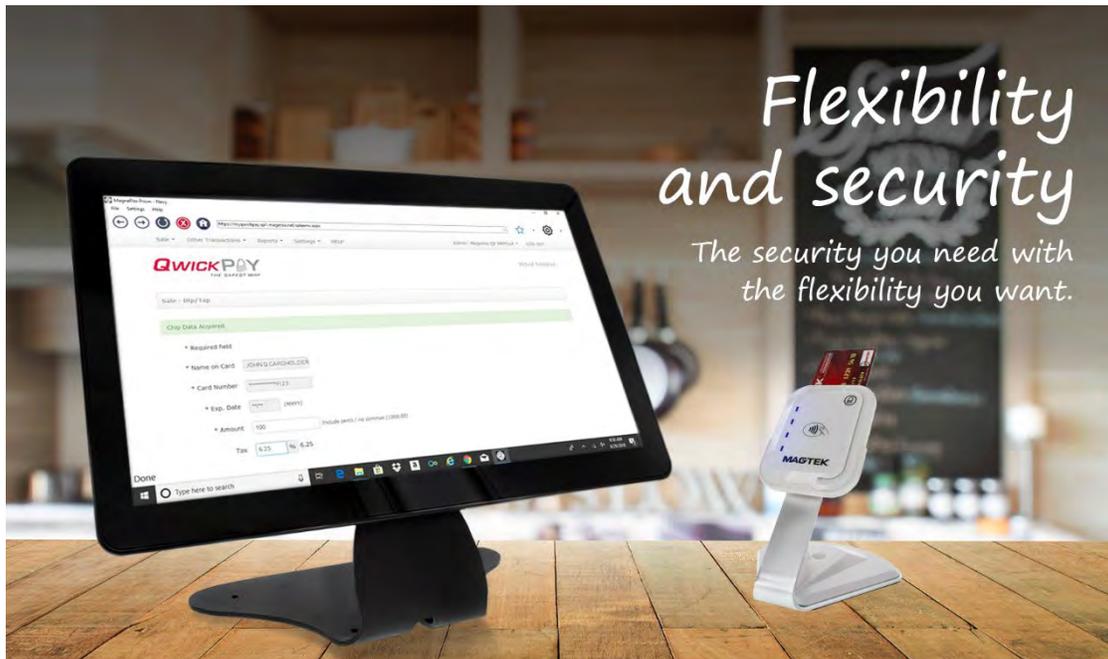


QwickPAY User Guide – Android Mobile Merchant Powered by Magensa

QwickPAY is a complete payment solution that uses the most reliable and safest card readers (secure card reader authenticators by MagTek, SCRAs).



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Table 0-1 - Revisions

Rev Number	Date	Notes
50	July 2020	Reformatted manual, added Invoice content
60	August 2020	Added QR Code capability with invoicing
70	November 2022	Removed uDynamo

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1 QwickPAY Android Introduction

QwickPAY is a complete payment solution that uses the most reliable and safest card readers (secure card reader authenticators by MagTek, SCRA's). Whether you need to accept payments in-store, curbside, for delivery, or call-in takeout, QwickPAY is ready with point of sale devices that accept secure data entered over the phone with manual entry, or in-person with a swipe, tap, or dip of a card, or from tap and go mobile wallets like Apple Pay and Google Pay. Streamline the payment process and create frictionless sales and invoices to facilitate in person and remote, touchless transactions with QwickPAY

1.1 Contacting Support

For assistance related to processing, transactions, applications, and settlement, please contact your QwickPAY Service Provider. Your QwickPAY Service Provider is the vendor that provided you with your Login credentials, or you can directly contact your processor (the entity that supplied your merchant account). They will be able to provide you with the best possible service. Most merchant account providers have 365/24/7 support. For faster service, please have your reader charged (if using an audio jack or Bluetooth reader) and have the part number and serial number available. You can find this information on the MagTek sticker attached to your reader.

1.2 A Note on Your Merchant Account

Your merchant account is separate from your QwickPAY subscription. Your merchant account provides an agreement between you, a merchant bank, and a payment processor for the settlement of credit card and/or debit card transactions. Most transactions settle within 24 -48 hours.

