

# TYRO GO EFTPOS READER

User guide



# Welcome to your new Tyro Go EFTPOS reader

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## App Store

# Download

### Logir

## Charge

## Connect

## Test

#### 1.1 Download the Tyro Go EFTPOS reader App (Tyro Go App)

On your chosen device (smartphone or tablet), download the Tyro Go App from the App Store or Google  $Play^{TM}$ .

Please refer to the App Store or Google Play for supported devices and software versions.



#### 1.2 Log into the Tyro Go App

Administrators on your account have been sent an email with a temporary PIN for the Tyro Go App. If you have not received an email by the time you receive your Tyro Go or cannot find the email, call Customer Support on 1300 00 TYRO (8976) to resend the credentials.

Once you have retrieved those details and have downloaded the app, log in with your User ID and temporary PIN then create a new PIN.

#### 1.3 Charge your device

Fully charge your Tyro Go before first use. To check that it is fully charged, check the Tyro Go App after pairing with your reader. You can pair to your reader while it is charging.

#### 1.4 Pair the app with your Tyro Go

- 1. Switch on your Tyro Go using the power button, keeping it close to your smart device.
- 2. On your smart device, access settings and enable all of the following:
  - a. Bluetooth connectivity
  - b. Location services
  - c. Wi-Fi or mobile network (3G, 4G, or 5G)
- 3. Log into the Tyro Go App using your credentials.
- 4. Press the "Reader" icon at the top right corner of the Tyro Go App.
- 5. Select "Connect reader" and manually pair to your Tyro Go by selecting "Connect manually" and matching the serial number at the back of the reader to the list of available Bluetooth devices. Alternatively, you can scan the barcode on the back of the reader with the Tyro Go App.
- 6. You should see a message "Reader is connected" when successfully paired.

#### 1.5 Perform a test transaction

- 1. From within the Tyro Go App, select the wallet icon to find the Payment page, which also is on the home screen.
- 2. At the payment page, select the Card payment > button.
- 3. Enter the sales amount, noting that a decimal is not required.
- 4. If desired, enter a sale description by selecting the "add note" icon on the top right and selecting "Done".
- 5. On the Payment confirmation page, confirm the payment by selecting "Confirm".
- 6. Allow the customer to tap their contactless card on your Tyro Go. Alternatively, the customer can insert their card into the reader chip slot.
- 7. The customer is required to enter their PIN into the Tyro Go App if:
  - a. The contactless transaction exceeds AU\$200, or
  - b. A chip payment is made
- 8. Once the card is tapped or inserted, a beep sound is emitted, and the LED indicator on your Tyro Go will light up. The branding of the card scheme will appear on the mobile or tablet screen, which indicates payment is processing and authorising.
- 9. Upon successful authorisation, an e-receipt page will appear.
- 10. Allow the customer to enter their email address to issue an e-receipt.
- 11. Proceed by selecting **"Send Receipt"**. Alternatively, select **"Skip"** if the customer does not wish to receive an e-receipt.
- 12. The payment transaction is now complete.

#### 2. Getting started

Tyro Go is an EFTPOS card reader that will enable you to accept card transactions using your smart device. Connected via Bluetooth to the Tyro Go App, the Tyro Go is a sleek, pocket-friendly mobile device that allows you to take payments, make refunds and review the day's transactions.

Tyro Go requires the Tyro Go App to operate.

#### 2.1 What's in the box?

Alongside a Tyro Go EFTPOS reader quick start guide, you will find:







**USB Charging cable** 



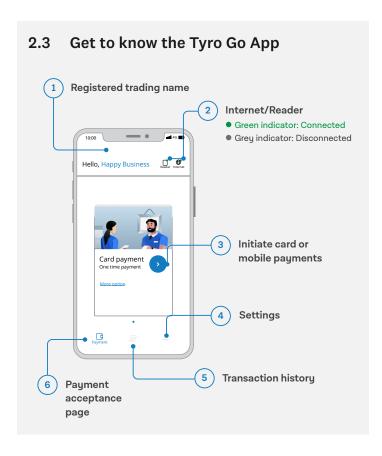
Ways to pay stickers, to display the payment schemes you accept

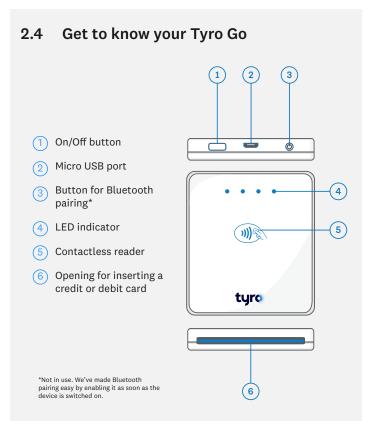
If any of the items are missing, please contact Customer Support on 1300 00 TYRO (8976).

