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# Tyro EFTPOS

## Express Payments

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### For Visa and MasterCard

For Visa and MasterCard purchases under \$35, Tyro Payments is now offering an Express Payments service. Some of the features of this new service are:

1. No PIN or signature are required
2. Receipts for the merchant are optional

Express Payments are only available for Visa and MasterCard Credit accounts, including scheme debit. The transactions must be card present (i.e. face to face) purchase transactions.

**Express Payments are not available for (receipt based) tipping transactions, Dynamic Currency Conversion (DCC) transactions or for chip card fall-back transactions where the chip is unreadable.**

**Note:** some chip cards will not allow Express Payments so please ensure that the instructions on the terminal are followed at all times.

### Using Express Payments

The terminals will automatically authorise Express Payments eligible transactions without requesting a PIN or signature.

### Changes to Receipts for Express payments

At locations where Express Payment receipts are printed through the terminal, the terminal will, by default, print smaller merchant receipts.

You also have the option to disable merchant copy printing and normal merchant receipts.

Merchant copies can be changed on the terminal via **Menu > Settings > Express Payments > Merchant Copy**.

At locations where receipts are printed through the Point of Sale (POS) System no changes will occur regarding the printing of merchant receipts.

'No PIN or signature required' will be printed on the cardholders' receipt.

### Transactions Report

The detailed transaction report available from the terminal will indicate if individual transactions were processed as an Express Payment.

### Enabling Express Payments

Both Visa and MasterCard share the concept of a Merchant Category Code (MCC). This code categorises merchants into particular types and market segments.

Express Payments are only available for certain MCCs and not all MCCs support both Visa and MasterCard. Table 1 (see Page 2) shows the list of MCCs that currently support Express Payments. Please note that this list is subject to change by Visa and MasterCard at any time.

### Chargeback Risks

Transactions processed as Express Payments cannot be charged back for the reason '*no cardholder authorisation*'. Additionally, no copy requests can be made of the merchant.

Visa and MasterCard protect the cardholder from fraud under their respective Zero Liability policies.

**Table 1: List of MCC's currently supporting Express Payments**

MCC	Description	Visa - VEPS	MasterCard - QPS
4111	Local and Suburban Commuter Passenger Transportation, including Ferries	Yes	Yes
4121	Taxicabs and Limousines	Yes	Yes
4131	Bus Lines	Yes	Yes
4784	Tolls and Bridge Fees	Yes	Yes
5251	Hardware Stores	Yes	No
5310	Discount Stores	Yes	No
5331	Variety Stores	Yes	No
5411	Grocery Stores and Supermarkets	Yes	Yes
5441	Candy Stores	Yes	No
5451	Dairy and Ice Cream Stores	Yes	No
5462	Bakeries	Yes	No
5499	Miscellaneous Food Store - Convenience Stores and Specialty Markets	Yes	Yes
5541	Filling Stations - Automotive Gasoline	Yes	Yes
5735	Record Shops	Yes	Yes
5811	Caterers	Yes	No
5812	Eating Places and Restaurants	Yes	No
5814	Fast Food Restaurants	Yes	Yes
5912	Drug Stores and Pharmacies	Yes	Yes
5921	Package Stores - Beer, Wine and Liquor	Yes	No
5942	Bookstores	Yes	Yes
5943	Stationery Stores	Yes	No
5947	Gift Card, Novelty and Souvenir Shops	Yes	No
5993	Cigar Stores and Stands	Yes	No
5994	News Dealers and Newsstands	Yes	Yes
7211	Laundry Services - Family and Commercial	Yes	No
7216	Dry Cleaners	Yes	Yes
7338	Quick Copy, Reproduction and Blueprinting Services	Yes	No
7523	Parking Lots, Parking Meters and Garages	Yes	Yes
7538	Automotive Service Shops (Non Dealers)	Yes	No
7542	Car Washes	Yes	Yes
7832	Motion Picture Theatres	Yes	Yes
7841	DVD/Video Tape Rental Stores	Yes	Yes
9402	Postal Services - Government	Yes	No