

# User Guide

Mobile Merchant and Virtual Terminal

POWERED BY MAGENSA.NET



#### Compatible Products

Android 2.3 or greater

Windows PC

**MAGTEK**<sup>®</sup>  
SECURITY FROM THE INSIDE

Android and Windows PC not included.

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### **About MagTek**

Since 1972, MagTek has been a leading manufacturer of electronic devices and systems for the reliable issuance, reading, transmission and security of cards, checks, PINs and other identification documents. Leading with innovation and engineering excellence, MagTek is known for quality and dependability. Its products include secure card reader authenticators, small document scanners, PIN pads and card personalization and issuance systems. These products are used worldwide by financial institutions, retailers, hotels, law enforcement agencies and other organizations to provide secure and efficient electronic payment and identification transactions.

Today, MagTek continues to innovate with the development of a new generation of Protection Services secured by the MagneSafe™ Security Architecture. By leveraging strong encryption, secure tokenization, real-time authentication and dynamic transaction data, MagneSafe products enable users to assess and validate the trustworthiness of credentials used for online identification, payment processing and other high-value electronic transactions.

### **SUPPORT**

Located in Minneapolis, the QwickPAY Support Center provides first level technical support for all QwickPAY and MagTek products.

Please contact one of our Representatives at 651-415-6800. Please have the product part number or serial number available.

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### ACCESSING QWICKPAY FROM ANYWHERE

URL:

Support Email Address:

Payment Protection Gateway/Virtual Terminal:

[www.QwickPAY.com](http://www.QwickPAY.com)

[support@QwickPAY.com](mailto:support@QwickPAY.com)

<https://MyQwickPAY.com>

## Section 1. Account Activation

**You need a Merchant Account to get started. If you don't have one, we can help. Call us at 562-546-6335 for details.**

### TERMINAL BASED

**PLEASE BE SURE YOUR MERCHANT SERVICES PROVIDER CREATES YOUR ACCOUNT AS TERMINAL BASED RATHER THAN HOST BASED TO ENSURE THEY SETTLE CORRECTLY.**

### ACTIVE MERCHANT

If you already have a Merchant Account (meaning: you already have an agreement between yourself, a merchant bank and a payment processor for the settlement of credit card and/or debit card transactions), you are well on your way to accepting card present transactions with QwickPAY.

QwickPAY is MagTek's Payment Protection Gateway powered by the security services of Magensa.net. These services include encryption, tokenization and authentication of the transaction using dynamic data during payment processing. Since our Payment Protection Gateway is certified to process with virtually any payment processor, it is very likely that you can maintain your existing merchant account. Please complete the online form at: <https://www.qwickpay.com/qpos/processorinfo.aspx>

Have the following information ready:

- Merchant Company name and address
- Service Provider e-mail
- Processor Information including: Terminal ID; Acquirer BIN/Merchant ID; Acquirer/Merchant Bank name, contact and phone; Merchant Account, card types accepted.

Once you complete the form, a MagTek representative will contact you to complete the process.

When making changes to your account additional charges may apply; be sure to discuss this with your service provider.

### SETTING UP AS A FIRST TIME MERCHANT

Setting up a merchant account is a simple agreement between a retailer or merchant (like yourself), a merchant bank and a payment processor for the settlement of credit card and/or debit card transactions. Please complete the online form at <http://www.qwickpay.com/activate/setup-new-account-form.aspx>.

#### Individual Attention

Once you complete the form, a MagTek representative and one of MagTek's approved Merchant Services Providers will contact you to complete the application process.

Activating a Merchant Account is much like applying for a credit card and you will be asked similar questions.

Have the following information ready:

- Contact details and business name
- Locations and products and/or services
- Annual business stats
- Complete business owner contact details including social security or tax ID number
- Bank details including ABA and DDA numbers

### THE QWICKPAY PAYMENT PROTECTION GATEWAY

The QwickPAY Payment Protection Gateway services provided by MagTek will be in addition to your normal card processing rates. QwickPAY works in concert with a merchant services provider. In some cases, the QwickPAY fees will be contained on the same statement as the traditional card processing fees.

### BEST PRACTICES

MagTek adheres to best practices regarding your sensitive details.

## DEMO MODE

QwickPAY provides a Demo Mode so you can familiarize yourself with the application once you get the SCRA or before. download QwickPAY, launch the application, go to MENU>MERCHANT INFO.



### Select Demo Mode with BulleT if you have the SCRA

Merchant ID and password will automatically fill, just enter your e-mail.

QwickPAY Merchant ID:	Demo
QwickPAY Merchant Password:	QwickPayDemoPwd
QwickPAY Merchant e-mail:	Enter your e-mail here for electronic receipts

### Select Demo Mode no BulleT if you do NOT have a SCRA

Merchant ID and password will automatically fill, just enter your e-mail.

QwickPAY Merchant ID:	QwickPayDemoID
QwickPAY Merchant Password:	QwickPayDemoPwd
QwickPAY Merchant e-mail:	Enter your e-mail here for electronic receipts



## ATTEMPTING LIVE TRANSACTIONS IN DEMO MODE

If you are in Demo Mode and try to make a Live transaction and hit SUBMIT you will get the following warning:

### Warning

You are currently configured for Demo Mode. This is NOT a Live transaction. To disable Demo Mode: Go to the application's MENU, tap Merchant Info, enter your Merchant ID and Password, then tap DONE.

Additionally the e-mail message will state:

"You are currently configured for Demo Mode. This is NOT a live transaction."



## SIGN-IN

Please be certain to sign-in with you actual credentials to make live transactions. Tap the MENU button and then the MERCHANT INFO button.

Enter the following:	QwickPAY Merchant ID
	QwickPAY Merchant Password
	Confirm QwickPAY Merchant Password
	Merchant e-mail is the default e-mail address for receipts

Then hit DONE.

## Section 2. Devices

Secure Card Reader Authenticators (SCRAs) mark the full evolution of magnetic card readers today. The following terms describe the evolution of card reading technology and how innovations have led to stronger security designed to stop data breaches and the trafficking of stolen cardholder data.

### MSR - Magnetic Stripe Reader

Reads ISO/AAMVA encoded data and transmits clear text cardholder data.

### SCR - Secure Card Reader

Reads ISO/AAMVA encoded data, encrypts the data and transmits clear text cardholder data.

### SCRA - Secure Card Reader Authenticator

Reads ISO/AAMVA encoded surface layer data, reads the magnetic particulate layer below, encrypts the data within the tamper resistant authentication sensor and transmits the encrypted cardholder data along with the stripe's dynamic digital identifiers (DI) for card and cardholder data authentication during the transaction authorization process ONLY devices secured by the MagneSafe™ Security Architecture fit this description. This is the only device that delivers counterfeit card prevention and counterfeit card detection in real-time.

### BulleT Features - Bluetooth. Portable. Easy to use.

Security anywhere. With the BulleT Secure Card Reader Authenticator (SCRA), security comes with the flexibility and portability of a Bluetooth wireless interface. Small enough to fit into the palm of your hand, the BulleT enables secure wireless communications with a PC or mobile phone using the popular Bluetooth interface. Not only does the BulleT encrypt card data from the moment the card is swiped, but it also enables card authentication to immediately detect counterfeit or altered cards.

Ideal for merchants and financial institutions' mobile users, the BulleT offers MSA (MagneSafe™ Security Architecture) features with the convenience of a Bluetooth interface. This powerful combination assures card data protection, transaction security and convenience needed to secure mobile applications with strong encryption and 2-factor authentication. The BulleT is specifically designed to leverage the existing magnetic stripe card as a secure token empowering cardholders with the freedom and confidence of knowing that their transactions are secure and protected anytime, anywhere.



BulleT  
Uses Bluetooth technology

### Key Features

- Reads up to 3 tracks
- Bi-directional read
- Reads ANSI/ISO/AAMVA cards plus some custom formats
- Provides Red/Green/Amber LED for status
- Unique, non-changeable device serial number
- Triple DES Encryption
- DUKPT Key Management
- MagnePrint® Card Authentication
- Tokenization
- Device & Host Authentication
- MagneSafe Security Architecture
- Masked Data
- Ergonomic design simplifies card swiping; no cable to interfere with reader grip
- Battery charging via industry standard USB cables—requires two hours for a full charge
- Supports personal area network using the industry standard 2.4GHz frequency space
- Offers a range of up to 30 feet (10 meters)
- Allows hundreds of card swipes between charges
- Rechargeable battery with 5-year life
- Uses standard USB cables to recharge

## BLUETOOTH CONNECTION



**1.**  
Pull up Applications or Menu  
and select Settings



**2.**  
Select Wireless and network



**3.**  
Select Bluetooth settings



**4.**  
Turn on the BulleT reader;  
a green light will flash  
when the device is trying to  
connect



**5.**  
Select Scan for devices



**6.**  
Select the MagTek device  
when it appears on the  
screen



**7.**  
The screen will prompt you  
for a PIN (the default is  
1234)

continued...



## BLUETOOTH CONNECTION (continued)



**8.**  
At this point the device is paired but not connected to QwickPAY



**11.**  
Press the MENU key to connect the device and select Connect



**9.**  
Go to the QwickPAY application



**12.**  
The device is now connected and ready to use



**10.**  
The top red bar shows the device is not connected



## VIRTUAL TERMINAL/BROWSER-BASED DEVICES

### USB CONNECTION



#### Dynamag

Connect the Dynamag via the USB cable to your PC. The device will automatically be detected. The Dynamag's LED will illuminate green when ready.



#### IPAD® with Integrated SCRA

Connect the IPAD via the USB cable to your PC. The device will be automatically detected.



#### Flash

Connect the Flash via the USB cable to your PC. The device will automatically be detected.



### BLUETOOTH CONNECTION

#### BulleT

Connect the BulleT via Bluetooth connection to your PC. The SCRA is operational when it sends a signal to your device and the LED is green.

### SCRA DEVICE FIELDS

**Device Key Serial Number:**

serial number

**Firmware:**

product number given to the firmware loaded

**Clear Account Data from Your Device:**

allows you to clear device account data

### DEVICE REGISTRATION

You do not need to register your device.

## Section 3. QwickPAY App on Android

### OVERVIEW

QwickPAY is a complete payment solution allowing your Android mobile device to evolve into a highly secure payment system. With QwickPAY, you can easily accept credit and signature debit sales anytime, anyplace. Don't type, safely swipe using MagTek's BulleT Secure Card Reader Authenticator (SCRA) and you and your customer will enjoy the convenience and peace of mind unmatched by any other POS system. It is easy to use and can help merchants lower their cost of accepting cards by as much as 30%.

QwickPAY delivers merchants with a total (POS) solution that can be accessed from anywhere at any time and helps remove merchants from PCI scope.