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 a 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 MagTek reader, and be sure to include all the required information whenever processing a transaction.

2 Getting Started

- **Sign up for a Subscription:** Fill out the contact form to request a new QwickPAY account and secure card reader kit. An Authorized Service Provider will supply you with your preferred card reader(s) and send your QwickPAY login credentials via email.
- **Download:** Download QwickPAY 3.1 from the Google Play Store or Amazon Apps. Launch QwickPAY 3.1 and go to Admin Menu > Merchant Info to enter your credentials, or login to the Virtual Terminal on your MagneFlex Navy web browser. Download the MagneFlex Navy browser here: <https://www.magtek.com/support/developer-tools?tab=software>.
- **Customize:** Add your company logo, address, and return policy to your custom receipt by accessing the Virtual Terminal on your desktop. Here, the merchant can also set a "default message" that will be used for the message body when sending receipts by email. There are additional fields for the merchant to set a Carbon Copy (cc:) and/or Blind Carbon Copy (bcc:) email address when sending receipts via email.
- **Connect to a device:** Connect the card reader to your Android device.
- **Make a Sale:** Make sale using QwickPAY 3.1, your merchant account and the SCRA.

2.1 Sign up for a Subscription

Fill out the contact form to request a QwickPAY account and secure card reader kit from www.qwickpay.com. An Authorized Service Provider will supply you with your preferred card reader(s) and send your QwickPAY login credentials via email.

The screenshot shows a web browser window displaying the QwickPAY sign-up page. The URL is <http://www.qwickpay.com/merchisuni-contact.aspx?product=iDynamics>. The page features the QwickPAY logo and navigation links for 'Get QwickPAY', 'Sell QwickPAY', and 'Get Support'. The main heading is 'Accept credit and debit cards anytime, anywhere.' Below this is a form with the following fields: 'Enter your company' (with a dropdown menu open showing options like 'DynaPro (QwickPAY for Desktop)', 'DynaPAD (QwickPAY for Desktop)', 'DynaMini (QwickPAY for iOS, Android and Desktop)', 'iDynaPro (QwickPAY for iOS and / or Android)', 'iDynaMini (QwickPAY for iOS)', 'iDynaMini (QwickPAY for iOS and / or Android)', 'DynaPro Go (QwickPAY for iOS, Android, and Desktop)', and 'iDynaMini (QwickPAY for iOS)'); 'I'm interested in' (with a dropdown menu open showing the same options); 'First Name', 'Last Name', 'Phone', 'Email', 'State' (set to 'Alabama'), and 'Type of business' (set to 'agriculture'). A red 'Submit' button is located at the bottom of the form. The browser's taskbar at the bottom shows the time as 9:25 PM.

2.2 Access

Android users tap on the Google Play Store or Amazon Apps icon on the main screen of your mobile device. Enter Google or Amazon password and username. (Create an account if you do not have one already.) Enter link information or search for QwickPAY.

- Google Play: <https://play.google.com/store/search?q=magtek&c=apps>
- Amazon App Store: http://www.amazon.com/s/ref=nb_sb_noss_1?url=search-alias%3Dmobile-apps&field-keywords=magtek

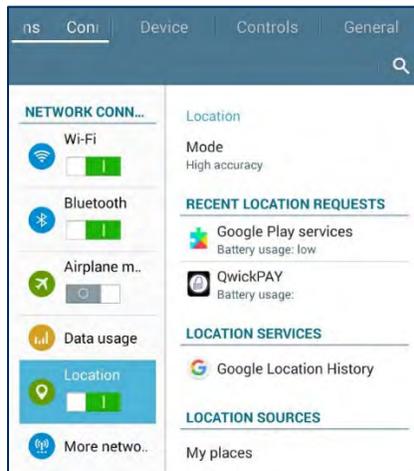
Select QwickPAY from the list.

Tap on Install. The App will automatically install on your mobile device. Once it is installed you will see the icon on your main screen.

