



# Tyro EFTPOS - A better solution for MMS WinSTORE Music Merchants

As an MMS WinSTORE user, Tyro Payments, Australia's first and only independent EFTPOS provider, gives you:

## 1 Best rates on broadband EFTPOS, from

- 0.66% Standard Visa/MasterCard
- \$0.09c per EFTPOS transaction
- FREE EFTPOS transactions with cash-out

## 2 Integrated EFTPOS with your Point of Sale

- Process EFTPOS transactions in less than 4 seconds
- Print one integrated receipt (from your existing thermal receipt printer)
- No re-keying sales amounts – eliminates keying errors
- Reduce internal fraud
- Multiple station POS integration with 1 x Tyro terminal

## 3 Lower EFTPOS costs – how does Tyro compare with your current bank?

<b>Tyro Broadband Terminal</b>	<b>Other Banks dial-up terminal</b>
Broadband based - No dial up phone line	\$450 per dial up phone line
No lock in contract	1-3 year lock in term
MPS Application fee \$100 per site	\$70 per facility
No cancellation fee	\$110 - \$500 cancellation fee
No administration fees	\$40 per facility
No exit fee	\$110 exit fee
No stationery (paper roll) costs	\$60 - \$120 p.a. per terminal
Terminal ownership after 3 years	Ongoing terminal rental
Free phone authorisation service	\$2.90 per phone authorisation
No charge back administration fees	\$22 per charge back incident
Smart integration with MMS WinSTORE set up fee \$99	PC EFTPOS cost + terminal purchases from \$1000 per integrated lane
4 second transaction time	12-15 seconds per transaction
Most secure bank – PCI Certified by Visa	No other Australian bank has this
Online and real-time transaction reporting, accessible at any time	Monthly reporting of transactions through paper statements

## 4 Terminal ownership after 36 months

- \$25 per month for 36 months (Desktop Terminals), then only \$5 per month for support and maintenance.
- \$35 per month for 36 months (Mobile Terminals), then only \$10 per month for support and maintenance.
- Your terminal is guaranteed for 6 years.

**5 Access to online real-time transaction reporting, making reconciliation easier.**

**6 Fund settlement into your existing bank account on the next banking day. No need to change your banking relationship.**

## FAQ's

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**Will I save money?** Yes. On average Tyro merchants save 10% per year. Tyro merchant fees are transparent and are based on the actual card type used.

Merchants have the added benefit of an integrated EFTPOS product, reducing money lost via keying errors and time lost due to reconciliation issues.

We are happy to compare Tyro rates versus what you are currently paying with your legacy bank. Simply call 1300 788 482 for further details or email [info@mpsystems.com.au](mailto:info@mpsystems.com.au).

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**Who is Tyro?** Tyro is the first new entrant in the Australian EFTPOS market in more than 10 years. Tyro holds a banking licence to process all credit and debit cards. Tyro uses state-of-the-art technology, better rates and zero account fees to compete with the dial-up solutions offered by the major banks.

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**Why should I trust Tyro?** Tyro is regulated and audited like any other Australian bank. Tyro is required to hold Tier 1 capital with the reserve bank and meet high technical and prudential standards.

Tyro is the only Australian banking institution to be awarded PCI certification from Visa. Tyro also has IRAP certification, which is a standard required to connect to government systems.

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**What if I am locked into a contract and my bank charges a break fee?** Tyro terminals use broadband, which will allow you to eliminate one or more phone lines from your business. The savings generated by this will offset the cost of a break fee in the first year.

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**I own the terminal after 3 years but what if something happens to it?** Tyro guarantees your terminal for 6 years. If you encounter a problem with the device after 6 years, Tyro places you on a new rental plan, where you will own the device after 3 years as before.

Most terminal issues are software and not hardware related. Tyro can reload the software on your terminal remotely without the need to swap out the device, eliminating any terminal downtime.

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**How long does it take to set up once I submit the paperwork?** 10 – 14 days from submitting the signed paperwork, you will receive your new Tyro terminal.

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**Who installs it for me?** Tyro technology is “plug and play”. Simply plug the terminal into your existing broadband connection and the smart technology will work.

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## So how do I get started?

### To get started fill in your application today!

Or call Lucius Orsini on 1300 788 482 or email [info@mpsystems.com.au](mailto:info@mpsystems.com.au) for more information