- Protects data and surpasses the PCI DSS standards by combining the multi-layered MagneSafe™ Security Architecture
- Card-present ONLY transactions
- Visa, MasterCard, Amex, Discover
- Immediate encryption (Triple DES) of all cardholder data with a derived unique key per transaction (DUKPT)
- Immediate tokenization or "substitution" of all cardholder data
- Immediate authentication of the card to ensure it is not a fraudulent copy
- Dynamic payment card data with every transaction for maximum cardholder protection
- Capture digital signatures
- Capture images of cardholder or goods purchased
- Auto calculate Tip and Tax
- Fill customer contact info from address book
- E-mail receipts
- Easy to use transaction reporting

### Other Features

QwickPAY provides unmatched security for cardholders and merchants. No Commitment - No Cancellation fees - No Minimum transaction fees - includes DETA & Fraud Alerts

### DETA = Protection Services

- Dynamic: Payment Card Data.
- Encryption: within the head – Decrypted data delivered only to a PCI DSS certified payment processor or gateway.
- Tokenization: of sensitive data (3 types - Card, PAN, and Transaction) & QwickPAY Qwick Code exchange.
- Authentication (Card, Cardholder data, Device, Host, Session): Eliminates the costs and hassles related to the charge back process by identifying counterfeit cards.



## GETTING STARTED

**Download** the QwickPAY application for free from the Android Market at <https://market.android.com/details?id=com.magtek.mobile.android.QwickPAY>



**Launch** QwickPAY on your Android by tapping the icon.

**Protect** your device with a 4-digit PIN.



### SIGN-IN

Please be certain to sign-in with you actual credentials to make live transactions. Tap the MENU button and then the MERCHANT INFO button.

Enter the following:

QwickPAY Merchant ID  
QwickPAY Merchant Password  
Confirm QwickPAY Merchant Password  
Merchant E-mail (the default e-mail address for receipts)

Then hit DONE.

## MANUAL ENTRY/KEYED TRANSACTIONS

If you select **MANUAL ENTRY** from the transaction MENU QwickPAY Lite will automatically launch. If it is not loaded on the device you will be brought to the Android MarketPlace, where you can download QwickPAY Lite for free to complete the transaction (activated accounts will auto populate application settings).



## SWIPE TRANSACTIONS

A **Sale - Swipe** transaction sends the credit/debit card information to the QwickPAY Payment Protection Gateway for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement\* later in the day. (\* see settlement chart in FAQs)

Note:

A merchant can "Void" a transaction at any time prior to settlement. To return a customer's money after a settlement has occurred, merchants should instead perform a "Refund" transaction.

Starting from QwickPAY's main transaction screen, touch the "Trans.x" button in the upper left corner.

### Select "SALE - SWIPE"

You will notice the "Trans.Sale" button in the upper left.

### SWIPE the Card

Ensure your BulleT SCRA is in a ready state (indicated by a green bar at the top of the application screen). Swipe the payment card through the BulleT in a smooth motion.

The card information, including customer name and account number, will automatically populate with the swipe of the payment card. The card data is masked so that full card data is never displayed. The card brand is displayed.

### ENTER the Transaction Details

<b>Card Data</b>	The card data is masked after you leave the field. This protects the data.
<b>Amount</b>	Enter the transaction dollar amount.
<b>Tax and Tip</b>	Set default settings under MENU>QWICKPAY SETTINGS. Change during a sale by tapping the blue arrow button.
<b>CVV2/CVC2</b>	Provides better validation of the card (optional).You can turn this field ON or OFF under MENU>QWICKPAY SETTINGS.
<b>Zip code</b>	Provides better validation of the card (optional).You can turn this field ON or OFF under MENU>QWICKPAY SETTINGS.
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).

### NAVIGATION OPTIONS

<b>Clear</b>	Allows you to clear the transaction details prior to submitting.
<b>Details</b>	The Details button allows you to select and edit your contacts. Press DONE to save edits.
<b>MENU</b>	Brings you to the application MENU.
<b>Trans.Sale</b>	Brings you to the transaction type menu.
<b>Tab</b>	The TAB button moves you through the fields.
<b>Blue Arrow</b>	Hit the blue arrow button to edit the tax and tip calculation amount.

### Submit the Sale

Press the green "SUBMIT" button, when you are ready to process the sale.

**SWIPE TRANSACTIONS** (continued)**The Response from the QwickPAY Payment Protection Gateway**

The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.



<b>MP Score</b>	The MagnePrint® score from the transaction. The score will range anywhere from -1 to +1 and be represented as 3 decimal places (ex - .856). The higher the score, the more likely the card is authentic and not a copied card.
<b>MP Days on File</b>	The number of days that the MagnePrint has been on file with Magensa.net.
<b>MP Reg by</b>	The party that initially registered the MagnePrint with Magensa.net. Examples can be: Merchant, Gateway, Processor, Brand or Financial Institution.
<b>MP Count</b>	The amount of MagnePrint card swipes.
<b>Trans Type</b>	The type of transaction. Examples can be: Sales – Swipe, Sale – Qwick Code, Void or Refund.
<b>Status</b>	The status of the transaction as it is returned from the cardholder's financial institution. Examples can be Approved, Declined, etc.
<b>Transaction ID</b>	An alpha/numeric code returned from the QwickPAY Payment Protection Gateway that is unique to the specific transaction.
<b>Auth Code</b>	The authorization code that is returned from the cardholder's financial institution when a transaction is authorized for sale.
<b>Total Charge</b>	The total amount charged for a specific transaction (with applicable tax and tip).
<b>Tip Amount</b>	The amount of dollars charged as Tip.
<b>Tax Amt</b>	The amount of dollars charged as Sales Tax.
<b>Card #</b>	The primary account number (or PAN) from the card used to initiate the transaction. This number will be partially masked.
<b>Exp date</b>	The expiration date of the card used to initiate the transaction.
<b>Transaction Token</b>	A unique token or code generated with each swipe. This code can be used for post processing to reference back to the original, secured swipe data.
<b>E-mail</b>	The address where the receipt should be sent.
<b>Location</b>	The geographical location where the transaction was made.

**SIGN**

Press **"SIGN"** to have customer sign.

## SWIPE TRANSACTIONS (continued)

### Signature Panel

You can request a signature with the transaction.

Customers may sign with their finger or use an optional stylus available at :  
<http://www.tenonedesign.com/products.php?application=Android Phones>



The customer will be prompted to sign the receipt using the touch screen of the device.  
 Press **DONE** to complete the transaction and to clear all of the fields for the next transaction.

### EMAIL

An image of the receipt with signature will then display with message asking if the receipt should be e-mailed to the customer, a copy will go to the merchant.





## QWICK CODE TRANSACTIONS

A **Sale - Qwick Code** transaction sends the 8-digit alpha Qwick Code to the QwickPAY Payment Protection Gateway whereby the Qwick Code is securely exchanged for decrypted card data which is then transmitted on to a PCI certified processor and used for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

A merchant can "Void" a transaction at any time prior to settlement. To return a customer's money after a settlement has occurred, merchants should instead perform a "Refund" transaction.

Starting from QwickPAY's main transaction screen, touch the "Trans.x" button in the upper left corner.

### Select "SALE – Qwick Code"

You will notice the Trans.Code button in the upper left.



### ENTER the Transaction Details

<b>Enter Qwick Code</b>	Enter the 8-digit alpha Qwick Code.
<b>Amount</b>	Enter the transaction dollar amount.
<b>Tax and Tip</b>	Set default settings under MENU>QWICKPAY SETTINGS. Change during a sale by tapping the blue arrow button.
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).

### NAVIGATION OPTIONS

<b>Clear</b>	Allows you to clear the transaction details prior to submitting.
<b>Details</b>	The Details button allows you to select and edit your contacts. Press DONE to save edits.
<b>MENU</b>	Brings you to the application MENU.
<b>Trans.Code</b>	Brings you to the transaction type menu.
<b>Tab</b>	The TAB button moves you through the fields.
<b>Blue Arrow</b>	Hit the blue arrow button to edit the tax and tip calculation amount.

### Submit the Sale

Press the green "SUBMIT" button, when you are ready to process the sale.





**QWICK CODE TRANSACTIONS** (continued)**The Response from the QwickPAY Payment Protection Gateway**

The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.



<b>MP Score</b>	The MagnePrint® score from the transaction when the Qwick Code was generated. The score will range anywhere from -1 to +1 and be represented as 3 decimal places (ex - .856). The higher the score, the more likely the card is authentic and not a copied card.
<b>MP Days on File</b>	The number of days that the MagnePrint has been on file with Magensa.net.
<b>MP Reg by</b>	The party that initially registered the MagnePrint with Magensa.net. Examples can be: Merchant, Gateway, Processor, Brand or Financial Institution.
<b>MP Count</b>	The amount of MagnePrint card swipes.
<b>Trans Type</b>	The type of transaction. Examples can be: Sales – Swipe, Sale – Qwick Code, Void or Refund.
<b>Status</b>	The status of the transaction as it is returned from the cardholder's financial institution. Examples can be Approved, Declined, etc.
<b>Transaction ID</b>	An alpha/numeric code returned from the QwickPAY Payment Protection Gateway that is unique to the specific transaction.
<b>Auth Code</b>	The authorization code that is returned from the cardholder's financial institution when a transaction is authorized for sale.
<b>Total Charge</b>	The total amount charged for a specific transaction (with applicable tax and tip).
<b>Tip Amount</b>	The amount of dollars charged as Tip.
<b>Tax Amt</b>	The amount of dollars charged as Sales Tax.
<b>Card #</b>	The primary account number (or PAN) from the card used to initiate the transaction. This number will be partially masked.
<b>Exp date</b>	The expiration date of the card used to initiate the transaction.
<b>Transaction Token</b>	A unique token or code generated with each swipe. This code can be used for post processing to reference back to the original, secured swipe data.
<b>E-mail</b>	The address where the receipt should be sent.
<b>Location</b>	The geographical location where the transaction was made.

**SIGN**

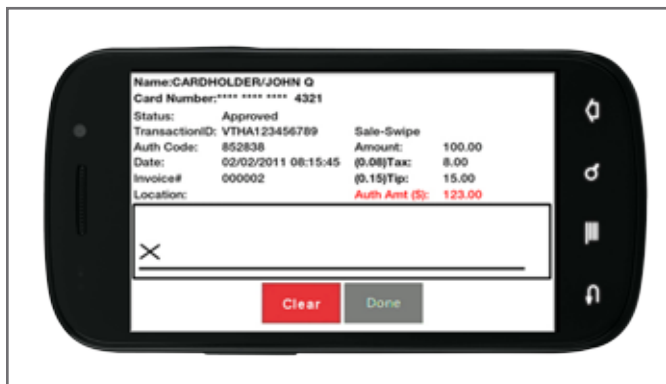
Press **SIGN** to have customer sign.

## QWICK CODE TRANSACTIONS (continued)

### Signature Panel

You can request a signature with the transaction.