2.3 Privacy – GPS Tracking

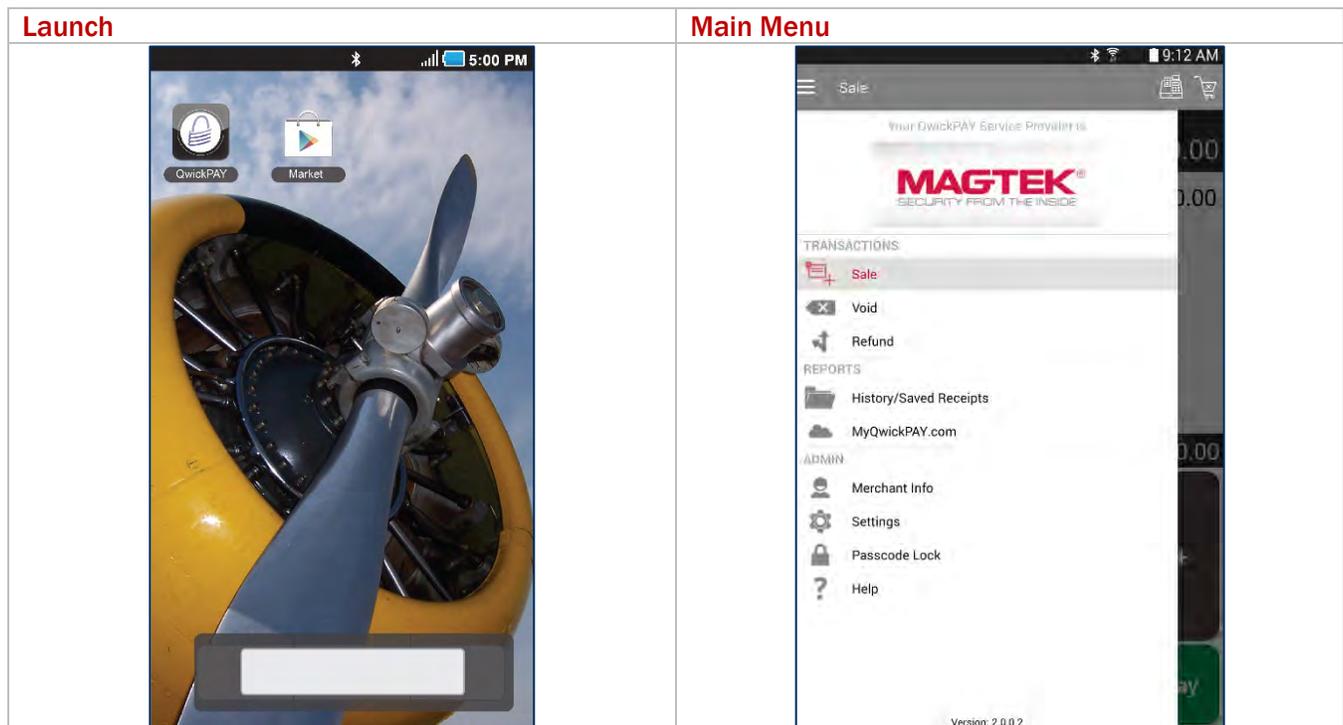
This feature provides a record of where the transaction took place. If you enable Location, the GPS coordinates will appear on all transaction receipts. If you do not enable Location, these coordinates will not appear on your

