Payment Gateway FAQ

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Payment Gateway is a Zedmed integration with Tyro eCommerce that allows practices to request patients' payment card information for ongoing attendances, appointment deposits, and did-not-attends. Practices can request the card via SMS or when the patient uses OLA.

Tyro eCommerce manages the payments to providers' accounts. Zedmed does not store credit card information - it uses a secure token provided by Tyro.

For in-depth instructions, see our Payment Gateway guides.

How does a practice get access?

Practices request the Payment Gateway via an Online Request Form, which starts the onboarding process. Zedmed uses the information provided in the form to advise Tyro, who will send out eCommerce Account applications. Once Tyro processes the applications, they will send confirmation emails, and Zedmed will set up your Payment Gateway.

Payment Gateway requires Zedmed v37.7.4 and later

Who is Payment Gateway for?

Facilities that bill private patients, including:

- Telehealth billing
- Deposits and prepayments
- Billing for no-shows / did not attends
- Practitioners with their own bank accounts
- Practitioners who work from home
- Zedmed Online Appointment customers

What are the Payment Gateway requirements

- Payment Gateway requires Zedmed v37.7.4 or later.
- SMS payment information requests require ZedSMS and use SMS credits.
- Each bank account owner requires an ABN and will be set up as a merchant by Tyro eCommerce

How does Payment Gateway work?

If a patient does not have a credit card on file, you can send an SMS card request when booking an appointment or ask them to enter credit card details when using Online Appointments. You can bill a patient's card without them being present using the ePayment option on the invoice screen. Patients with credit cards on file will display a card icon in the Appointment Grid.

How much does Payment Gateway cost

Tryo charges a % fee, which is taken monthly from the bank account receiving the daily payments from Tyro.
SMS payment card requests require ZedSMS and use SMS credits

How do fees work?

Tyro charges the practice or practitioner a % fee for eCommerce payments. Tyro charges the fee to the bank account that receives the payments from Tryo. The fee is calculated as a % of the total consultation cost (including GST, if applicable) and is taken monthly, starting from the day the bank account owner receives approval from Tyro.

Where does the patient's payment go?

Tyro sends the payment to the bank account linked to the treating doctor (selected in the invoice screen). This could be the practice or the doctor's bank account.

How do I contact Tyro if I need help?

Call Tyro on 1300 01 8976 with your Merchant ID, and select option 5.

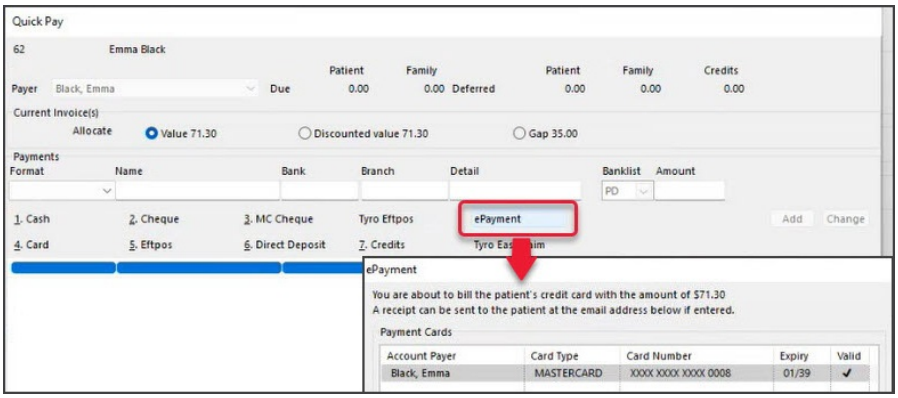
How does reception know when to request a credit card?

When an appointment is booked, a credit card icon appears on the **Appointment Details** screen, **Appointment Grid** and **Waiting Room** to confirm the patient has a card on file. Following the consultation, billing can be processed using Zedmed's ePayment option. Staff can also view all saved cards and their expiry dates via the **Payment Cards** section in Patient Details.



How is the patient billed in Zedmed?

Billing is for private patients, and **ePayment** is the payment type. All valid credit cards provided by the patient and third-party payers will be available for selection when billing. You can also use MA Online if a rebate is valid. A receipt will be emailed to the patient.



How do I process rebates?

The same way you do for other QuickPay payment types. After you select Bill on the ePayment screen, a dialogue will show Payment Successful. With the full amount billed, you can then select MA Online to submit the rebate request.

How do deposits and no-show charges work?

You can create a receipt using ePayment as the payment type. You can then apply this receipt as a credit when you raise the invoice. For missed appointments, you can create a 'Did Not Attend' item to charge against. Learn more

How are refunds processed?

Zedmed v38.6 and later, refunds are performed in Zedmed's Account Enquiry screen, as explained in the ePayment refunds guide.
Zedmed 38.2.2 and earlier, refunds are performed in Tyro eCommerce, then in Zedmed, as explained in the manual refunds guide.