Customers may sign with their finger or use an optional stylus available at :  
<http://www.tenonedesign.com/products.php?application=Android Phones>



The customer will be prompted to sign the receipt using the touch screen of the device. Press **DONE** to complete the transaction and to clear all of the fields for the next transaction.

### EMAIL

An image of the receipt with signature will then display with message asking if the receipt should be e-mailed to the customer. Send receipt via e-mail to the customer, a copy will go to the merchant.





## VOID TRANSACTIONS

A **Void** transaction can be performed on any “Sale” transaction recently submitted for payment that has not yet been settled by the QwickPAY Payment Protection Gateway.

### ENTER the Transaction Details

Transaction ID	The Transaction ID was generated at the time of the original transaction. You can find the Transaction ID by viewing the History logs for any given transaction.
Picture	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).

### NAVIGATION and MENU OPTIONS

Clear	Allows you to clear the transaction details prior to submitting.
Details	The Details button allows you to select and edit your contacts. Press DONE to save edits.
MENU	Brings you to the application MENU.
Trans.Void	Brings you to the transaction type menu
Tab	The TAB button moves you through the fields.
Blue Arrow	Hit the blue arrow button to edit the tax and tip calculation amount.

### There are two ways to execute a VOID transaction.

You may switch to Void directly from the Transaction Type Menu by selecting Void, or you may select from the History (MENU>HISTORY) so the customer's information and Transaction ID are added automatically.

1. The easiest way is to start from History located in the MENU.

- MENU: tap on the MENU icon in the upper right corner.
- HISTORY: select HISTORY.
- SELECT: select the transaction you wish to void from the list.
- TAP: select VOID in the upper right corner.
- VIEW: the transaction details screen
- SUBMIT: tap SUBMIT to process the Void.
- PROCESSED: you will view a response screen where you can ADD TO CONTACTS
- SIGN: tap on SIGN to go to the signature screen.
- DONE: tap on DONE once the signature is entered.
- EMAIL: e-mail the VOID receipt.

2. If you know the customers first and last name and the transaction ID, you can perform a VOID from the main transaction screen.

- TRANS.X Menu: tap the “Trans.x” button in the upper left corner.
- SELECT: select VOID.
- ENTER: the Void screen will appear and here you enter the transaction ID.
- SUBMIT: to enter the transaction details.
- ENTER: The next screen requires you to enter the customers first and last name.
- DONE: click DONE in the upper right hand corner.
- VIEW: You can then review the details of the receipt.
- SUBMIT: tap SUBMIT to process the Void.
- PROCESSED: you will view a response screen where you can ADD TO CONTACTS
- SIGN: tap on SIGN to go to the signature screen.
- DONE: tap on DONE once the signature is entered.
- EMAIL: e-mail the VOID receipt.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.



## REFUND TRANSACTIONS

A **Refund**, also known as a Credit transaction, can be performed on any previously settled “Sale” transaction. A Refund transaction transfers money from your merchant account to a cardholder’s account.

### ENTER the Transaction Details

<b>Transaction ID</b>	The Transaction ID that was generated from the original transaction you wish to Refund. You can find the Transaction ID by viewing the History logs for any given transaction.
<b>Amount</b>	Enter the refund transaction dollar amount.
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).



### NAVIGATION OPTIONS

<b>Clear</b>	Allows you to clear the transaction details prior to submitting.
<b>Details</b>	The Details button allows you to select and edit your contacts. Press DONE to save edits.
<b>MENU</b>	Brings you to the application MENU.
<b>Trans.Refund</b>	Brings you to the transaction type menu
<b>Tab</b>	The TAB button moves you through the fields.
<b>Blue Arrow</b>	Hit the blue arrow button to edit the tax and tip calculation amount.

### There are two ways to execute a REFUND transaction.

Similar to Void there are two ways to perform a Refund transaction: 1.) You may switch to Refund directly from the Transaction Type Menu or; 2.) You may select from the History (MENU>HISTORY) so the customer’s information and Transaction ID are added automatically.

Once there:

- **ENTER:** the transaction amount on the Refund transaction screen.
- **SUBMIT:** tap the SUBMIT button to process the Refund to credit the account.
- **PROCESSED:** you will view a response screen where you can **ADD TO CONTACTS**
- **SIGN:** tap on SIGN to go to the signature screen.
- **DONE:** tap on DONE once the signature is entered.
- **EMAIL:** e-mail the REFUND receipt.



Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.



### QwickPAY MENU

History	QwickPAY Payment Protection Gateway provides all the reporting you need to run the sales-end of your mobile business. <ul style="list-style-type: none"> <li>Transaction Search Functionality</li> <li>Transaction Detail Viewing</li> </ul>
BulleT	Here you will find the BulleT SCRA's unique Serial Number and Firmware version. The Serial Number will always be 7 digits and begin with a letter (e.g., - B01234A). The Firmware Version will always be a numeric value (e.g., - 1.0.0).
Saved Receipts	Unsent receipts are stored here for later sending. This is useful when the network connection is lost or if you do not have an e-mail account setup on the device.
QwickPAY Help	Quick link to QwickPAY online help.
Merchant info	Set your account login and e-mail settings. If you change your password on your mobile device, it will only change on the mobile device. You would need to change your password on your virtual terminal additionally.
QwickPAY Promos	Check here for updates on QwickPAY promotions.
Refer a Friend	Click here to send a populated e-mail to friends and colleagues about QwickPAY.
About	Touch here for version and application information.



### QwickPAY SETTINGS

Each transaction indicating a Sale will require a dollar amount to be hand keyed into QwickPAY. The Tax and Tip values can be auto calculated based on these default settings or they can be manually overridden on the transaction screens by pressing the "right arrow" button.

Tax and Tip	Set your default calculations for tax and tip.
CVV2/CVC2	Set the default to require or not to require by selecting ON or OFF.
Zip Code	Set the default to require or not to require by selecting ON or OFF.
Clear Transaction History	Clears the transaction history on your phone.



### QwickPAY supports Partial Authorization.

## Section 4. Browser-Based Merchant Portal/Virtual Terminal

The QwickPAY Merchant Portal/Virtual Terminal delivers QwickPAY mobile users a browser-based way to manage their account and browser-only based users a Virtual Terminal, all in one.



### Browser-Based Demo

Demo the QwickPAY browser-based application.

Go to: <https://MyQwickPAY.com>  
 QwickPAY Merchant ID: demo  
 QwickPAY Merchant Pwd: Go4QwickPAY!!!

### Live Transactions

Access on your virtual terminal, Windows OS at <https://myqwickpay.com>.  
 Enter your actual Merchant ID and Password.

### SWIPE TRANSACTIONS

A **Sale - Swipe** transaction sends the credit/debit card information to the QwickPAY Payment Protection Gateway for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

Note:

A merchant can "Void" a transaction at any time prior to settlement. To return a customer's money after a settlement has occurred, merchants should instead perform a "Refund" transaction.

### Under Credit Card select SALE

<b>ENTER Amount</b>	Payment Information: enter a valid amount and include cents.
<b>SWIPE the Card</b>	Click on IPAD Swipe, SCRA Swipe/Insert or Flash. Swipe the card through the device. (Click on the IPAD Keypad button to use the keypad.)
<b>ENTER the Details</b>	Enter the card security code, Order Information, Card Billing Address, Shipping Address
<b>CHARGE the Sale</b>	Click on Charge when you are done
<b>Complete the Sale</b>	The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.
<b>SALE RESPONSE</b>	Completed, not completed or declined
<b>Transaction ID</b>	The unique ID number given to each transaction.
<b>Authorization Code</b>	The authorizing code. If the sale is not complete, the sale will be NA.
<b>Card PAN</b>	The masked PAN, shows only the last 4 digits of the card.
<b>Expiration Date</b>	Expiration date on the card.
<b>Perform Another Sale</b>	You will always be given the opportunity to perform another sale immediately after.

## QWICK CODE TRANSACTIONS

A **Sale – Qwick Code** transaction sends the 8-digit alpha Qwick Code to the QwickPAY Payment Protection Gateway whereby the Qwick Code is securely exchanged for decrypted card data which is then transmitted on to a PCI certified processor and used for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

Note:

A merchant can "Void" a transaction at any time prior to settlement. To return a customer's money after a settlement has occurred, merchants should instead perform a "Refund" transaction.

### Under Credit Card select SALE

<b>ENTER Amount</b>	Payment Information: enter a valid amount and include cents.
<b>ENTER the Qwick Code</b>	Click on Qwick Code to enter the Qwick Code
<b>ENTER the Details</b>	Enter the card security code, Order Information, Card Billing Address, Shipping Address
<b>CHARGE the Sale</b>	Click on Charge when you are done
<b>Complete the Sale</b>	The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.
<b>SALE RESPONSE</b>	Completed, not completed or declined
<b>Transaction ID</b>	The unique ID number given to each transaction.
<b>Authorization Code</b>	The authorizing code. If the sale is not complete, the sale will be NA.
<b>Card PAN</b>	The masked PAN, shows only the last 4 digits of the card.
<b>Expiration Date</b>	Expiration date on the card.
<b>Perform Another Sale</b>	You will always be given the opportunity to perform another sale immediately after.



## VOID TRANSACTIONS

A **Void** transaction can be performed on any “Sale” transaction recently submitted for payment that has not been settled by the QwickPAY Payment Protection Gateway.

### VOID transactions

ENTER Void	Using the original card or Transaction ID.
------------	--

Enter the Void transaction ID and submit.

## REFUND TRANSACTIONS

A **Refund**, also known as a Credit transaction, can be performed on any previously settled “Sale” transaction, or it can be applied to a credit card that has not been previously processed through the QwickPAY Payment Protection Gateway. A Refund transaction transfers money from your merchant account to a cardholder’s account.

### REFUND transactions

ENTER Refund	Can only be applied to the original card.
--------------	---

Enter the Refund transaction ID and submit.

