit your needs, no matter your size or how you manage your business.

Together we will provide you and your customers access to in-store and online payments, providing a market leading service with superior functionality, fast payment processing and extensive point of sale software integrations.

Why haven't I been notified about the alliance and transition?

Bendigo Bank attempted to communicate with all of their Bendigo Bank Merchants to let them know about the alliance and details of the transition, when it was announced in October 2020. We have sent customers communications predominantly by email, but also mail, phone and even SMS. If you haven't heard from us, it may mean that your contact details aren't up to date. It's important you get in touch to update them so we can contact you in the future.

I can kickstart the process to update your details now if required.

Why am I suddenly receiving communications about Bendigo Bank powered by Tyro services?

When you transitioned to the Bendigo Bank powered by Tyro service, you agreed to the Tyro Terms. Under these terms, your role profile may receive communications about Bendigo Bank powered by Tyro services that you didn't receive previously as a Bendigo Bank customer.

Rest assured, we'll also send your nominated Primary Contact these communications so long as a valid email has been provided.

Will my pricing change?

Your current pricing stays the same and there are no additional fees or charges to receive the Bendigo Bank powered by Tyro service – valid for 12 months from 01 June 2021.

Will I still receive Next Day Settlement?

You will receive Next Day Settlement when you settle to a Bendigo Bank account (on eligible transactions, see Tyro.com).