



Go EFTPOS reader

User guide

Welcome to your new Go EFTPOS reader

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1. Quick start

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™.

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



Download

1.2 Log into the Tyro Go App

Designated Account Notifications recipient of your account should get the email with a temporary PIN for the Tyro Go App. If you have not received an email by the time you receive your Go EFTPOS reader or cannot find the email, call Customer Support on 1300 108 976 to resend the credentials.

Once you have retrieved those details and have downloaded the app, log in using your credentials and nominate a new PIN.

Login

1.3 Charge your device

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




Charge

1.4 Pair the app with your Bendigo Bank Go EFTPOS reader powered by Tyro (Go EFTPOS reader)

1. Switch on your Go EFTPOS reader 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 scan the serial number at the back of the reader. Alternatively, you can manually connect by typing the serial number.
6. You should see a message **“Reader is connected”** when successfully paired.

Connect

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 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 the Go EFTPOS reader. 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 Go EFTPOS reader 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.

Test

2. Getting started

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

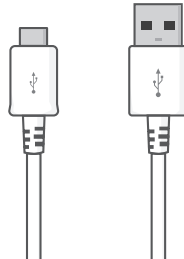
The Go EFTPOS reader requires the Tyro Go App to operate.

2.1 What's in the box?

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



Go EFTPOS reader



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 108 976.

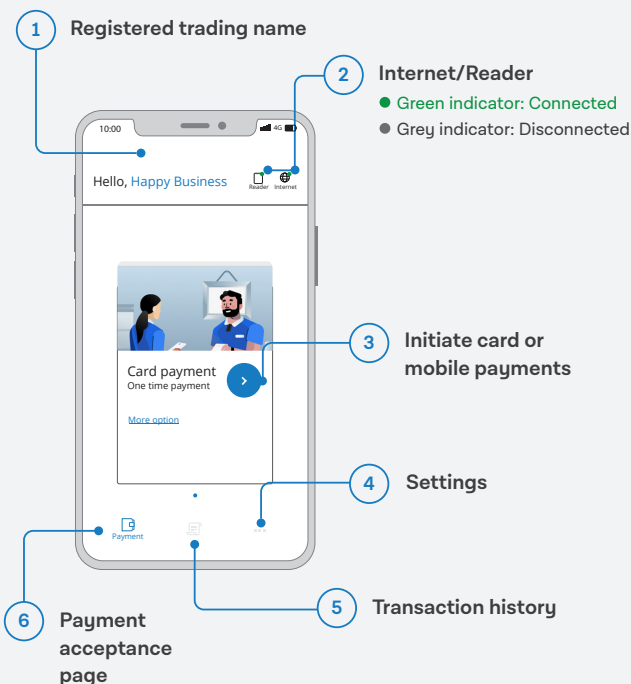
2.2 Get the Tyro Go App

Search “Tyro Go” and download the app from the App Store or Google Play.

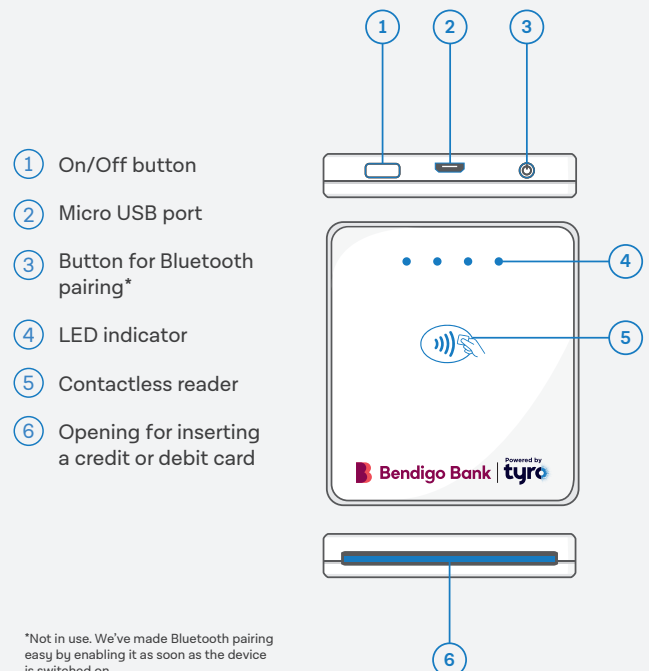
Supported devices and operating system versions are found on the respective App Store or Google Play.