#### 2.2 Get the Tyro Go App

Search **"Tyro Go"** and download the app from the App Store or Google Play. Supported devices and operating system versions are found on the respective App Store or Google Play.







#### 2.5 Log into the Tyro Go App

If this is the first time you are logging into the app, authorised Signatories on your account have been sent an email with a temporary PIN for the app. If you haven't received the email by the time you receive your Tyro Go or can't find the email, call Customer Support on 1300 00 TYRO.

Once you have retrieved those details and have downloaded the app, log in, and set a new PIN.

#### Setting a PIN

- For first-time users, you will be asked to set a new PIN
- Enter a 6-digit PIN and confirm
- Set and memorise a PIN that is not easy to guess (birth date, postcode, etc)
- Additionally, sequential numbers (123456) and repetitive patterns (001100, 123123) are not permitted and will be rejected as a valid PIN

# Update user PIN Enter your new 6-digit user PIN. User PIN Confirm user PIN By signing up, you agree to our Terms of Service and Privacy Policy Update

#### 2.6 Pairing your Tyro Go

- Switch on your Tyro Go, keeping it close to your smart device
- On the smart device, access settings to enable:
  - Bluetooth connectivity
  - · Location services
  - Wi-Fi or mobile network
- Access and log into the Tyro Go App with your credentials
- Select the "Reader" icon at the top right corner
- Select "Connect to reader" and pair by:
  - Matching the serial number at the back of your Tyro Go to the list of available Bluetooth devices;
  - Scanning the serial number on the back of your Tyro Go using your smart device camera



Matching the serial number



Scanning the serial number

When your Tyro Go has successfully paired, the reader icon on the homepage will indicate a green dot.



**Tip:** Keep your Tyro Go within 10m of your smart device.

#### 2.7 Connecting your Tyro Go to an additional smart device

To pair a new smart device to your Tyro Go, repeat the steps above. Only one smart device can pair with the reader at a time.

#### 2.8 Charging your Tyro Go

Using the supplied USB charging cable, plug the cable into the port on your Tyro Go, and the other end into a powered USB port.

When charging, the green LED light will blink. The green light will stop flashing when your Tyro Go is fully charged. Charging times vary depending on usage since the last charge, but it should take no more than two hours to charge if not in use.

You can use Tyro Go while charging.

A fully charged battery can last for 8 hours with regular usage and 24 hours if the reader is idle. Tyro Go will disconnect from the app and shut off after 2-3 minutes of inactivity.

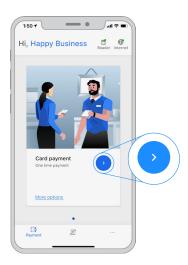


#### 2.9 Typical tasks on Tyro Go

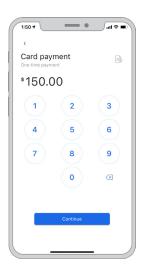
#### 2.9.1 Accepting card payments

Taking payment is straightforward. Note that your Tyro Go must be paired to your smart device, and your smart device must have an internet connection to begin the process of taking a payment.

As soon as you open the Tyro Go App, it will automatically pair to your Tyro Go if paired previously.

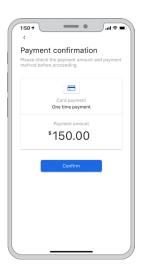


At the payment page, select the **Payment** icon





Enter the sales amount. Note that a decimal is not required. Optional: Enter the sale description if you prefer by selecting the "add note" icon a on the top right.



Confirm the payment amount

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\$150.00 2721900025

Insert or tap card to pay

After confirming the payment amount, the contactless icon and contactless payments indicator will illuminate on your Tyro Go, indicating that it is ready to accept a card or device payment.

Follow the instructions to insert or tap the card.