## QWICKPAY MERCHANT PORTAL MENU AND ADMINISTRATION

Home	Brings you home
Credit Card	Allows users to Make a Sale, Void or Refund
Account	<p><b>Account Administration</b> Merchant service providers deliver the financial linkage between you, your customers, your bank and the credit card companies. Fees and fee structures will vary, but you can expect that every merchant processing account will include: Discount Rate: This is the percentage of the transaction amount you will be billed for the transactions you process. Rates vary based on certain risk criteria usually categorized into “Qualified”, “Mid-Qualified” and “Non-Qualified” tiers. In addition, rates vary depending on your type of business, whether or not you swiped the customer’s card through the reader and other factors that can be explained in further detail by your merchant account provider. To ensure that you get the lowest fees possible, always swipe the customer’s card through the SCRA, and be sure to include all the required information whenever processing a transaction.</p> <p><b>User and Device Management</b> The QwickPAY interface safely handles the communication between your device, the QwickPAY Payment Protection Gateway, and Magensa.net. MagTek’s SCRAs are easy to install and even easier to use. Simply plug the SCRA into the USB port or pair its Bluetooth connection and you are ready to accept authentic, card present transactions.</p> <p><b>Settlement</b> Your merchant Account provides an agreement between a merchant (like yourself), a merchant bank and a payment processor for the settlement of credit card and/or debit card transactions.</p>
Help	Go to <a href="http://www.qwickpay.com/support">www.qwickpay.com/support</a>
Logout	<p>Securely logout.</p> <p>If you change you password on your virtual terminal, it will only change for your browser-based access. You would need to change your password on your mobile device additionally.</p>

## REPORTS

### Standard Daily Activity Report

Save Template As	Allows you to select a name for your report.
Date	Provides the date of the report
Time Zone	Provides the time zone.
Report Type	Summary, Detail
Sort By	Cardholder Name, Account No, Expiration Date, Transaction DateTime, Amount, AuthCode, Response Code, Response Msg, Transaction Type, Transaction ID, Original Transaction ID, Card Type
Score	Ascending or Descending

### Custom Activity Report

Save Template As	Allows you to select a name for your report.
Dates	Provides the dates of the report (custom beginning and end dates)
Time Zone	Provides the time zone.
Sort By	Cardholder Name, Account No, Expiration Date, Transaction DateTime, Amount, AuthCode, Response Code, Response Msg, Transaction Type, Transaction ID, Original Transaction ID, Card Type
Card Types	American Express, Master Card, Diner's Club, JCB, Visa, Discover, Unknown
Transaction Types	Sale, Order, Voice Authorization, Void, Delayed Capture, Authorization, Credit
Minimum Amount	Sort by amounts
Maximum Amount	Sort by amounts
Available Columns	Cardholder Name, Account No, Expiration Date, Transaction DateTime, Amount, AuthCode, Response Code, Response Msg, Transaction Type, Transaction ID, Original Transaction ID, Card Type
Score	Ascending or Descending.



## Section 5. QwickPAY Lite App on Android

QwickPAY Lite is an easy to use POS payment solution allowing your Android device to evolve into a portable POS payment system. With QwickPAY Lite, you can easily accept credit and signature debit transaction sales anytime, anyplace. QwickPAY Lite brings convenience back to POS. It is simple to configure and easy to use. For enhanced security, faster transactions and more savings with card-present transactions, please download the full version of QwickPAY, "The Safest Way".

QwickPAY Lite can process payment transactions with manually entered card data or by using QwickPAY Qwick Codes (one-time-use, secure, 8-character, alpha, numeric, or combo tokens). The consumer using their own personal secure card reader authenticator from MagTek (SCRA) and the Qwick Codes application can generate Qwick Codes which can be used in place of cardholder data.

Merchants can process card-present transactions by accepting a Qwick Code in lieu of a card swipe and transmitting it to the QwickPAY Payment Protection Gateway. The QwickPAY Payment Protection Gateway can exchange card data for a Qwick Code and pass the cardholder data along to any ROC certified payment gateway or processor.

### OPTIONAL STYLUS FOR SIGNATURES

Customers may sign with their finger or use an optional stylus available at <http://www.tenonedesign.com/products.php?application=Android Phones>

### KEY FEATURES

- Accepts key-entered Visa, MasterCard, Amex, Discover
- Supports Qwick Codes
- Captures images of cardholder or goods purchased
- Auto calculates Tip and Tax
- Fills customer contact info from address book
- E-mail receipts
- Easy to use transaction reporting



### QWICKPAY LITE CAUTION

QWICKPAY LITE ALLOWS YOU TO TAKE KEY-ENTERED CARD DATA.

**CAUTION: HAND KEYED TRANSACTIONS ARE EXPENSIVE, LESS SECURE AND MORE LIKELY TO RESULT IN CHARGEBACKS. IF YOU MUST HAND KEY A TRANSACTION, YOU SHOULD ALSO TAKE AN IMPRINT OF THE CARD AND OBTAIN A WET INK SIGNATURE IN CASE OF A CHARGEBACK DISPUTE. WHEN YOU SWIPE A CARD, THE FULL VERSION OF QWICKPAY "THE SAFEST WAY" IS A BETTER CHOICE FOR YOU.**



## GETTING STARTED

**Download** the QwickPAY Lite application for free from the Android Market at <https://market.android.com/details?id=com.magtek.mobile.android.QwickPAY.Lite>



**Launch** QwickPAY on your Android by tapping the icon on your device.

**Protect** your device with a 4-digit PIN.

## MERCHANT INFORMATION

Set your Sign-In details and Merchant e-mail.

## MOBILE DEMO

QwickPAY provides a Demo Mode so you can familiarize yourself with the application once you get the SCRA or before. Simply download QwickPAY Lite and launch.

Go to MENU>MERCHANT INFO and:

### Select Demo Mode with BulleT if you have a reader

Merchant ID and password will automatically fill, just enter your e-mail.

Merchant ID:	Demo
Merchant Password:	QwickPayDemoPwd
Merchant E-mail:	Enter your e-mail here for electronic receipts

### Select Demo Mode no BulleT if you do NOT have a reader

Merchant ID and password will automatically fill, just enter your e-mail.

Merchant ID:	QwickPayDemoID
Merchant Password:	QwickPayDemoPwd
Merchant E-mail:	Enter your e-mail here for electronic receipts



## ATTEMPTING LIVE TRANSACTIONS IN DEMO MODE

If you are in Demo Mode and try to make a Live transaction and hit SUBMIT you will get the following warning:

### Warning

You are currently configured for Demo Mode. This is NOT a Live transaction. To disable Demo Mode: Go to the application's MENU, tap Merchant Info, enter your Merchant ID and Password, then tap DONE.

Additionally the e-mail message will state:

"You are currently configured for Demo Mode. This is NOT a live transaction."



## SIGN-IN

Tap the MENU button and the MERCHANT INFO button

Enter the following:	QwickPAY Merchant ID
	QwickPAY Merchant Password
	Confirm QwickPAY Merchant Password
	Merchant e-mail is the default e-mail address for receipts

Then hit DONE.



## MANUAL/KEYED ENTRY TRANSACTIONS

A “**Trans.Manual**” transaction sends the credit/debit card information to the QwickPAY Payment Protection Gateway for authorization. The funds available on the customer’s credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

Note:

A merchant can “Void” a transaction at any time prior to settlement. To return a customer’s money after a settlement has occurred, merchants should instead perform a “Refund” transaction.

Starting from QwickPAY’s main transaction screen, touch the “Trans.x” button in the upper left corner.

### Select “SALE – MANUAL ENTRY”

You will notice the Trans.Manual button in the upper left.



### ENTER the Transaction Details

<b>Card Data</b>	The card data is masked after you leave the field. This protects the data.
<b>Amount</b>	Enter the transaction dollar amount.
<b>Tax and Tip</b>	Set default settings under MENU>QWICKPAY SETTINGS. Change during a sale by tapping the blue arrow button.
<b>CVV2/CVC2</b>	To better validate the card (REQUIRED). Field must have a minimum of 3-4 numeric digits.
<b>Zip code</b>	To better validate the card (zip code validation is dependent on the Processor, it may or may not be validated.) You can turn this field ON or OFF under MENU>QWICKPAY SETTINGS
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).



### NAVIGATION OPTIONS

<b>Clear</b>	Allows you to clear the transaction details prior to submitting.
<b>Details</b>	The Details button allows you to select and edit your contacts. Press DONE to save edits.
<b>MENU</b>	Brings you to the application MENU.
<b>Trans.Manual</b>	Brings you to the transaction type Menu.
<b>Tab</b>	The TAB button moves you through the fields.
<b>Blue Arrow</b>	Hit the blue arrow button to edit the tax and tip calculation amount.

The card brand is displayed.

### Submit the Sale

Press the green “**SUBMIT**” button, when you are ready to process the sale.



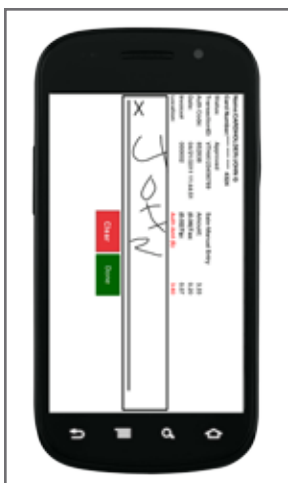
## MANUAL ENTRY TRANSACTIONS (continued)

### The Response from the QwickPAY Payment Protection Gateway

The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.

<b>Trans Type</b>	The type of transaction. Examples can be: Sales – Manual Entry, Sale – Qwick Code, Void or Refund.
<b>Status</b>	The status of the transaction as it is returned from the cardholder's financial institution. Examples can be Approved, Declined, etc.
<b>Transaction ID</b>	An alpha/numeric code returned from the QwickPAY Payment Protection Gateway that is unique to the specific transaction.
<b>Auth Code</b>	The authorization code that is returned from the cardholder's financial institution when a transaction is authorized for sale.
<b>Total Charge</b>	The total amount charged for a specific transaction (with applicable tax and tip).
<b>Tip Amount</b>	The amount of dollars charged as Tip.
<b>Tax Amt</b>	The amount of dollars charged as Sales Tax.
<b>Card #</b>	The primary account number (or PAN) from the card used to initiate the transaction. This number will be partially masked.
<b>Exp date</b>	The expiration date of the card used to initiate the transaction.
<b>Transaction Token</b>	A unique token or code generated with each swipe. This code can be used for post processing to reference back to the original, secured swipe data.
<b>E-mail</b>	The address where the receipt should be sent.
<b>Location</b>	The geographical location where the transaction was made.



### SIGN

The customer will be prompted to sign the receipt.

Customers may sign with their finger or use an optional stylus available at : <http://www.tenonedesign.com/products.php?application=Android Phones>

### DONE

An image of the signed receipt will become available for e-mail once the transaction is complete. Pressing DONE will clear the fields for the next transaction and bring you to your e-mail.

### E-MAIL

Hit DONE to send via e-mail.







## QWICK CODE TRANSACTIONS

A **Sale – Qwick Code** transaction sends the 8-digit alpha Qwick Code to the QwickPAY Payment Protection Gateway whereby the Qwick Code is securely exchanged for decrypted card data which is then transmitted on to a PCI certified processor and used for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

A merchant can “Void” a transaction at any time prior to settlement. To return a customer's money after a settlement has occurred, merchants should instead perform a “Refund” transaction. Starting from QwickPAY's main transaction screen, touch the “Trans.x” button in the upper left corner.

Starting from QwickPAY's main transaction screen, touch the “Trans.” button in the upper left corner. Select “Sale – Qwick Code”

### Select “SALE – Qwick Code”

You should see the Trans.Code button in the upper left.