2.3 Get to know the Tyro Go App



2.4 Get to know your Go EFTPOS reader



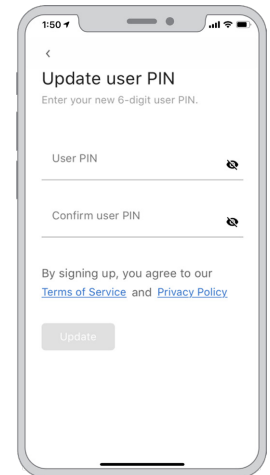
2.5 Log into the Tyro Go App

If this is the first time you are logging in to the app, the Account Notifications recipient on your account will 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 Go EFTPOS reader or can't find the email, call Customer Support on 1300 108 976.

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

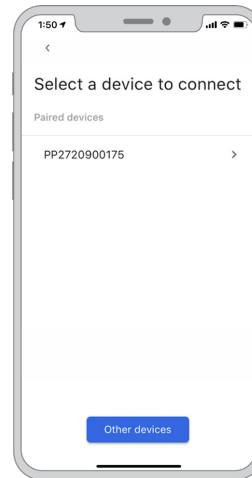
Setting a PIN

- 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

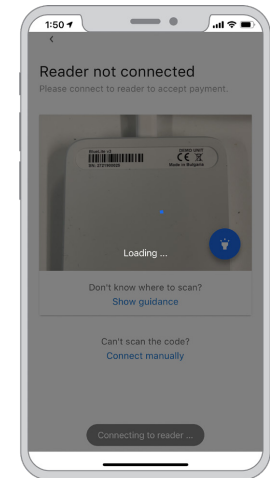


2.6 Pairing your Go EFTPOS reader

- Switch on your Go EFTPOS reader, keeping it close to your smart device
- On your 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 Go EFTPOS reader to the list of available Bluetooth devices;
 - Scanning the serial number on the back of your Go EFTPOS reader using the smart device camera



Matching the serial number



Scanning the serial number

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



Tip: Keep your Go EFTPOS reader within 10m of your smart device.

2.7 Connecting your Go EFTPOS reader to a different smart device

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

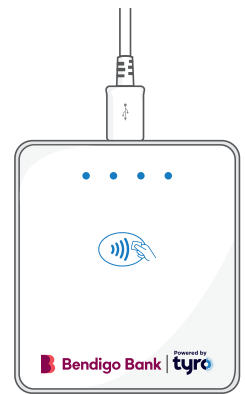
2.8 Charging your Go EFTPOS reader

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

When charging, the green LED light will blink. The green light stops flashing when your Go EFTPOS reader 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 your Go EFTPOS reader while charging.

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

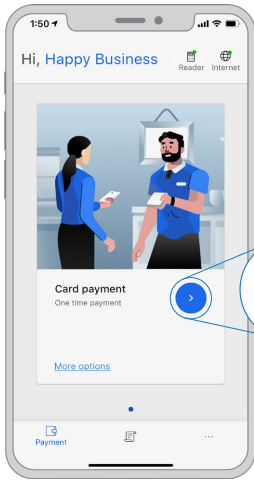


2.9 Typical tasks on your Go EFTPOS reader

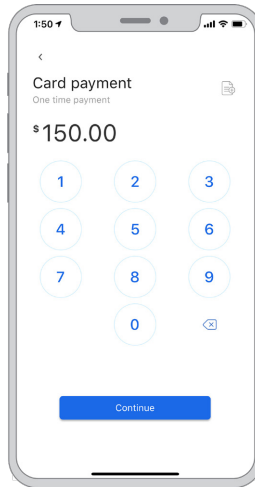
2.9.1 Accepting card payments

Taking a payment is straightforward. Note that your Go EFTPOS reader 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 Go EFTPOS reader if paired previously.