Allow the customer to tap their contactless card or mobile device on the Tyro Go. Alternatively, the customer can insert their card into the chip slot.

Note: Tyro Go only supports contactless and chip-based payments. Magnetic stripe (card swipe) is not supported.

The customer may be required to enter a PIN if:

the contactless transaction exceeds AU\$200; or

e.g. Visa, and then attempt to authorise the transaction.

a chip payment is made

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 their confidentiality. Once the card has been tapped and the PIN successfully entered (if required), the Tyro Go will release a beep sound, and the LED indicator will light up. The Tyro Go App will display the logo for the card used for the transaction,



#### 2.9.2 Issuing an email receipt

Upon successful authorisation, the e-receipt screen will appear.

Allow the customer to enter their email address to issue an electronic receipt.

Proceed by selecting "Send receipt".

Alternatively, select "Skip it" if the customer does not wish to receive an electronic receipt.

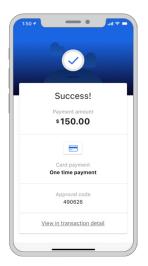
The payment transaction is complete.

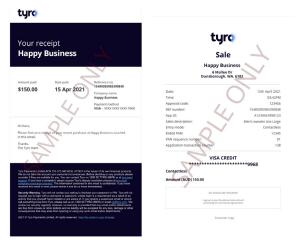
If requested, the customer will receive an email with the pdf receipt attached to it.

The email will show your business trading name on the top, and some details of the transaction.

More details of the transaction will be attached via a pdf.







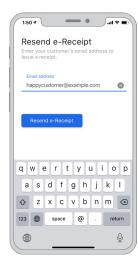
#### 2.9.3 Resending an email receipt

If the customer wants their receipt to be sent to them again, simply find the transaction in the completed transaction list and resend.

**Note:** only transactions that have not been settled will appear in the transaction list. Transactions are settled typically at 5am the next business day, after which they will no longer be listed in the app.



Find the appropriate transaction



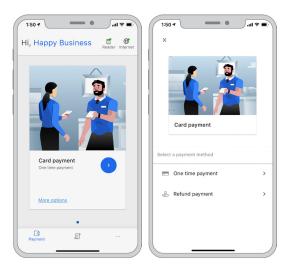
Enter the email address of the cardholder.
Select "Resend e-receipt"



The receipt will be sent

#### 2.9.4 Refunding a transaction

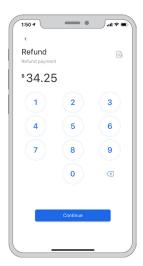
To process a refund:



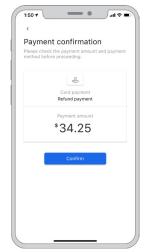
On the payment screen, select "More options" at the bottom



Enter your PIN to start the refund process



Enter the refund amount Select "Continue"



And then select "Confirm" to continue the refund



Allow the customer to insert their card into the reader

Upon successful completion, the e-receipt page will be presented.

Allow the customer to enter their email address to issue the e-receipt.

Proceed by selecting "Send receipt".

Alternatively, select **"Skip it"** if the customer does not wish to receive an e-receipt.



The refund transaction is complete.

You can now send the refund receipt to the cardholder if they would like a receipt.



If requested, an email will be sent to the cardholder with the receipt attached.

The email will have your business name in the header and the details of the refund.



#### 2.9.5 Viewing transaction history

You can view a listing of all your unsettled transactions. To access this listing, select "Transaction" on the bottom of the main screen.

Here you will be presented with all the unsettled transactions, including purchases and refunds.

Processed transactions will display the following information:

- · Date and time of payment
- Approval code
- · Payment amount



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

**Note:** only unsettled transactions will be displayed. As settlement occurs at 5am, "today's transactions" will include unsettled transactions that have occurred from 5am. For settled transactions, feel free to use the **Tyro Portal** or the **Tyro App** (described below).

#### 2.9.6 Setting up Dynamic surcharging\*

Surcharging must be set through the Tyro Portal first.

- 1. Login to the Tyro Portal.
- 2. Click on 'Manage surcharging' under 'Common tasks' or select 'Self-Service' and then 'Surcharge configuration'.
- 3. Toggle surcharging on.
- 4. When turning on surcharging for the first time, you'll be prompted to set your surcharge rates. To ensure that you are surcharging compliantly, you should ensure that you only surcharge up to your cost of acceptance for that particular card type.
- 5. Select 'Enable surcharges'.