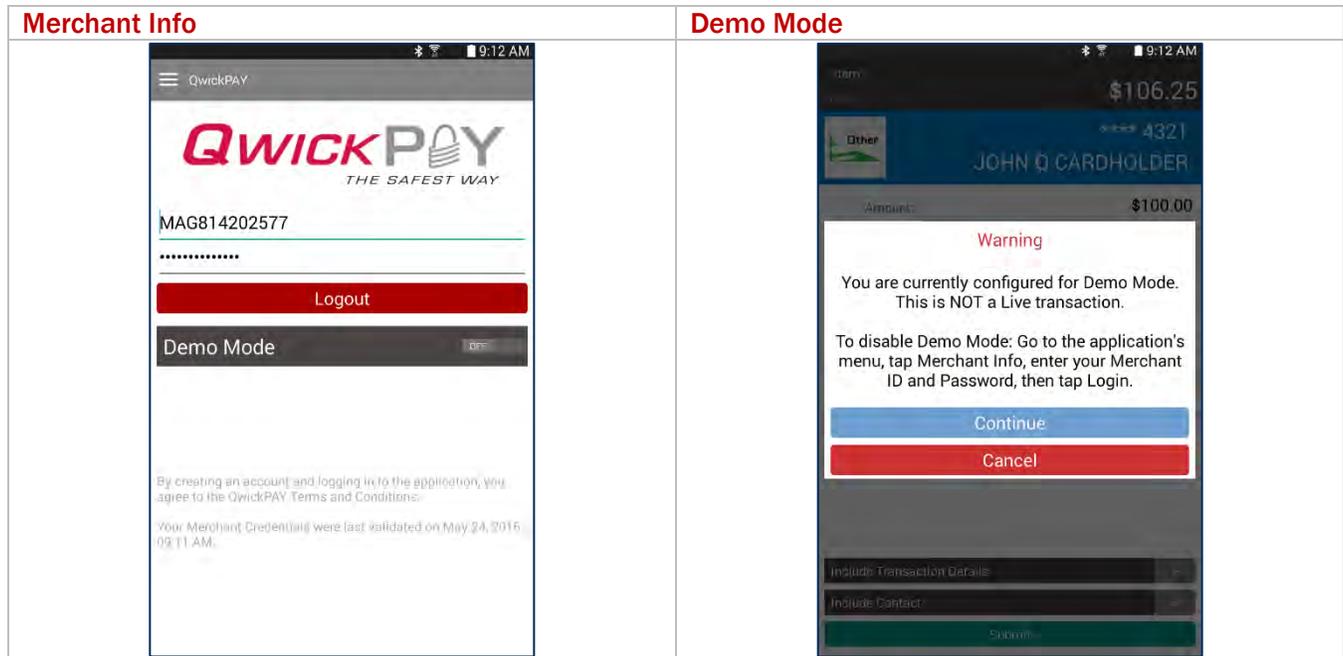
transaction receipts. If you decide to change your settings on your Android device: Tap on SETTINGS/CONNECTION on the device's main screen Next tap on LOCATION.



2.4 Login

Once your subscription is processed you will receive your login credentials; these may come direct from QwickPAY or from your merchant account card processor. Launch the Application. Enter your credentials and tap LOGIN.





2.4.1 Enable Automatic Login

ENABLE VIRTUAL TERMINAL AUTOMATIC LOGIN USING CHROME ON AN ANDROID DEVICE

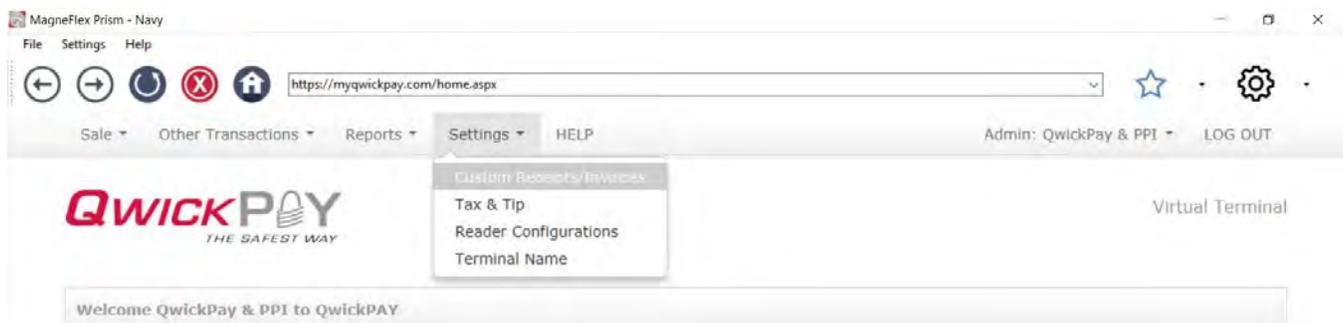
Go into Chrome/Settings/Save Passwords and turn ON SAVE PASSWORDS. Push your HOME button once to go to your HOME SCREEN. Launch Chrome and type, “myQwickPAY.com” in the URL bar to go to the MyQwickPAY.com site. Once you are there, type in your QwickPAY credentials. Tap the SIGN IN button. You will receive a message asking if you, “Want Google Chrome to save your password for this site?”.