### ENTER the Transaction Details

<b>Qwick Code</b>	Enter the 8-digit alpha Qwick Code.
<b>Amount</b>	Enter the transaction dollar amount.
<b>Tax and Tip</b>	These automatically calculate. Default settings are set to zero. Set default settings under MENU>QWICKPAY SETTINGS.
<b>CVV2/CVC2</b>	To better validate the card (REQUIRED IN QWICKPAY LITE). Field must have a minimum of 3-4 numeric digits.
<b>Zip code</b>	To better validate the card (zip code validation is dependent on the Processor, it may or may not be validated.) You can set to require or not require by selecting ON or OFF under MENU>QWICKPAY SETTINGS.
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).



### NAVIGATION OPTIONS

<b>Clear</b>	Allows you to clear the transaction details prior to submitting.
<b>Details</b>	The Details button allows you to select and edit your contacts. Press DONE to save edits.
<b>MENU</b>	Brings you to the application MENU.
<b>Trans.Code</b>	Brings you to the transaction type MENU
<b>Blue Arrow</b>	Hit the blue arrow button to edit the tax and tip calculation amount.

### Submit the Sale

Press the green **SUBMIT** button, when you are ready to process the sale.



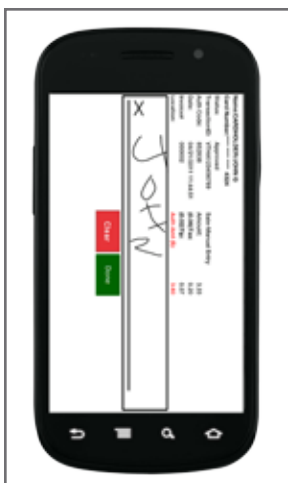
## QWICK CODE TRANSACTIONS (continued)

### The Response from the QwickPAY Payment Protection Gateway

The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear soon.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.

<b>Trans Type</b>	The type of transaction. Examples can be: Sales – Swipe, Sale – Qwick Code, Void or Refund.
<b>Status</b>	The status of the transaction as it is returned from the cardholder's financial institution. Examples can be Approved, Declined, etc.
<b>Transaction ID</b>	An alpha/numeric code returned from the QwickPAY Payment Protection Gateway that is unique to the specific transaction.
<b>Auth Code</b>	The authorization code that is returned from the cardholder's financial institution when a transaction is authorized for sale.
<b>Total Charge</b>	The total amount charged for a specific transaction (with applicable tax and tip).
<b>Tip Amount</b>	The amount of dollars charged as Tip.
<b>Tax Amt</b>	The amount of dollars charged as Sales Tax.
<b>Card #</b>	The primary account number (or PAN) from the card used to initiate the transaction. This number will be partially masked.
<b>Exp date</b>	The expiration date of the card used to initiate the transaction.
<b>Transaction Token</b>	A unique token or code generated with each swipe. This code can be used for post processing to reference back to the original, secured swipe data.
<b>E-mail</b>	The address where the receipt should be sent.
<b>Location</b>	The geographical location where the transaction was made.



### SIGN

The customer will be prompted to sign the receipt.

Customers may sign with their finger or use an optional stylus available at : <http://www.tenonedesign.com/products.php?application=Android Phones>

### DONE

An image of the signed receipt will become available for e-mail once the transaction is complete. Pressing DONE will clear the fields for the next transaction and bring you to your e-mail.

### E-MAIL

Hit DONE to send via e-mail.





## VOID TRANSACTIONS

A **Void** transaction can be performed on any “Sale” transaction recently submitted for payment that has not been settled by the QwickPAY Payment Protection Gateway.

### ENTER the Transaction Details

<b>Transaction ID</b>	The Transaction ID was generated at the time of the original transaction. You can find the Transaction ID by viewing the History logs for any given transaction.
<b>Picture</b>	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).

### NAVIGATION and MENU OPTIONS

Clear	Allows you to clear the transaction details prior to submitting.
Details	The Details button allows you to select and edit your contacts. Press DONE to save edits.
MENU	Brings you to the application MENU.
Trans.Void	Brings you to the transaction type menu.
Submit	Submits the transactions for processing. A return message will indicate the status of the transaction

### There are two ways to execute a VOID transaction.

You may switch to Void directly from the Transaction Type Menu by selecting Void, or you may select from the History (MENU>HISTORY) so the customer's information and Transaction ID are added automatically.

1. The easiest way is to start from History located in the main MENU.

- MENU: tap on the MENU icon in the upper right corner.
- HISTORY: select HISTORY.
- SELECT: select the transaction you wish to void from the list.
- TAP: select VOID in the upper right corner.
- VIEW: the transaction details screen
- SUBMIT: tap SUBMIT to process the Void.
- PROCESSED: you will view a response screen where you can ADD TO CONTACTS
- SIGN: tap on SIGN to go to the signature screen.
- DONE: tap on DONE once the signature is entered.
- EMAIL: e-mail the VOID receipt.

2. If you know the customers first and last name and the transaction ID, you can perform a VOID from the main transaction screen.

- TRANS.X Menu: tap the “Trans.x” button in the upper left corner.
- SELECT: select VOID.
- ENTER: the Void screen will appear and here you enter the transaction ID.
- SUBMIT: to enter the transaction details.
- ENTER: The next screen requires you to enter the customers first and last name.
- DONE: click DONE in the upper right hand corner.
- VIEW: You can then review the details of the receipt before the customer
- SUBMIT: tap SUBMIT to process the Void.
- PROCESSED: you will view a response screen where you can ADD TO CONTACTS
- SIGN: tap on SIGN to go to the signature screen.
- DONE: tap on DONE once the signature is entered.
- EMAIL: e-mail the VOID receipt.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.





## REFUND TRANSACTIONS

A **Refund**, also known as a Credit transaction, can be performed on any previously settled “Sale” transaction, or it can be applied to a credit card that has not been previously processed through the QwickPAY Payment Protection Gateway. A Refund transaction transfers money from your merchant account to a cardholder’s account.

## ENTER the Transaction Details

Transaction ID	The Transaction ID that was generated from the original transaction you wish to Refund. You can find the Transaction ID by viewing the History logs for any given transaction.
Amount	Enter the transaction dollar amount.
Picture	Any image can accompany the transaction, including a photo of the customer or of the goods being purchased (optional).



## NAVIGATION OPTIONS

Clear	Allows you to clear the transaction details prior to submitting.
Details	The Details button allows you to select and edit your contacts. Press DONE to save edits.
MENU	Brings you to the application MENU.
Trans.Refund	Brings you to the transaction type menu.
<b>Tab</b>	TAB moves you through the fields.
Submit	Submits the transactions for processing. A return message will indicate the status of the transaction

**There are two ways to execute a REFUND transaction.**

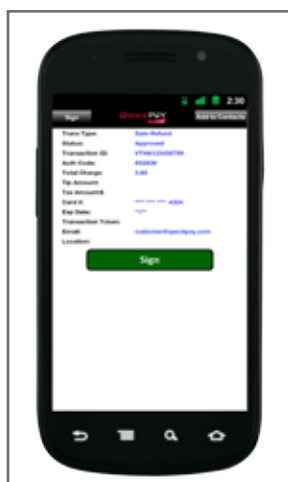
Similar to Void there are two ways to perform a Refund transaction.

You may switch to Refund directly from the Transaction Type Menu or you may select form the History (MENU>HISTORY) so the customer's information and Transaction ID are added automatically.

In either case, once there you would:

- ENTER: the transaction amount on the Refund transaction screen.
- SUBMIT: tap the SUBMIT button to process the Refund to credit the account.
- PROCESSED: you will view a response screen where you can ADD TO CONTACTS
- SIGN: tap on SIGN to go to the signature screen.
- DONE: tap on DONE once the signature is entered.
- EMAIL: e-mail the REFUND receipt.

Press **ADD TO CONTACTS** to save the customer details (optional). Contacts: First Name, Last Name and e-mail address fields are required fields. All other fields are optional. If the customer is already listed in your contacts, you can navigate to that contact and select it for any given transaction.





### QwickPAY Lite MENU

History	QwickPAY Payment Protection Gateway provides all the reporting you need to run the sales-end of your mobile business. <ul style="list-style-type: none"> <li>Transaction Search Functionality</li> <li>Transaction Detail Viewing</li> </ul>
BulleT	Here you will find the BulleT SCRA's unique Serial Number and Firmware version. The Serial Number will always be 7 digits and begin with a letter (e.g., - B01234A). The Firmware Version will always be a numeric value (e.g., - 1.0.0).
Saved Receipts	Unsent receipts are stored here for later sending. This is useful when the network connection is lost or if you do not have an e-mail account setup on the device.
QwickPAY Lite Help	Quick link to <a href="http://www.qwickpay.com/support">www.qwickpay.com/support</a>
Merchant info	Set your account login and e-mail settings. If you change your password on your mobile device, it will only change on the mobile device. You would need to change your password on your virtual terminal additionally.
QwickPAY Promos	Check here for updates on QwickPAY and QwickPAY Lite promotions.
Refer a Friend	Click here to send a populated e-mail to friends and colleagues about QwickPAY Lite
About	Touch here for version and application information.



### QwickPAY Lite SETTINGS

Each transaction indicating a Sale will require a dollar amount to be hand keyed into QwickPAY. The Tax and Tip values can be auto calculated based on these default settings or they can be manually overridden on the transaction screens by pressing the "right arrow" button.

Tax and Tip	Set your default calculations for tax and tip.
CVV2/CVC2	Set the default to require or not to require by selecting ON or OFF.
Zip Code	Set the default to require or not to require by selecting ON or OFF.
Clear Transaction History	Clears the transaction history on your phone.



### QwickPAY Lite also accepts Partial Authorization.

## Section 6. QWICKPAY FAQs

Access FAQs from the QwickPAY Help Menus or the Online Merchant Portal [QwickPAY.com/Support](http://QwickPAY.com/Support)

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## About QwickPAY

### What is QwickPAY?

QwickPAY is a complete payment solution with a broad range of compatibility, allowing your browser-based, iOS, Android, and other mobile smart phones to evolve into a highly secure payment system. With QwickPAY, you can easily accept credit and signature debit sales anytime, anywhere.

The QwickPAY interface safely handles the communication between your device, MagTek's secure card reader authenticators, the QwickPAY Payment Protection Gateway, and Magensa.net. MagTek's SCRA's are easy to install and even easier to use; simply plug the SCRA into the USB port or pair its Bluetooth connection and you are ready to accept authentic, card present transactions.

### What are the benefits of using QwickPAY?

QwickPAY brings convenience back to POS without sacrificing security. When your customers want to pay with a card, QwickPAY is the safest way. Here are some of the advantages to using MagTek's QwickPAY application:

**Savings:** Merchants can lower their cost of accepting cards by as much as 30% while eliminating the costs and hassles related to the charge back process.

**Fraud Prevention:** Never accept a fraudulent or skimmed card! QwickPAY makes card present transactions easy to accept with security designed to simply decline counterfeit cards.

**Beyond PCI:** QwickPAY surpasses the PCI DSS standards by combining multi-layered MagneSafe security and protects sensitive card data from the point of swipe.