#### To enable surcharging in the Tyro Go App:

- 1. Open your Tyro Go App.
- 2. Navigate to 'Settings'.
- 3. Tap on 'Surcharging settings'.
- 4. If surcharging is off, tap the 'Enable surcharging' toggle.
- 5. Choose your preferred surcharging configuration.

As part of the RBA requirements, you are required to display signage that clearly shows to your customers the applicable surcharge rates that apply. A template that you can download and print can be found here: Surcharge signage. https://www.tyro.com/wp-content/uploads/2021/05/Card-Signage.pdf

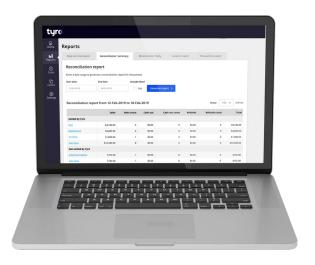
\*Dynamic Surcharging is available for Mastercard, Visa, eftpos, UnionPay, American Express, JCB, and Diners Club transactions. The Dynamic Surcharging feature is not available for eCommerce transactions or to customers on No Cost EFTPOS pricing. By default, we do not include your EFTPOS machine rental costs into the calculation of your cost of acceptance, however you may choose to apply these costs into your calculation of your cost of acceptance via the Tyro Portal subject to the surcharging rules as set by the RBA and enforced by ACCC and, in relation to American Express transactions, the American Express Merchant Operating Guide (found at http://www.americanexpress.com.au/merchantopguide).



#### 3. Other Products available to you

#### 3.1 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 00 TYRO (8976).



#### 3.2 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 00 TYRO (8976).



#### 3.3 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.



#### 4. Support and care

For any issues, please call our 24/7 Australian support team at 1300 00 TYRO (8976) or email cs@tyro.com.

#### 4.1 Cleaning your Tyro Go

It's essential to regularly clean your Tyro Go to protect it from dirt and damages. To do this:

- Use the same cleaning agents you would use to clean a laptop or smartphone, e.g. only a solution of 70%-75% ethanol with water
- Do NOT spray household cleaners or surface disinfectants directly on your Tyro Go, and do not use solvents like acetone, white spirits, or isopropanol
- Apply the 70%-75% ethanol with water to a cloth, gently rub the exterior of your Tyro Go
- Aim to clean your Tyro Go daily.
   If your reader gets a significant amount of use, you should consider cleaning it multiple

#### times per day

#### Tip:

Keep a bottle of hand sanitiser near your Tyro Go and encourage anyone that needs to touch the reader to

#### 4.2 Lost or stolen Tyro Go

If your Tyro Go is lost or stolen, please call the Tyro Customer Support team at **1300 00 TYRO (8976)** immediately for remote deactivation. Acting promptly will help to reduce any potential for fraud.

#### 4.3 Damage to your Tyro Go

If your Tyro Go becomes damaged in any way, please call the Customer Support team immediately for assistance.

#### 4.4 End of service

If you choose to end your Tyro Go service, please let the Customer Support team know as soon as possible, so they can remotely deactivate your reader and your account. After deactivation, the reader will no longer be available for transactions.

#### 5. Frequently asked questions

#### 5.1 How do I check the battery level of my Tyro Go?

You can find the battery level from the reader settings. To view, click the reader icon at the top right corner of the Tyro Go App.

#### 5.2 How frequent should I charge my Tyro Go?

Tyro Go uses a lithium-polymer battery, and charging frequency depends on your usage. It is advisable to keep your reader sufficiently charged when taking payments to avoid disruptions. You may experience disconnection issues when the battery level drops below 20%.

The reader can still be in use while charging.

#### 5.3 Can I perform a transaction while offline?

Offline transactions are not permitted.

The smart device you use for the Tyro Go App must have an internet connection - either a mobile (3G, 4G, or 5G) or a Wi-Fi connection.

In addition, your Tyro Go must be connected to the smart device via Bluetooth.

