

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. The card can be requested 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](#).

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, they can be sent an SMS card request when booking an appointment or be asked to enter credit card details when using Online Appointments. A patient's card can be billed 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 does a practice get access?

The Payment Gateway is requested 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.

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 costs?

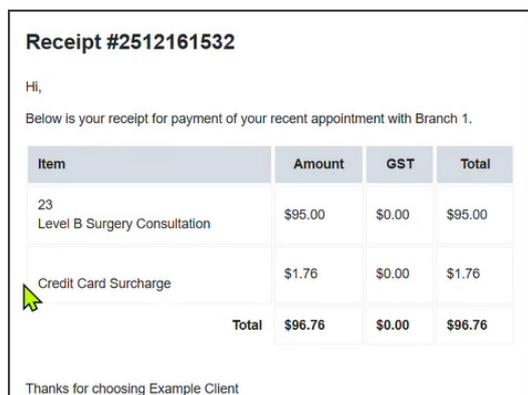
Payment Gateway is a free feature available in Zedmed v37.7.4 and later. SMS payment card requests require ZedSMS. The patient is charged a 1.85% payment fee.

How do fees work?

When the invoice is paid, the surcharge is applied and reflected in the receipt.

Specifically, the fee/surcharge:

- Is calculated as a % of the total consultation cost (including GST if applicable).
- It will not appear on the Zedmed invoice.
- It will appear on the Payment Gateway receipt as a Credit Card Surcharge.
- This receipt is emailed to the patient by Zedmed (screenshot below).



Receipt #2512161532

Hi,

Below is your receipt for payment of your recent appointment with Branch 1.

Item	Amount	GST	Total
23 Level B Surgery Consultation	\$95.00	\$0.00	\$95.00
Credit Card Surcharge	\$1.76	\$0.00	\$1.76
Total	\$96.76	\$0.00	\$96.76

Thanks for choosing Example Client

How do practice/practitioner bank accounts work?

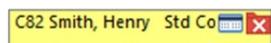
The total amount billed, including the fee, is deposited into the practice/practitioner's bank account the next business day, and Tyro withdraws these fees from the bank account every 30 days, from the day the bank account owner receives their confirmation emails from Tyro.

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 does reception know when to request a credit card?

If you book an Appointment, a credit card icon on the Appointment Details screen tells reception the patient has a card on file. This icon also shows in the Appointment Grid and the Waiting Room. After the consultation, the patient will be billed using Zedmed's ePayment option. All cards provided by the patient for Payment Gateway can also be viewed with their expiry date in the Payment Cards menu 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. MA Online can also be used if a rebate is required. A receipt will be emailed to the patient.

Quick Pay

62 Emma Black

Payer: Black, Emma Due: 0.00 Patient: 0.00 Family: 0.00 Deferred: 0.00 Patient: 0.00 Family: 0.00 Credits: 0.00

Current Invoice(s): Allocate Value 71.30 Discounted value 71.30 Gap 35.00

Format	Name	Bank	Branch	Detail	Banklist	Amount
1. Cash	2. Cheque	3. MC Cheque	Tyro Eftpos	ePayment	PD	
4. Card	5. Eftpos	6. Direct Deposit	7. Credits	Tyro Eas		

ePayment

You are about to bill the patient's credit card with the amount of \$71.30
A receipt can be sent to the patient at the email address below if entered.

Account Payer	Card Type	Card Number	Expiry	Valid
Black, Emma	MASTERCARD	XXXX XXXX XXXX 0008	01/39	✓

How do deposits and no-show charges work?

A receipt can be created using ePayment as the payment type. This receipt can then be applied as a credit when the invoice is raised. For missed appointments, a 'Did Not Attend' item can be created 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](#).

Surcharge refunds must be performed in the Tyro portal, as explained in the first section of the [manual refunds guide](#).

Is there a charge for redunds?

The full amount is refunded to the patient, less the surcharge. There are no penalty fees for refunds.

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. If the reason is not clear, it will display Unknown or Unspecified. An Expired Card will also fail with an Expired Card message.

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

Tyro will be making changes to comply with the surcharge ban before it takes effect. [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. The Payment Gateway **Reconciliation Report** can be run to resolve discrepancies.

How are credit cards managed?

Zedmed does not store credit cards. The Payment Cards menu in the Patient record (Office) only shows the card's Type (e.g. Mastercard) the last four digits and expiry date. The practice has no other information. Tyro manages the credit cards and processes the payments when Zedmed bills 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, any valid card on record for the Payment Gateway can be selected.

How long can a credit card be charged for?

A credit card can be charged by the practice until the card's expiry date or until it is removed from the patient's Patient Cards menu (Patient Details) by a practice admin.

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

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 receipt.

The screenshot is divided into two main panels: 'Appointment Details' on the left and 'Quick Pay' on the right.

Appointment Details: Shows an appointment for 'Black, Emma' on 'Tuesday, 19 November 2024' at 11:15. The doctor is 'Phillip Davis'. A red callout bubble points to a credit card icon in the top right corner, stating: "A credit card icon means a card is on file." At the bottom, a red box highlights the "Close & Request Payment Card" button, with a callout stating: "If there is no credit card icon, send a card request."

Quick Pay: Shows the patient's account with a due amount of 71.30. Under the 'Payments' section, the 'ePayment' option is highlighted with a red box. Below this, a message states: "You are about to bill the patient's credit card with the amount of \$71.30. A receipt can be sent to the patient at the email address below if entered." A table lists the account payer as 'Black, Emma' with a 'MASTERCARD' card number ending in '0008' and an expiry date of '01/39'. The email address 'fedmedtesting+etblack@gmail.com' is entered. At the bottom right, a red box highlights the 'Bill' button.