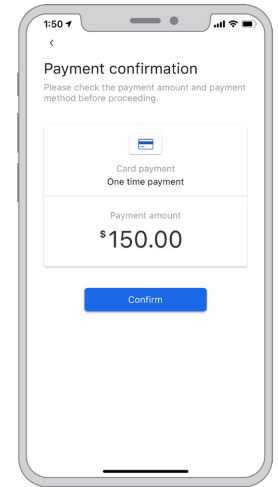
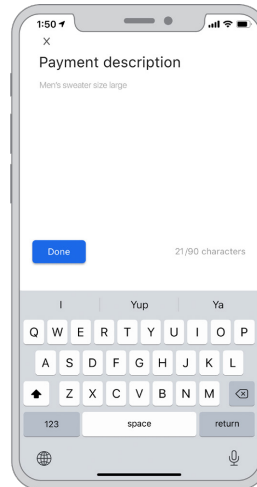


At the payment page, select the **Payment** icon



Enter the sales amount. Note that a decimal is not required.

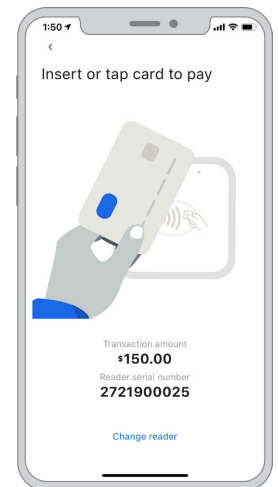
Optional: Enter the sale description if you prefer by selecting the “add note” icon on the top right.



Confirm the payment amount

After confirming the payment amount, the contactless icon and contactless payments indicator will illuminate on your Go EFTPOS reader, 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 Go EFTPOS reader. Alternatively, the customer can insert their card into the chip slot.

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

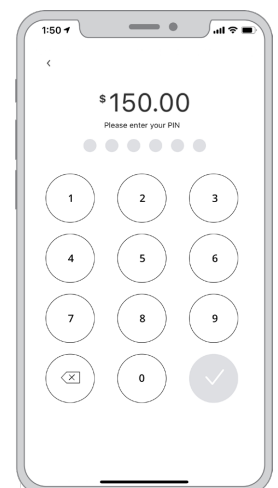
The customer may be required to enter a PIN if:

- the contactless transaction exceeds AU\$200; or
- 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 Go EFTPOS reader 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, e.g. Visa, and then attempt to authorise the transaction.



2.9.2 Issuing an email receipt

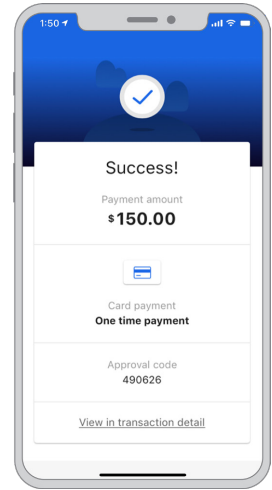
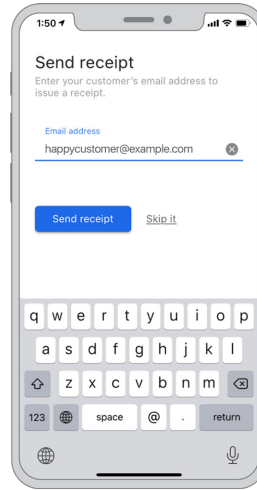
Upon successful authorisation, the e-receipt screen will appear.