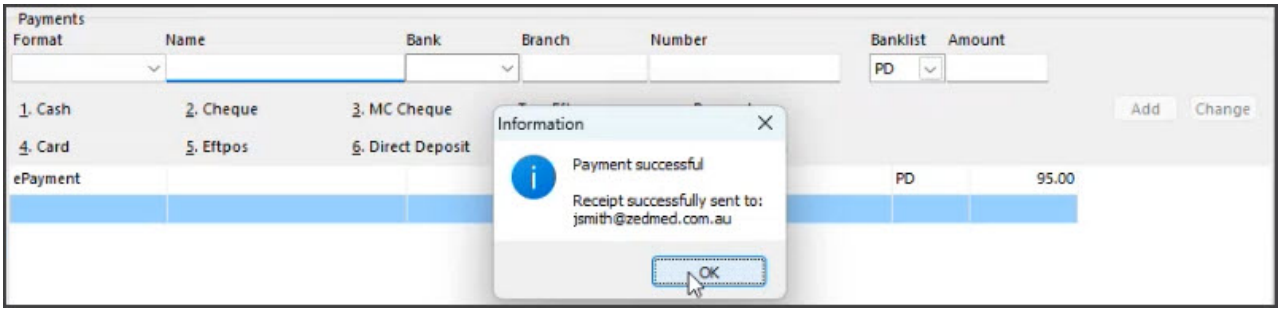
Is there a charge for refunds?

The full amount is refunded to the patient. There are no penalty fees for refunds. Tyro will still receive the fee for the original transaction.

What happens if you charge using ePayment and there are insufficient funds on the card?

The payment will be rejected with a Payment Declined message when you select **Bill** on the ePayment screen. If the reason is not clear, it will display Unknown or Unspecified. An Expired Card will also fail with an Expired Card message.

If the payment is Successful, it will show in the confirmation dialog

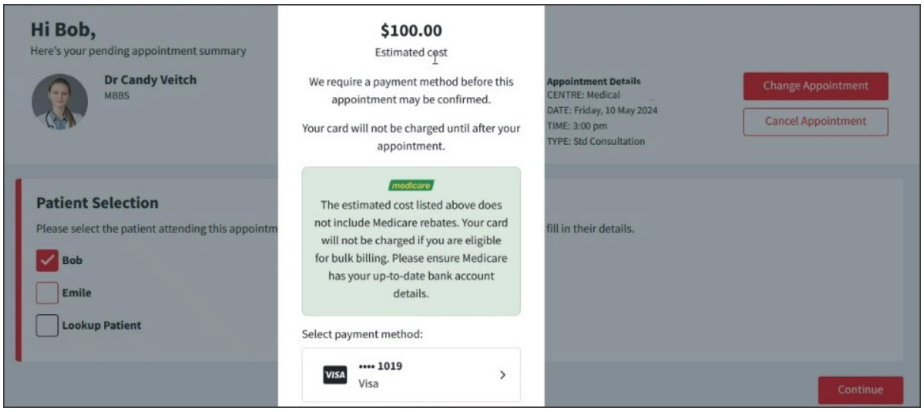


How does Payment Gateway comply with the Government surcharge ban coming into effect in October 2026?

Tyro no longer applies a surcharge to the patient. It still collects the % fee from the practitioner's or practice's bank accounts. Learn more here.

How does it work with OLA bookings?

The first time a patient makes a booking, they can be asked to provide a credit card. When the appointment is booked, the patient's card is charged then refunded $1. Once a card is recorded in Patient Details, the patient will not be prompted again. The practice can display any applicable fees and an estimated consultation cost in OLA. To learn more, see the OLA with Payment Gateway guide.



How does Payment Gateway appear in Banking?

On banking reports, Payment Gateway shows as an ePayment. You can run the Payment Gateway Reconciliation Report to resolve discrepancies.

How are credit cards managed?

Zedmed does not store credit cards. The Payment Cards menu in the Patient record (Office) shows only the card Type (e.g. Mastercard), the last four digits and the expiry date. The practice has no other information. Tyro manages the credit cards and processes the payments when Zedmed invoices the patient.

Can multiple credit cards be used?

A patient can have multiple credit cards on record if they provide different cards for different card requests. In OLA, a card is requested when the patient makes their first appointment, and that card becomes the primary (default) card for that appointment. When invoicing, you can select any valid card on record for the Payment Gateway.

How long can a credit card be charged for?

A practice can charge a credit card until its expiry date or until a practice admin removes it from the patient's Patient Cards menu (Patient Details).

Can a card be added to a child's patient record?

If a next of kin (NOK) provides a credit card for a child, that card will be added to the child's profile (Payment Cards tab in Patient Details) and the NOK will show as the payer.

How can we track what card requests have been sent?

All SMS messages sent to request credit card information will show in **Message Manager** (Management tab > Messages) as **Payment Details Link**, and there is a filter with the same name.

Why can't I see Payment Gateway?

Most Payment Gateway options are not visible in Zedmed until the Payment Gateway has been set up.

What to do if an iPhone does not receive the SMS or cannot open the link?

Please check the iPhone SMS troubleshooting guide.

Payment Gateway at a glance

1) Book an Appointment and check for a credit card.
2) SMS the patient a credit card request, if required.
3) Bill the patient using ePayment and email the receipt.