**User Friendly:** The application is easy to install and is compatible with most operating systems, including Android OS 2.1 or greater, Apple iOS 3.1 or greater, and Windows PC.

### Is QwickPAY available without a contract?

QwickPAY is available with pricing and contract options designed to meet your needs. When you set up your merchant account, we will provide you with the best options to meet your business needs. QwickPAY does not lock you in to long term plans or penalize you if you decide not to use the Payment Protection Service.

### Do I need a special phone plan to use QwickPAY?

No, a basic data access phone is sufficient.

### Do I need to purchase a Secure Card Reader Authenticator to use QwickPAY?

Yes, however you can use QwickPAY Lite without a SCRA for key-entry of card data.

### Is the QwickPAY payment application secure?

Yes. The QwickPAY Payment Protection Gateway is PCI compliant and its redundant facilities are routinely audited by industry accredited professionals. QwickPAY is validated against the PCI SSC's (PCI Security Standards Council) strict regulations. The PCI SSC sets the standards that payment system vendors must follow when developing hardware and software. As part of the security standards, your customer's account information is truncated on all data fields and reports.

In addition, QwickPAY always provides "end-to-end" transaction security by leveraging strong encryption, a unique encryption key per swipe, immediate card data tokenization and card authentication with dynamic signatures. This exclusive QwickPAY feature literally protects your customer's information at the exact instant it is swiped and further detects whenever a counterfeit payment card is presented so it can immediately be declined.

### What is end-to-end transaction security, and why is it important?

MagTek leads with "Security from the Inside", which is why we've built industry-leading technology into QwickPAY. From the ground up, the entire system allows you to leverage a layered approach to card data security.

Unlike competitive devices that offer proprietary encryption using a static encryption key, or a



session key that only changes once a day, QwickPAY delivers encrypted data based on Triple DES - an ANSI/ISO open standard, and a unique key per swipe. This method of encryption and key management is regarded as “best practice” by industry experts. Other competitive offerings that do not change the encryption key with every swipe cannot offer the same level of security and can leave you exposed to fraud. QwickPAY uses SCRA's which protect the data from deep inside the magnetic head. Additional capabilities allow QwickPAY to generate dynamic payment card data using existing magnetic stripe cards. This dynamic data offers a robust solution for immediate tokenization of the card data while further allowing the card to be authenticated in real-time to ensure it is not a fraudulent or skimmed card.

#### **How is QwickPAY different from other vendors claiming to encrypt card data?**

Unlike competitive systems that use proprietary encryption schemes, QwickPAY uses strong encryption based on open standards and a unique encryption key per swipe. This is the same process in use today at ATM's and traditional Point of Sale Terminals that you use every day at large retail locations around the country - only stronger.

#### **What payment types does the application support?**

The QwickPAY interface supports credit card and signature debit card transactions.

#### **Can debit cards be used in QwickPAY or QwickPAY Lite?**

Browser-based QwickPAY can be used with an encrypting PIN pad and therefore Debit cards can be used. If you are using QwickPAY Lite or QwickPAY without an encrypting PIN pad, debit cards may be used, but only as a “Credit transaction” since a PIN cannot be entered.

#### **In addition to the QwickPAY fees, what other types of fees should I expect?**

Merchant service providers provide the financial linkage between you, your customers, your bank and the credit card companies. Fees and fee structures will vary, but you can expect that every merchant processing account will include:

**Discount Rate:** This is the percentage of the transaction amount you will be billed for the transactions you process. Rates vary based on certain risk criteria usually categorized into “Qualified”, “Mid-Qualified” and “Non-Qualified” tiers. In addition, rates vary depending on your type of business, whether or not you swiped the customer's card through the reader and other factors that can be explained in further detail by your merchant account provider. To ensure that you get the lowest fees possible, always swipe the customer's card through the SCRA, and be sure to include all the required information whenever processing a transaction.

## Managing My Account

### What do I need before I can start taking payments with QwickPAY?

You'll need the Microsoft Windows Operating System, Windows OS smart phone, Android 2.1 OS or greater or iOS devices 3.1 or greater (iPhone 4S, iPhone 4, iPhone 3GS, iPhone 3G, iPad 2, iPad, iPod touch 2nd, 3rd, and 4th generation) and a merchant account.

If you don't currently have a merchant account, we can point you to one of our trusted card processing partners. Call us at 562-546-6335 for more details.

### Where do I buy the MagTek SCRA and the QwickPAY application?

The QwickPAY SCRA is available through select MagTek distributors or online at [www.magtek.com/SCRA](http://www.magtek.com/SCRA). The application is available on Apple's App Store, the Android Market and <https://myqwickpay.com>.

Access to the QwickPAY application is FREE and easy – Microsoft Windows users can go to <https://MyQwickPAY.com>. Android users can go to the Android Market and iPhone 4S, iPhone 4, iPhone 3GS, iPhone 3G, iPod touch, iPad 2 or iPad users can download it from the iPhone App Store.

### How do I set up a merchant account with QwickPAY?

Setting up a merchant account is a simple agreement between a retailer or merchant (like yourself), a merchant bank and a payment processor for the settlement of credit card and/or debit card transactions. Please complete the online form at [QwickPAY.com/activate/setup-new-account-form.aspx](https://www.qwickpay.com/activate/setup-new-account-form.aspx). Once you complete the form, a MagTek representative and one of MagTek's approved Merchant Services Providers will contact you to complete the application process. Activating a Merchant Account is similar to applying for a credit card. Please have the following information ready:

Contact details and business name

Locations and products and/or services

Annual Business stats

Complete business owner contact details including social security or tax ID number

Bank details including ABA and DDA numbers

### I already have a merchant account. Will my account work with QwickPAY?

If you already have a Merchant Account (meaning: you already have an agreement between yourself, a merchant bank and a payment processor for the settlement of credit card and/or debit card transactions), you are well on your way to accepting card present transactions anytime, anywhere.

QwickPAY is MagTek's Protection Gateway powered by the security services of Magensa.net. These services include encryption, tokenization and authentication of the transaction using dynamic data during payment processing. Since our Payment Protection Gateway is certified to process with virtually any payment processor, it is very likely that you can maintain your existing merchant account.

Please complete the online form at <https://www.qwickpay.com/qpos/processorinfo.aspx> and have the following information ready:

Merchant Company name and address

Service Provider Email

Processor Information including Terminal ID; Acquirer BIN/Merchant ID; Acquirer/Merchant Bank name, contact and phone; Merchant Account, card types accepted.

Once you complete the form, a MagTek representative will soon contact you to complete the process. When making changes to your account additional charges may apply; be sure to discuss this with your service provider.

**Is the QwickPAY fee charged separately from the merchant account fees?**

Yes, QwickPAY works in concert with a merchant services provider. The QwickPAY Payment Protection Gateway service provided by MagTek will be in addition to your normal card processing rates. In some cases, the QwickPAY fees will be contained on the same statement as the traditional card processing fees.

**Am I required to use MagTek's Payment Protection Gateway?**

Yes, for the protection of the cardholder data you acquire during a transaction, the data must travel to QwickPAY for decryption and authentication. Once it has reached QwickPAY it can be routed to your existing PCI compliant payment processor or onto another PCI compliant payment gateway.

**How do I change my password?**

After you set up your account with QwickPAY, you may change your password after logging into the Virtual Terminal with the credentials originally provided.

**NOTE:** When you change your password on the Virtual Terminal, please make sure you also change your password in the application on your phone. QwickPAY customer service will not be aware of your new password so please be sure to keep a record of this in a safe place for future reference.

**Can I access my QwickPAY account using Firefox or Safari?**

Yes! QwickPAY is compatible with Firefox, Safari, as well as Internet Explorer 6 and above. Simply navigate your browser to <https://MyQwickPAY.com> and login to the Virtual Terminal using your Merchant Account credentials.

You also have the option to demo the QwickPAY browser-based application so you can familiarize yourself with the application once you get the SCRA or after. Click on the link above and use the following login credentials:

QwickPAY Merchant ID: demo

QwickPAY Merchant Password: Go4QwickPAY!!!

iOS 3.2 or greater	Other
iPhone 4S	Android 2.3 or greater
iPhone 4	Microsoft Windows OS
iPhone 3GS	Microsoft Windows OS Smart Phone
iPhone 3G	
iPad 2	
iPad	
iPod touch 2nd, 3rd, and 4th generation	



IPAD®



iDynamo



Flash



BulleT



Dynamag



## Connecting & Using My Device

### Which secure card reader authenticators (SCRA) work with QwickPAY?

The iDynamo is designed specifically to connect to an iPhone 4S, iPhone 4, iPhone 3GS, iPhone 3G, iPad 2, iPad and iPod touch 2nd, 3rd, and 4th generation. Simply attach the iDynamo using the custom Apple connector.

Use the BulleT for Android devices and the IPAD®, Flash and Dynamag work great in the virtual terminal environment.

IPAD®, Flash and Dynamag are USB connect secure card reader authenticators. Simply connect the USB cable to a USB port and the device will be automatically detected.

### How do I swipe a card in the secure card reader authenticator?

The card needs to be swiped through the card path where the magnetic stripe is facing toward the magnetic sensor. The card should be swiped in either direction with a smooth, continuous motion.

### How do I connect my Android device to QwickPAY using Bluetooth/the BulleT?

First make sure that your BulleT magnetic swipe reader is fully charged, which takes about two hours total. You can charge the BulleT by connecting it to any USB port on a PC with the provided USB cable. When the amber light in the top left-hand corner of the BulleT remains a solid amber color (not flashing) then it is fully charged and ready to use.

Turn the BulleT on by pushing the small button in the bottom left-hand corner. When the LED light flashes green this indicates the BulleT is now on. NOTE: The BulleT has an automatic shut-off time of one minute to conserve battery life. Please make sure that the BulleT is on before attempting to connect with your Android device.

Next, open the QwickPAY app and tap on the Menu Button located at the bottom of your phone (second button from the left). Select the "Connect" option. In the next window that opens, select the option for MAGTEK-\*\*\*\*\* by tapping on it.



Fig. 1 Select the "Connect" option.



Fig. 2 Select "MAGTEK-\*\*\*\*\*".

Once you are connected, the QwickPAY app will display a green bar at the top of your screen which reads "Device Connected". You will also notice that the green LED light on the BulleT has stopped flashing and is now a solid green light.

With the QwickPAY app open on your Android device, when you swipe a credit card you will now see the data populate into the appropriate fields. The BulleT will shut off automatically after a successful swipe, or after one minute when it is not in use.

If you need technical support and the FAQs and user guide are not enough, please contact our support staff at (651) 415-6800 or support@qwickpay.com. Please have your BulleT charged and the QwickPAY application downloaded before calling MagTek so that we may assist you as quickly as possible.

### Can I print a receipt directly from my device?

This feature will be available in a future release of the app. Thank you for your patience. A record of each transaction is available in the application and the QwickPAY online portal, where you can reprint receipts and view transaction history.