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.

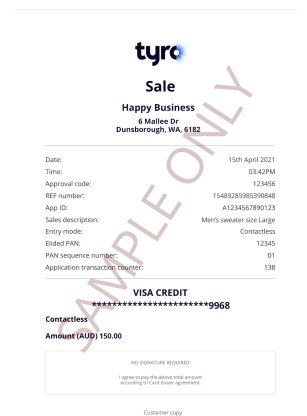
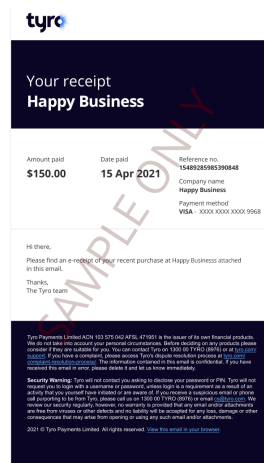
The payment transaction is complete.



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

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

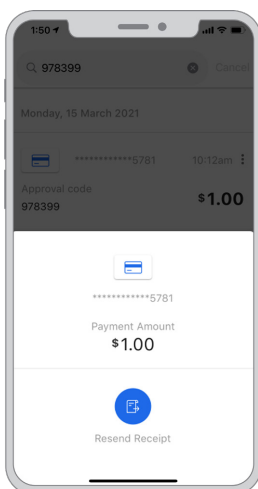
More details of the transaction will be attached via PDF.



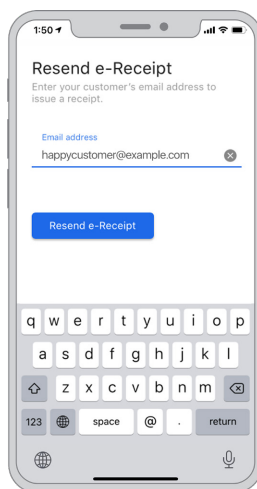
2.9.3 Resending an email receipt

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

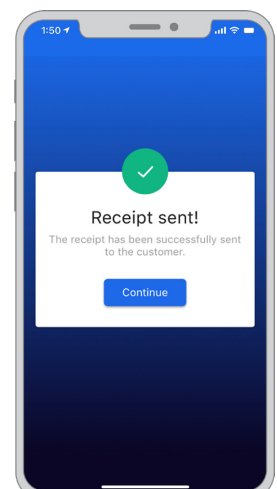
Note: only transactions that have not been settled will appear in the transaction list. Transactions are settled typically at 5 am the next business day, after which they will no longer be listed in the app.



Find the appropriate transaction



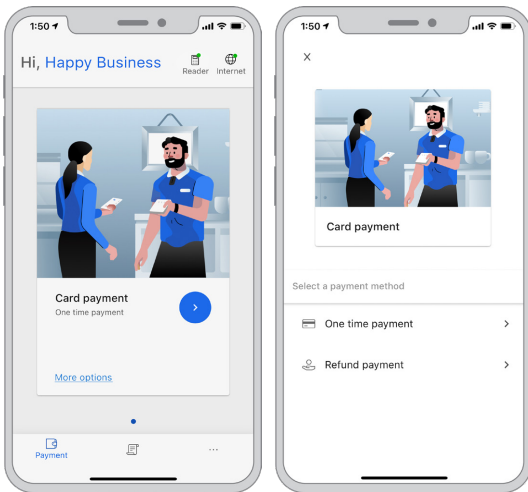
Enter the email address of the cardholder.
Select **“Resend e-receipt”**