Tap on SAVE.

The next time you visit the Virtual Terminal, it will automatically fill in your QwickPAY credentials without showing what the Password is. Tap the SIGN IN button and you will be logged in. You are now ready to conduct any task you wish in your QwickPAY Account.

2.5 Custom Receipts/Invoices

Merchants can customize their receipts/invoices in the virtual terminal. The Receipt and Customer Invoice will contain the same data. Go to the virtual terminal at <https://myQwickPAY.com/login.aspx>. Enter your QwickPAY Merchant ID and Password. Under SETTINGS go to CUSTOM RECEIPTS/INVOICES.



Add your Logo, a header, and a footer; you can also add a “default message” that will be used for the message body when sending receipts/invoices by email. There are additional fields for the merchant to set a Carbon Copy (cc:) and/or Blind Carbon Copy (bcc:) email address when sending receipts/invoices via email.

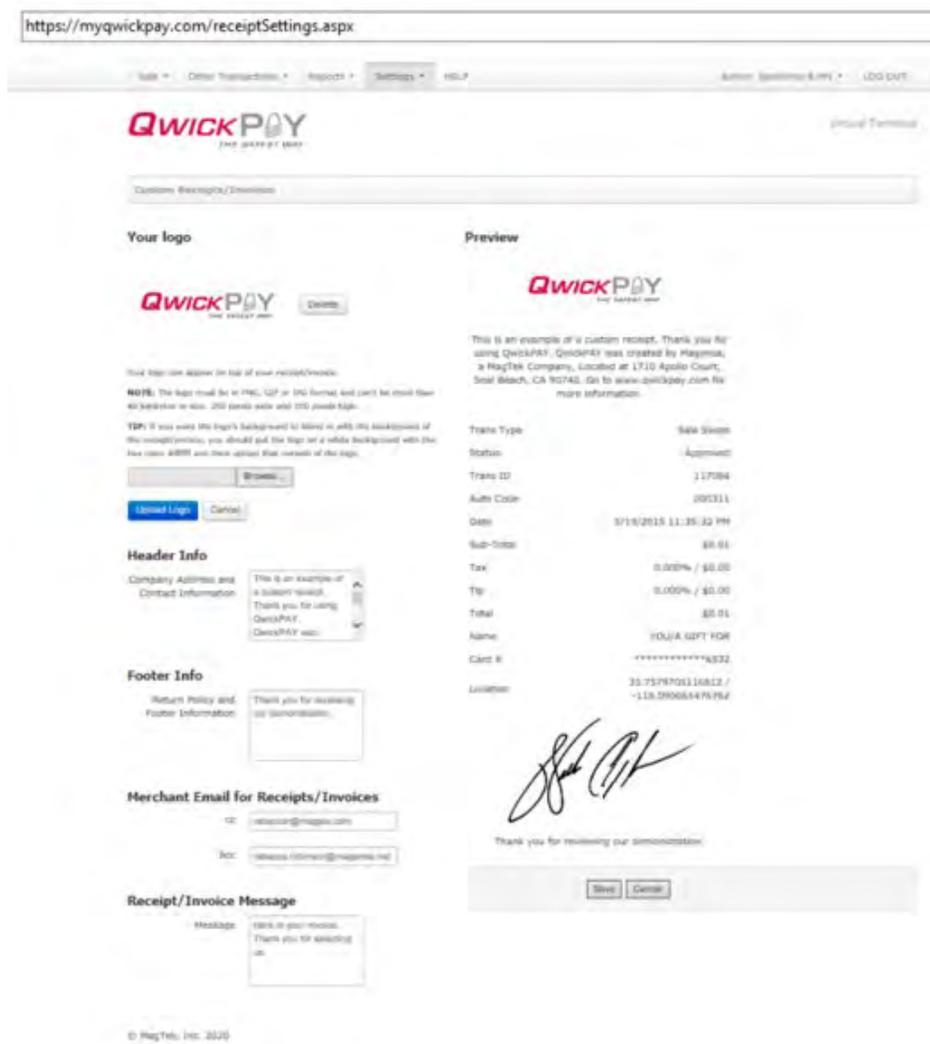
LOGO IMAGE: The logo must be in PNG, GIF or JPG format and cannot be more than 40 kilobytes in size, 250 pixels wide and 100 pixels high. You can access photos on your PC or mobile device. TIP: If you want the logo background to blend in with the background of the receipt/invoice, you should put the logo on a white background with the hex color set to #FFFFFF.

