

ASX Announcement

22 August 2022

Notice of FY22 Financial Results and Investor/Analyst Briefing

Tyro Payments Limited (ASX: TYR) will announce its financial results for the year ended 30 June 2022 on Monday, 29 August 2022. A briefing for investors and analysts will be held at 10:30am Australian Eastern Standard Time (AEST) on the same day. Investors and analysts can access this briefing using the following registration details:

<https://s1.c-conf.com/diamondpass/10024646-asfll99.html>

Please note that registered participants will receive their dial-in number upon registration.

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Pursuant to Listing Rule 15.5, Tyro confirms this document has been authorised for release to the market by its CEO | Managing Director

About Tyro - Tyro is a technology-focused and values-driven Group providing Australian businesses with payment solutions and value-adding business banking products. The Group provides simple, flexible and reliable payment solutions as a merchant acquirer, along with complementary business banking products. More than 61,500 Australian merchants chose to partner with Tyro at 31 December 2021. The Group processed more than \$25.5 billion in transaction value in FY21 and a record \$15.8 billion in H1 FY22. In FY21 the Group generated \$119.4 million in statutory gross profit (H1 FY22 \$71.2 million), originated \$25.8 million in loans (H1 FY22: \$36.2 million) and held merchant deposits totalling \$75.5 million (H1 FY22: \$100.8 million). Tyro is Australia's fifth largest merchant acquiring bank by number of terminals in the market, behind the four major banks.

The business was founded in 2003 with a goal of being the most efficient acquirer of electronic payments in Australia. Tyro has a track record of innovation, creating purpose-built solutions and being first to market. This approach saw the company become the first technology company to receive an Australian specialist credit card institution licence in 2005. In 2015 that licence was replaced by the award of an Australian banking licence, making Tyro the first new domestic banking licensee in over a decade.

Payments are at the core of Tyro's business, using its proprietary core technology platform to enable credit and debit card acquiring. This offering is enhanced by features purpose-designed for those merchants who choose to partner with the company, including Point of Sale systems integrations, least-cost routing (Tap & Save) and alternative payment types such as integrated Alipay. While traditionally focused on in-store payments, Tyro has recently expanded into eCommerce. Further, Tyro provides value-adding solutions to its partners, such as loans in the form of merchant cash advances and fee-free, interest-bearing merchant transaction accounts.

Tyro has a team of more than 600 people, approximately half of whom are in technology roles.