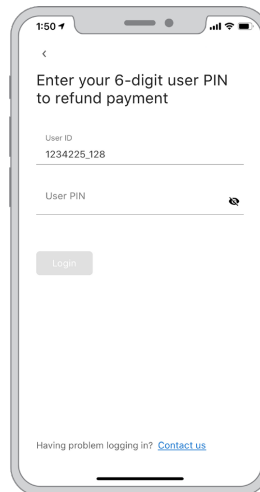
The receipt will be sent

2.9.4 Refunding a transaction

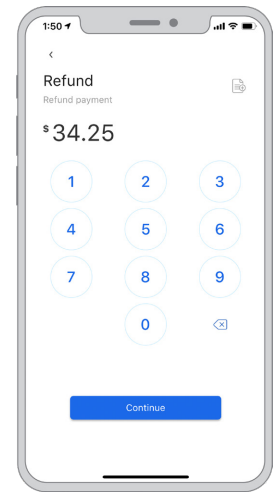
To process a refund,



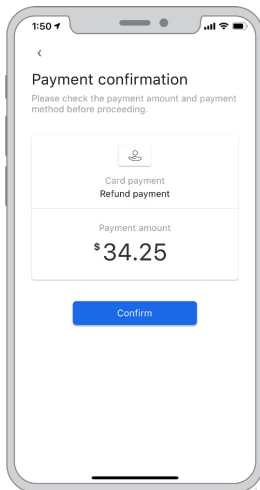
On the payment screen, select **“More options”** at the bottom



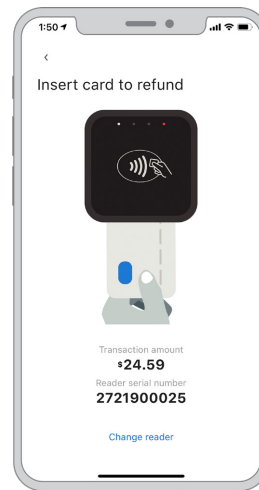
Enter your PIN to start the refund process



Enter the refund amount
Select **“Continue”**

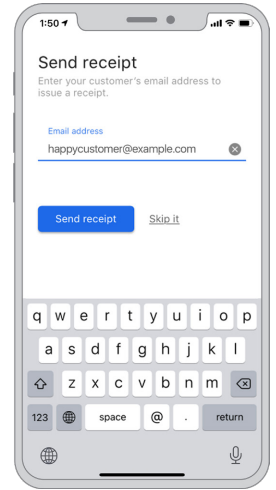


And then select **“Confirm”** to continue the refund

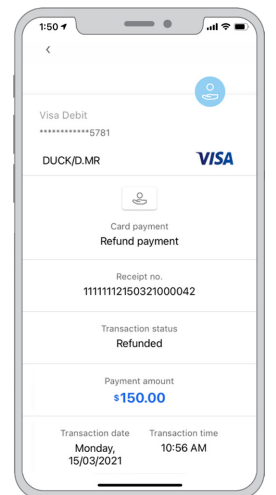


Allow the customer to insert their card into the reader

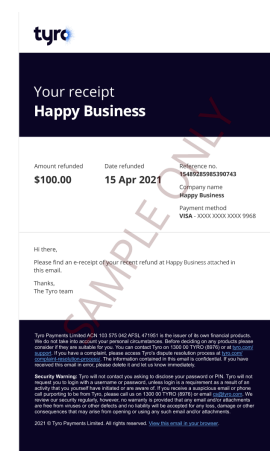
Upon successful completion, the e-receipt page will be presented.
Allow the customer to enter their email address to issue the e-receipt.
Proceed by selecting **“Send receipt”**.
Alternatively, select **“Skip it”** if the customer does not wish to receive an e-receipt.



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.



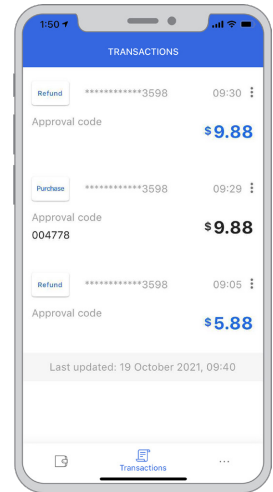
2.9.5 Viewing transaction history

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.