### Do the IPADLIB (30050826) and JMTCARDReader (30035236) Java Applets run on a Windows 7 64-bit computer?

Yes. When installing, the Applet requires to be run on IE as administrator under Windows 7.

**Does the iDynamo work with the iPhone 4S?**

Yes, the iDynamo connects to the iPhone 4S using the same adaptor as the iPhone 4.

**Does QwickPAY work with iOS 5 devices such as the iPhone 5?**

Yes, QwickPAY is compatible with the iOS 5 software.

**Processing Payments****How long does it take to process a transaction?**

Typically only a few seconds, depending on your cell phone connection and location.

**What are the QwickPAY Payment Protection Gateway settlement times?**

Times vary depending on the host. Please see chart below:

Host	Settlement Time
ACH	7:00 PM PT
American Express	7:00 PM PT
Amex APAC	7:00 AM PT
Amex Brighton	6:00 PM PT
CSIN	HOST BASED*
Elavon	7:00 PM PT
FDRA	HOST BASED
First Data Nashville	3:00 PM PT 7:00 PM PT 8:00 PM PT 9:00 PM PT (MAIN)
First Data North	6:00 PM PT
First Data South	4:00 PM PT
Global Payments Central	HOST BASED*
Global Payments East	10:00 PM PT
Heartland Payment Systems	12:00 AM**
Merchant eSolutions	8:00 PM PT
Moneris	HOST BASED*
Paymentech	3:00 PM PT
Paymentech Tampa	7:00 PM PT
PayPal	HOST BASED*
TeleCheck	1:00 PM PT
TSYS	8:00 PM PT

\* Host Based are immediate settlement.

\*\* Time Zone is according to the merchant's time zone. Settlement can also be set for every hour on the hour if requested by the merchant.

**How do I include a tip with a sale?**

Adding tips is easy. You can enter a specific amount or the application can calculate the tip based on a percentage of the sale. You can modify the Tip under QwickPAY Settings in the app Menu.

**How do I include sales tax?**

QwickPAY includes the ability to specify what tax percent to use for each sale. This can be changed on the go, since tax rates vary from place to place. Modify the Tax under QwickPAY Settings in the app Menu.

**How do I manually enter a transaction when the card is not present?**

QwickPAY only supports Card-Present or "Sale With Swipe" transactions. If you need to process payment transactions by using manually entered card data, you will need to use QwickPAY Lite instead (available in the App Store or Android Market). QwickPAY and QwickPAY Lite may be used interchangeably on the same device if you would like to process both card-present and manually entered transaction payments. When you can swipe a card, the full version of QwickPAY "The Safest Way" is the most secure method of payment.

**NOTE:** Hand keyed transactions are expensive, less secure and more likely to result in chargebacks. If you must hand key a transaction, you should also take an imprint of the card and obtain a wet ink signature in case of a chargeback dispute. While data entered manually is temporarily in the clear when entered on the device, it is protected through an encrypted SSL channel when transmitted.

#### **When using QwickPAY Lite, is manually entered data secured?**

While data entered manually is temporarily in the clear when entered on the device, it is protected through an encrypted SSL channel when transmitted.

#### **What happens when you receive a call during a transaction?**

When a call is received during a transaction, the user will be prompted to answer or decline the call. If the user declines the call, QwickPAY resumes as if no call came in and no data is lost. If the user accepts the call, QwickPAY saves the card swipe + camera image + amount to be charged. Customer details are not saved. When the call is ended, QwickPAY re-launches and the saved data is restored.

If the user is at the Submit screen or receipt screen, the transaction is already completed and data has been stored to the history. At this point, the receipt can be stored and sent later.

#### **How much data is used on the phone for the transactions?**

Approximately 50 KB or less per transaction if you are saving receipts. If no receipts, it is probably 20 KB or less per transaction.

#### **Is there a maximum limit for a transaction amount?**

The Gateway/Processor sets transaction restrictions – not QwickPAY. Please contact your Gateway or Processor for more details.

#### **Can QwickPAY process transactions while the iPhone 3GS or iPhone 3G is communicating using the Edge Network?**

The Edge Network may be susceptible to magnetic noise interference and, therefore, may require multiple card swipes to complete the transaction.

#### **If a business has a team of reps, can the home office monitor individual transactions?**

Yes. An update to the report will provide serial numbers, denoting which device/person executed the transaction.

#### **Does QwickPAY support Level II cards (Corporate Cards) such as those branded by Visa or MasterCard?**

Yes, QwickPAY treats Corporate Cards the same as any other card, with the Track 1 card data passing from the magstripe to the processor. If there are any contractual limitations or other restrictions on the card, then it is possible that the issuer may decline the transaction. Please note that while the QwickPAY application reads Track 1 data from the card, displays the name (or company name), and prints the name on the receipt, the data sent to the processor depends on that processor's API and the specific integration.

As an example, merchants using Heartland Payment Systems (HPS) as a processor–QwickPAY supports the collection of additional fields (such as an Invoice Number, if the merchant enters it) to be passed on to HPS along with the Track 2 only card data (not Track 1). If the Invoice Number field is left empty, only the Track 2 card data will be passed on for authorization.

#### **Will the B2B category for corporate cards on interchange qualify as such with QwickPAY?**

If a corporate card qualifies for a special B2B category on interchange, the transaction initiated by that card will qualify for that rate and the transaction will process normally. The QwickPAY application itself does not determine interchange rates.

#### **How do I manually enter card data into the QwickPAY Virtual Terminal?**

Card not present transactions may only be performed using the MagTek IPAD by entering the PAN data into its secure keypad. Please bear in mind that manually entered card data may result in a higher discount rate fee.

**Can the QwickPAY Virtual Terminal be used for POS without a MagTek card reader?**

No, the QwickPAY Virtual Terminal can only be used to perform card swipe transactions when a MagTek SCRA, such as the Dynamag, is connected. To perform card not present transactions, a MagTek IPAD is needed.

**Transaction History, Void & Refund****Where can I find my transaction history?**

A record of each transaction is accessible in the application menu “History” and in the QwickPAY Virtual Terminal under “Reports” located at <https://myqwickpay.com>.

**What Transaction Types are supported in QwickPAY?**

QwickPAY supports Sale with Swipe Transactions, Sale with Qwick Code Transactions, Voids and Refunds.

**If I upgrade my QwickPAY app to a newer version, will my saved data be lost?**

No, you will not lose any data by upgrading the app software to the latest version.

**If I delete and reinstall the app, will my transaction history be deleted?**

When you delete the app and reinstall QwickPAY on your device, you will lose all saved data on your phone. However, you may still access all of your transaction history by logging into the Virtual Terminal even after deleting the app on your phone.

To remove the application from your device and reinstall QwickPAY, press and hold the app icon until it is wiggling and displays a small ‘x’ in the top left corner. When you click on the ‘x’ a message will appear on the screen telling you that “Deleting ‘QwickPAY’ will also delete all of its data.” Tap the “Delete” option and click on the Home Button to make the app icons still again. Now you may return to the App Store to download and reinstall QwickPAY.

**How often should the Transaction History be cleared from Mobile Devices?**

This is at the discretion of the user; a warning message will appear when the memory is near the limit.

**What happens if a cardholder is entitled to a refund but wants to use a different card?**

Refunds can only be applied to the original card.

**Can a home office execute a refund on a sale made in the field?**

Yes. If the original transaction was done via QwickPAY, the home office can utilize the same credentials with the QwickPAY Virtual Terminal to issue a refund.

**Where and how will a voided transaction dial out and send for reversals, and is it online?**

A Void transaction will trigger an online Void transaction to be sent to the Processor Connect.



## Troubleshooting

### **I'm locked out of my account / I lost my password.**

If you enter your password incorrectly 5 times, your account will automatically lock and you will need to call QwickPAY Customer Support in order to access your account again.

NOTE: When you change your password on the Virtual Terminal, please make sure you also change your password in the application on your phone. QwickPAY Customer Service will not be aware of your new password so please be sure to keep a record of this in a safe place for future reference.

### **I'm seeing the Error H410 message: "Credit card expiration date has expired" (QwickPAY Lite)**

To correct this problem, you will need to uninstall the app and then reinstall it from the App Store. To remove the application from your device and reinstall QwickPAY, press and hold the app icon until it is wiggling and displays a small 'x' in the top left corner. When you click on the 'x' a message will appear on the screen telling you that "Deleting 'QwickPAY' will also delete all of its data." Tap the "Delete" option and click on the Home Button to make the app icons still again. Now you may return to the App Store to download and reinstall QwickPAY.

NOTE: You will be able to access your transaction history on the Virtual Terminal on a PC, however, the history on your device will be cleared once you remove and reinstall the app. We apologize for the inconvenience and are currently working to fix the problem as quickly as possible. Thank you for your patience.

### **I'm seeing the Error 5 message: "Invalid Merchant Information"**

This error code indicates an issue with the account creation and could mean that the Merchant ID, Bank ID, or Terminal ID is incorrect. You will need to confirm the account creation by contacting QwickPAY customer service at (651) 415-6800 or support@qwickpay.com.

### **I'm seeing the Error H330 message: "Qwick Code has incorrect length. Input Validation"**

This message indicates that you have entered the wrong password. If you have changed or forgotten your password, you will need to contact QwickPAY Customer Service to report the problem and reset the account.

### **I'm seeing the error message "This accessory is not optimized for this device"**

Please make sure that you have downloaded the latest software for your device and that you are using an iOS device version 3.1 or greater: iPhone 4S, iPhone 4, iPhone 3G, iPhone 3Gs, iPad, iPad 2, iPod Touch (2nd, 3rd and 4th generations).

If you are using an iOS Apple device with a protective case, please be sure to remove the case so that the iDynamo may dock properly.

If you are still having difficulty, the issue may be with the connector on your device. Please check in to your local Apple Store for cleaning or servicing of the device.

### **I'm seeing the error message "Untrusted Server Certificate"**

Please ensure the iPhone's Time Settings are set to Automatic. Click on Settings > General > Date & Time and slide the "Set Automatically" bar into the ON position.

### **I'm seeing the message "Connection Error: Certificate for this SERVER is invalid"**

This error message refers to a problem with the WiFi connection. You may confirm this as a WiFi by attempting to download an application in the App Store as this problem will show there as well. One work-around for this problem is to turn off the WiFi on your device and try again through your phone's data service. If the issue is with your router, you will need to reset the modem and router as instructed by your service provider.

### **I am unable to send an e-mail receipt of the transaction.**

One possible cause may be a communication issue with a wireless Wi-Fi router. To correct this problem, you may need to turn off Wi-Fi on your mobile device and send QwickPAY receipts using your phone's data carrier. If you continue to receive an error message when attempting to e-mail a receipt in QwickPAY, please contact one of our representatives at support@qwickpay.com or 651-415-6800.