#### 5.4 How do I check the connectivity of my Tyro Go to the Tyro Go App?

When your Tyro Go is paired to the Tyro Go App, the reader indicator on the app screen will display in green. Otherwise, to pair your Tyro Go:

- Enable Bluetooth in the mobile device settings
- On the app, select the "Reader settings" icon on the top of the screen
- Select "Connect to reader" to pair the reader, matching with the serial number displayed at the back label of the device
- Once paired, the reader indicator on the Tyro Go App screen will display in green

#### 5.5 Why are my login attempts unsuccessful?

- The User ID or User PIN could be incorrect
- There could be an error in the connection
- A user account is suspended or has been inactive. Please contact Customer Support on 1300 00 TYRO

#### 5.6 What if I forgot my user PIN?

Select "Forgot user PIN" on the login page. Enter the user ID and email address to receive instructions to reset your PIN.



#### 5.7 When will card PIN verification be prompted during a transaction?

For contactless transactions, PIN verification will be prompted if the sales amount exceeds \$200 AUD. Any transaction made via chip payments will prompt PIN verification.

#### 5.8 What if I lose my Tyro Go or smartphone? Will my account be at risk?

Kindly report the loss to Tyro Customer Support on 1300 00 TYRO as soon as possible so we can lock the account.

#### 5.9 What if my transaction was interrupted, or I'm not sure if the transaction was completed?

Before performing another transaction, navigate to "Sales history" to search for the transaction.

All non-settled transactions, including refunded transactions displayed in "Sales history", are approved and successful transactions. Settlement time is 5 am, after which the history will be cleared from the transaction list. If your transaction is not listed before the 5 am settlement time, then the transaction did not occur, and you can request to perform the transaction over again.

#### 5.10 What if my transactions are not in "Sales history?"

All transactions displayed in **"Sales history"** are approved transactions (not settled) and refunded transactions. If the transaction is not displayed, the transaction was not successful, or the transaction has already been settled. Settlement time is 5 am, after which the history will be cleared.

#### 5.11 What if I drop my Tyro Go?

Your Tyro Go might not work if it is damaged. Kindly reach out to Tyro Customer Support for assistance.

#### 5.12 What if I try and open my Tyro Go?

Do not open your Tyro Go. For your protection, your reader has an auto-wipe feature that stops it from working when someone tries to tamper with it. Kindly reach out to Tyro Customer Support for assistance.

#### 6. Troubleshooting

#### 6.1 My Tyro Go keeps disconnecting. Why?

Try these troubleshooting steps:

- Close and reopen the Tyro Go App on your device
- Ensure the app software is current
- Turn on Bluetooth from your smart device settings
- Ensure your Tyro Go is within 10 metres of your smart device
- Check that your Tyro Go has adequate battery power
- Restart your smart device
- · Restart your Tyro Go
- Move your Tyro Go away from common sources of Bluetooth interference such as microwave ovens, poorly shielded power lines, 4GHz cordless telephones, or Wi-Fi speakers
- If you are using an Android device, clear the Bluetooth cache
- If using an Apple device, see Apple's article on Bluetooth interference for additional information

#### 6.2 How do I restart my Tyro Go?

Hold in the power button momentarily until you hear a series of descending tones. To turn it back on again, hold in the power button until you hear ascending tones.

#### 6.3 My Tyro Go won't charge

- Plug the charging cable into another USB port
- Force shut down of your Tyro Go by holding in the power button

If you are still having problems, contact Customer Support.

#### 6.4 Error Codes

The following are error codes you may experience on the Tyro Go App:

Error Code	Display Message	Description
2002	Session is expired	Error session timeout
3011	You have exceeded a maximum number of attempts. Please contact Tyro	Mobile user account is blocked/suspended
3020	Please activate account using another phone/device	Business' phone/device does not match
5010	Mobile user account is blocked/suspended	Business' phone/device does not match
5110	Unable to continue transaction. Please try again	Error during payment transaction. ID out of sync
5120	Unable to process payment. Please try again later. If the problem persists, please contact Tyro	The batch has failed, or is unsuccessful
7005	An error has occurred. Please remove the card and try again	Card cannot be detected
7056	Transaction failed	Transaction amount exceeded limit
9001	Error detected while processing card	Invalid card (ie. ATM and other chip-based Smart Card)

please call Customer Support on **1300 00 TYRO**, available 24/7, 365 days a year