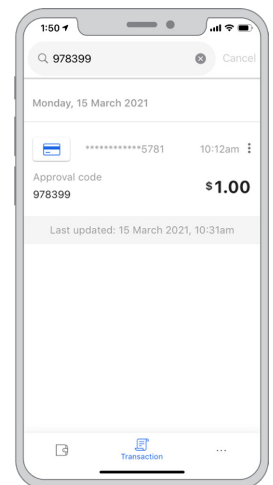
Processed transactions will display the following information:

- 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 5 am, “today’s transactions” will include unsettled transactions that have occurred from 5 am. For settled transactions, feel free to use the **Tyro Portal** or the **Tyro App** (described below).

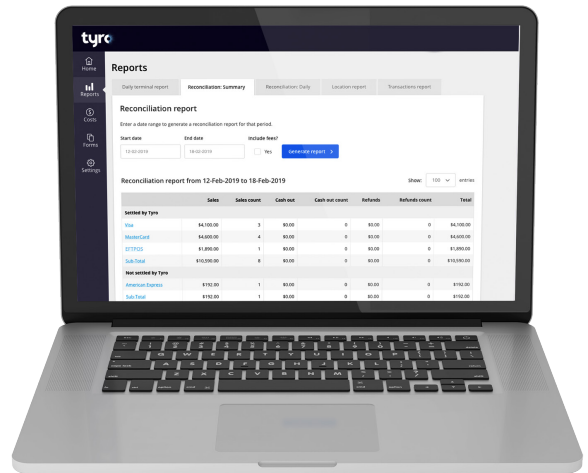


3. Other Products available to you

3.1 Tyro Portal

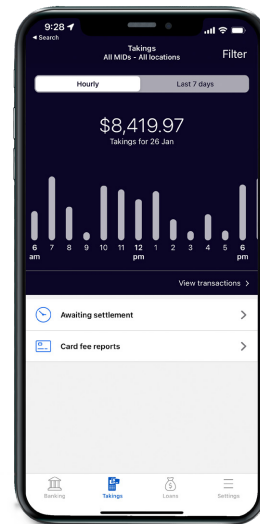
When you log into the Tyro Portal, you can view your EFTPOS transactional reports and insights to help you run your business. Specifically, you will have access to a deeper dive to determine card details and verification method, cancelled and declined transactions, the ability to create a reconciliation report that details total transaction amounts for each EFTPOS machine or reader 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.



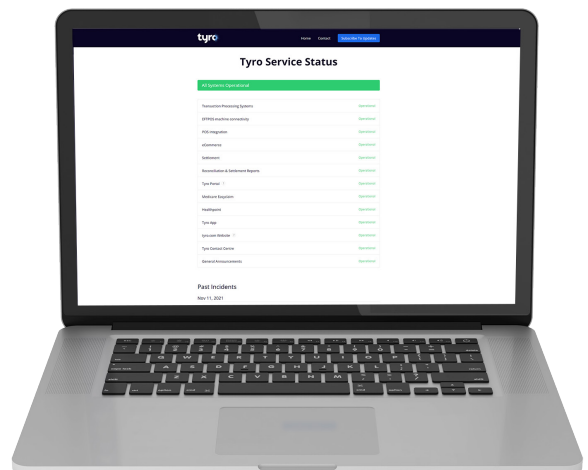
3.2 Tyro App

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.



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 108 976** or email bendigosupport@tyro.com.

4.1 Cleaning your Go EFTPOS reader

It's essential to regularly clean your Go EFTPOS reader 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 Go EFTPOS reader, 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 Go EFTPOS reader
- Aim to clean your Go EFTPOS reader 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 Go EFTPOS reader and encourage anyone that needs to touch the reader to please sanitise their hands first.

4.2 Lost or stolen Go EFTPOS readers

If your Go EFTPOS reader becomes lost or stolen, please call the Tyro Customer Support team at **1300 108 976** immediately for remote deactivation. Acting promptly will help to reduce any potential for fraud.