### **The application is timing out when I attempt to process a transaction in QwickPAY**

You may have a poor 3G, Edge, or Wi-Fi connection. Signal strength is not always an accurate indicator of a stable internet connection. It is advised that you try using a different connection type. For example, if you are currently using 3G, switch to a Wi-Fi connection.



## Appendix A

### Pay by Swipe

#### Successful Transaction

StatusCode	StatusMsg	Notes
1000	OK	Successful Transaction

#### Internal Errors

StatusCode	StatusMsg	Notes
IXXX	Service is unavailable code: X	Internal Error - Where: 001 <= XXX <= 999

#### Input Validation Errors

StatusCode	StatusMsg	Notes
H001	MerchantID has incorrect length - Input Validation	Input Validation
H002	MerchantID has incorrect format - Input validation	Input Validation
H003	MerchantPWD has incorrect length - Input Validation	Input Validation
H004	MerchantPWD has incorrect format - Input validation	Input Validation
H176	EncTrack1 has incorrect format - Input Validation	Input Validation
H177	EncTrack1 has incorrect length - Input Validation	Input Validation
H178	EncTrack2 has incorrect format - Input Validation	Input Validation
H179	EncTrack2 has incorrect length - Input Validation	Input Validation
H180	EncTrack3 has incorrect format - Input Validation	Input Validation
H181	EncTrack3 has incorrect length - Input Validation	Input Validation
H182	EncMP has incorrect format - Input Validation	Input Validation
H183	EncMP has incorrect length - Input Validation	Input Validation
H186	KSN has incorrect format - Input Validation	Input Validation
H187	KSN has incorrect length - Input Validation	Input Validation
H188	MPStatus has incorrect format - Input Validation	Input Validation
H189	MPStatus has incorrect length - Input Validation	Input Validation
H211	Invalid EncryptionBlockType - Input Validation	Input Validation
H251	Invalid DeviceSN - Input Validation	Input Validation
H334	Invalid ForATM Flag (Format: Y/N) - Input Validation	Input Validation
H350	PCEpdt has incorrect length - Input Validation	Input Validation
H351	PCEpdt has incorrect format (Format: CCYYMMDD) - Input Validation	Input Validation
H360	Invalid DollarLimit (Format: [Dollar Amount].CC) - Input Validation	Invalid DollarLimit (Format: [Dollar Amount].CC) - Input Validation

## Other Errors

StatusCode	StatusMsg	Notes
L001	No PAN Found in Track2 Data	
L093	Invalid MagnePrint" "Error Scoring Card against a Zero Reference.	Error obtained while Scoring Transaction MagnePrint against a Reference MagnePrint made up of Zeroes.
L094	Invalid MagnePrint" "Neg2 Obtained when Scoring Card against a Zero Reference.	"Negative 2 - Invalid Transaction CRC / PAN" Obtain when Scoring Transaction MagnePrint against a Reference MagnePrint Made up of Zeroes.
L095	Error Scoring Card.	Occurs whenever an error occurs while Scoring card
L096	This occurs whenever the Card has an inactive MagnePrint Reference.	
L097	This occurs when the DUKPT KSN and Counter is replayed.	
L098	Problem with Reader Data	This occurs if there is a problem while decrypting the Data.
L099	Error Validating Credentials.	Error Validating (MerchantID and MerchantPWD) against assigned DB or Operation.

## Pay By Qwick Code

## Successful Transaction

StatusCode	StatusMsg	Notes
1000	OK	Successful Transaction

## Internal Errors

StatusCode	StatusMsg	Notes
IXXX	Service is unavailable code: X	Internal Error - Where: 001 => XXX => 999

## Input Validation Errors

StatusCode	StatusMsg	Notes
H001	MerchantID has incorrect length	Input Validation
H002	MerchantID has incorrect format	Input validation
H003	MerchantPWD has incorrect length	Input Validation
H004	MerchantPWD has incorrect format	Input validation
H251	Invalid DeviceSN	Input Validation
H320	Invalid Amount	Input Validation (Format: [Dollar Amount]. CC e.g. 100.00, 1.00, 0.00, etc)
H323	Invalid Transaction Type	Input Validation
H330	Qwick Code has incorrect length	Input Validation
H331	Qwick Code has incorrect format	Input Validation
H332	Invalid IP address	Input Validation
H333	Invalid GeoLocation	Input validation

## Other Errors

StatusCode	StatusMsg	Notes
P021	Invalid Qwick Code - Not Found.	Qwick Code is not in the Database
P022	No Previous Transaction Found	To Void. No previous transaction has been performed with that Qwick Code (Nothing can be voided)
P023	This Transaction has been previously Voided.	This Qwick Code has been previously used in a VOID transaction
P024	This Qwick Code has already been redeemed.	This Qwick Code has been previously used to perform a Payment Transaction
P025	Amount to Credit must be provided for the PCode used.	Null Credit Amount is not accepted when no previous Sale has taken place.
P026	Access to this PCode is not allowed.	PCode can only be used by Merchant who originally redeemed it.
P027	Several TransactionIDs are associated to this PCode.	OrigTransactionID must be provided.
L098	Problem with Reader Data	This occurs if there is a problem while decrypting the Data.
P099	Error Validating Credentials.	Error Validating (MerchantID and MerchantPWD) against assigned DB or Operation.

## LIMITED WARRANTY

MagTek warrants that the products sold pursuant to this Agreement will perform in accordance with MagTek's published specifications. This warranty shall be provided only for a period of one year from the date of the shipment of the product from MagTek (the "Warranty Period"). This warranty shall apply only to the "Buyer" (the original purchaser, unless that entity resells the product as authorized by MagTek, in which event this warranty shall apply only to the first repurchaser).

During the Warranty Period, should this product fail to conform to MagTek's specifications, MagTek will, at its option, repair or replace this product at no additional charge except as set forth below. Repair parts and replacement products will be furnished on an exchange basis and will be either reconditioned or new. All replaced parts and products become the property of MagTek. This limited warranty does not include service to repair damage to the product resulting from accident, disaster, unreasonable use, misuse, abuse, negligence, or modification of the product not authorized by MagTek. MagTek reserves the right to examine the alleged defective goods to determine whether the warranty is applicable.

Without limiting the generality of the foregoing, MagTek specifically disclaims any liability or warranty for goods resold in other than MagTek's original packages, and for goods modified, altered, or treated without authorization by MagTek.

Service may be obtained by delivering the product during the warranty period to MagTek (1710 Apollo Court, Seal Beach, CA 90740). If this product is delivered by mail or by an equivalent shipping carrier, the customer agrees to insure the product or assume the risk of loss or damage in transit, to prepay shipping charges to the warranty service location, and to use the original shipping container or equivalent. MagTek will return the product, prepaid, via a three (3) day shipping service. A Return Material Authorization ("RMA") number must accompany all returns. Buyers may obtain an RMA number by contacting Technical Support at (888) 624-8350.

EACH BUYER UNDERSTANDS THAT THIS MAGTEK PRODUCT IS OFFERED AS IS. MAGTEK MAKES NO OTHER WARRANTY, EXPRESS OR IMPLIED, AND MAGTEK DISCLAIMS ANY WARRANTY OF ANY OTHER KIND, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

IF THIS PRODUCT DOES NOT CONFORM TO MAGTEK'S SPECIFICATIONS, THE SOLE REMEDY SHALL BE REPAIR OR REPLACEMENT AS PROVIDED ABOVE. MAGTEK'S LIABILITY, IF ANY, SHALL IN NO EVENT EXCEED THE TOTAL AMOUNT PAID TO MAGTEK UNDER THIS AGREEMENT. IN NO EVENT WILL MAGTEK BE LIABLE TO THE BUYER FOR ANY DAMAGES, INCLUDING ANY LOST PROFITS, LOST SAVINGS, OR OTHER INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE USE OF, OR INABILITY TO USE, SUCH PRODUCT, EVEN IF MAGTEK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, OR FOR ANY CLAIM BY ANY OTHER PARTY.

### LIMITATION ON LIABILITY

EXCEPT AS PROVIDED IN THE SECTIONS RELATING TO MAGTEK'S LIMITED WARRANTY, MAGTEK'S LIABILITY UNDER THIS AGREEMENT IS LIMITED TO THE CONTRACT PRICE OF THIS PRODUCT.

MAGTEK MAKES NO OTHER WARRANTIES WITH RESPECT TO THE PRODUCT, EXPRESSED OR IMPLIED, EXCEPT AS MAY BE STATED IN THIS AGREEMENT, AND MAGTEK DISCLAIMS ANY IMPLIED WARRANTY, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

MAGTEK SHALL NOT BE LIABLE FOR CONTINGENT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES TO PERSONS OR PROPERTY. MAGTEK FURTHER LIMITS ITS LIABILITY OF ANY KIND WITH RESPECT TO THE PRODUCT, INCLUDING ANY NEGLIGENCE ON ITS PART, TO THE CONTRACT PRICE FOR THE GOODS.

MAGTEK'S SOLE LIABILITY AND BUYER'S EXCLUSIVE REMEDIES ARE STATED IN THIS SECTION AND IN THE SECTION RELATING TO MAGTEK'S LIMITED WARRANTY.

## **FCC WARNING STATEMENT**

This equipment has been tested and was found to comply with the limits for a Class B digital device pursuant to Part 15 of FCC Rules. These limits are designed to provide reasonable protection against harmful interference when the equipment is operated in a residential environment. This equipment generates, uses, and can radiate radio frequency energy and, if not installed and used in accordance with the instruction manual, may cause harmful interference with radio communications. However, there is no guarantee that interference will not occur in a particular installation.

## **FCC COMPLIANCE STATEMENT**

This device complies with Part 15 of the FCC Rules. Operation of this device is subject to the following two conditions: (1) this device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation.

## **CANADIAN DOC STATEMENT**

This digital apparatus does not exceed the Class B limits for radio noise from digital apparatus set out in the Radio Interference Regulations of the Canadian Department of Communications.

Le présent appareil numérique n'émet pas de bruits radioélectriques dépassant les limites applicables aux appareils numériques de la classe B prescrites dans le Règlement sur le brouillage radioélectrique édicté par le ministère des Communications du Canada.

This Class B digital apparatus complies with Canadian ICES-003.

Cet appareil numérisé de la classe B est conforme à la norme NMB-003 du Canada.


## **CE STANDARDS**

Testing for compliance with CE requirements was performed by an independent laboratory. The unit under test was found compliant with standards established for Class B devices.

## **UL/CSA**

This product is recognized per Underwriter Laboratories and Canadian Underwriter Laboratories 1950.

## **RoHS STATEMENT**

When ordered as RoHS compliant, this product meets the Electrical and Electronic Equipment (EEE) Reduction of Hazardous Substances (RoHS) European Directive 2002/95/EC. The marking is clearly recognizable, either as written words like "Pb-free", "lead-free", or as another clear symbol .