#### 7. Cautions

- Do not switch apps when taking payments. Allow the transaction to process completely before switching or closing the Tyro Go App
- Do not use while operating a vehicle
- Do not leave in a vehicle in extreme heat
- Do not drop, knock, or shake your Tyro Go. Rough handling could break internal circuit boards and mechanics
- Do not expose your Tyro Go to rain or spilled beverages
- Avoid contact with other metal objects (e.g., keys/coins in pocket) to avoid unsightly scratches.
- Avoid activating buttons with long, pointed fingernails
- Avoid charging the battery in intense heat or extremely cold environments. The battery has its optimum performance at an ambient temperature of -10°C to +40°C
- Store your Tyro Go in a cool, dry place. If in long term storage, ensure the battery is fully charged before storage. Check the battery level periodically and recharge every six months to avoid damage to the device or battery
- Do not disassemble your Tyro Go or accessories. If service or repair is required, contact Customer Support to organise for the device to be returned. If the device is disassembled, this will void the warranty and will render the device inoperable

#### 8. Tampering and safe disposal

#### **Ensuring you're protected**

The PCI Security Standards Council requires that all companies and personnel taking in-person payments or physically interacting with a payment card, must be trained to protect card payment devices.

To protect your business and customers from fraud, we advise the following steps:

#### 1. Maintain an inventory

When you receive a new Tyro Go, make a list of your device's model and serial number, and keep it in a safe place. Make a diary note to regularly check your device against this list for any evidence of substitution.

#### 2. Safeguard against tampering

Each Tyro Go ships with a unique software key that allows only authorised customers to use it. That key is automatically wiped when the reader is tampered with (someone tries to open and disassemble the reader) or broken (cannot accept payments anymore). If tampered with, the first and second LEDs on the left of the reader will flash red continuously.

Even with this key, we do recommend other actions to stay on top of fraud.

When unattended, specifically out of business hours, ensure the reader is stored safely to avoid theft and manipulation, and check the reader each day for any signs of tampering.

During regular business hours, inspect your reader from time to time. Specifically, look for unauthorised changes to the device, including new or frayed stickers, broken seals, a change in look or colour of your reader, damage to the device - especially around the seams, or any damage to cables or other materials that could mask damage.

If you suspect tampering of your device, suspect unusual login activity, or if your device has gone missing – please contact Tyro Customer Support immediately on **1300 00 TYRO**.

#### To safely return your Tyro Go

If you need to return your Tyro Go for any reason, please call Tyro Customer Support 24/7, and they will instruct you on how to return your device safely and securely to Tyro.

Please note: Tyro will never send someone to service devices on-site.

For more security information, please refer to www.tyro.com/security.

#### 9. Other things you should know

#### 9.1 Devices supported

Please refer to the Apple App Store or Google Play for supported devices and supported OS software versions.

#### 9.2 Accessories

Use only the approved charging cable.

#### 9.3 Updating your Tyro Go App software

Depending on the settings on your smart device, software updates will be applied automatically or manually. We encourage you to keep your app up-to-date for the best experience.

#### 9.4 Updating your Tyro Go firmware

When your Tyro Go requires an update to its firmware, you will be notified in the app.

Firmware updates are mandatory and cannot be paused.

The Tyro Go App will download the latest reader firmware and then apply the update to the reader. When the update has finished, the reader will restart automatically.

In all situations, please follow the instructions on the Tyro Go App.

To see what firmware version is currently running on your Tyro Go, from the home screen:

- Select "more" on the bottom right
- Select "Reader settings"

Your "Reader version" will be listed.

#### 9.5 Status LEDs

The LEDs on your Tyro Go will illuminate from time to time. Some of the patterns are standard operating patterns, while others may indicate an error.

Please see below:

			LED Indication	Description
			No LEDs illuminated	The device is off
			The first LED is flashing red	The device has been turned on
			The second LED is solid red	The device battery is charging
$\bigcirc$			The first LED is solid white	The device is in normal operating mode
		0	All four LEDs are flashing white in sequence	The device is waiting for Bluetooth pairing
			The fourth LED is flashing red	Bluetooth is connected
			The first and second LEDs are flashing red	The device may have been tampered with*
			All four LEDs are flashing red	Device error

#### 10. Warranty

Your Tyro Go comes with 12 months warranty. Contact our Customer Support for any concerns at **1300 00 TYRO**.

Thank you for transacting with Tyro