4.3 Damage to Go EFTPOS readers

If your Go EFTPOS reader 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 Go EFTPOS reader service, please let the Customer Support team know as soon as possible, so they can remotely deactivate the 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 Go EFTPOS reader?

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. Your reader must be paired to the smart device in order for the battery level to be displayed.

5.2 How frequently should I charge my Go EFTPOS reader?

Your Go EFTPOS reader 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 Go EFTPOS reader must be connected to the smart device via Bluetooth.

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

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

Otherwise, pair your Go EFTPOS reader by:

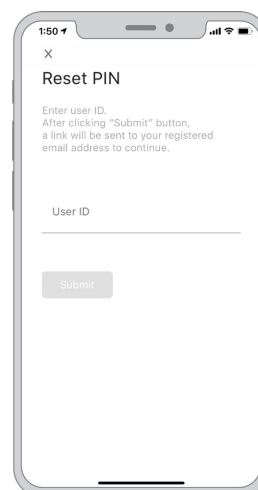
- Enable Bluetooth in the mobile device settings
- On the app, select the **“Reader settings”** icon on the top of the screen
- Select **“Connect to reader”** to pair the reader, matching with the serial number displayed at the back label of the device
- Once paired, the reader indicator on the Tyro 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 108 976

5.6 What if I forgot my user PIN?

Enter the User ID and a temporary PIN will be sent to the registered email address.



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 AUD\$200.

Any transaction made via chip payments will prompt PIN verification.

5.8 What if I lose my Go EFTPOS reader or smartphone? Will my account be at risk?

Kindly report the loss to Tyro Customer Support on 1300 108 976 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 the **Transactions** tab to search for the transaction.

All non-settled transactions, including refunded transactions displayed in the **Transactions** tab, 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 the Transactions tab?

All transactions displayed in the **Transactions** tab 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 Go EFTPOS reader?

Your Go EFTPOS reader 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 Go EFTPOS reader?

Do not open your Go EFTPOS reader. 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 Go EFTPOS reader 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 Go EFTPOS reader is within 10 metres of your smart device
- Check that your Go EFTPOS reader has adequate battery power
- Restart your smart device
- Restart your Go EFTPOS reader
- Move your Go EFTPOS reader 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 Go EFTPOS reader?

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 Go EFTPOS reader won't charge

Plug the charging cable into another USB port.

Force shut down your Go EFTPOS reader 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)

In the unfortunate situation your machine is damaged and needs to be returned,
please call Customer Support on **1300 108 976**,
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 Go EFTPOS reader. Rough handling could break internal circuit boards and mechanics
- Do not expose your Go EFTPOS reader 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 Go EFTPOS reader 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 Go EFTPOS reader or its 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 Go EFTPOS reader, 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 Go EFTPOS reader 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 your reader is stored safely to avoid theft and manipulation, and check your 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 108 976**.

To safely return your Go EFTPOS reader

If you need to return your Go EFTPOS reader 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 the 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 EFTPOS reader firmware

When your Go EFTPOS reader requires an update to its firmware, you will be notified in the Tyro Go 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 your reader. When the update has finished, your reader will restart automatically.

In all situations, please follow the instructions on the app.

To see what firmware version is currently running on your Go EFTPOS reader, 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 Go EFTPOS reader 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
 The first LED is solid white	The device is in normal operating mode
 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 Go EFTPOS reader comes with 12 months warranty. Contact our Customer Support for any concerns at 1300 108 976.

Thank you for transacting with Bendigo Bank powered by Tyro

Bendigo Bank EFTPOS powered by Tyro is issued by Tyro Payments Limited ACN 103 575 042 AFSL 471951 (Tyro). You can contact Tyro on 1300 108 976 or tyro.com/support/ and access Tyro's dispute resolution process at tyro.com/complaint-resolution-process/.

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