HEADER: The header is the information located at the top of the receipt/invoice just under the logo. It is always centered. Most commonly the header consists of address and contact details.

FOOTER INFORMATION: The footer information is located after the receipt/invoice information and is left justified. It is commonly used for thanking customers, URL information and return policies.

MERCHANT EMAIL FOR RECEIPT/INVOICE: There are additional fields for the merchant to set a Carbon Copy (cc:) and/or Blind Carbon Copy (bcc:) email address when sending receipt/invoice via email.

RECEIPT/INVOICE MESSAGE: The merchant can also set a “default message” that will be used for the message body when sending receipt/invoice by email.



3 Select a Device

For complete details go to the quick installation guide part number [D998200107](#)

3.1 Magnetic Stripe

<p>Dynamag Connect to the host via USB</p>

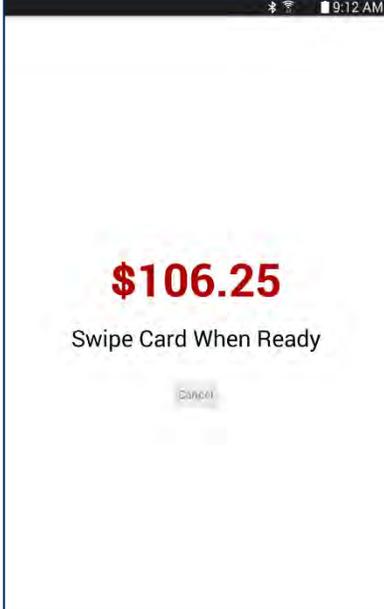

3.2 Magnetic Stripe and EMV Contact Chip

<p>eDynamo Connect the eDynamo to your iOS device via Bluetooth Low Energy. For complete details go to the quick installation guide part number D998200085.</p>	<p>DynaPro mini Connect to the host via a wireless connection. To maximize the internal battery life, keep the DynaPro Mini plugged into a USB power source.</p>
	

3.3 Magnetic Stripe, EMV Contact Chip, EMV/NFC Contactless (select processors)

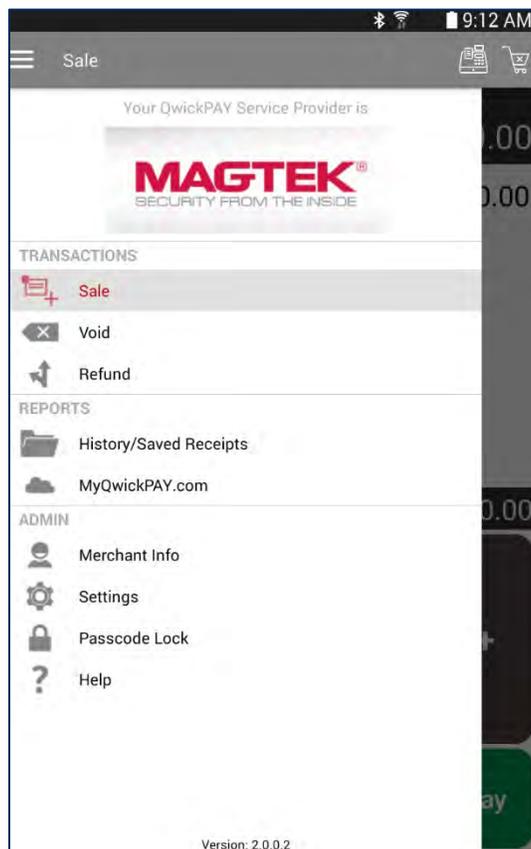
<p>DynaPro Connect to the host via an Ethernet connection. To maximize the internal battery life, keep the DynaPro plugged in to a USB or external power source.</p>	<p>tDynamo Connect the tDynamo to your iOS device via Bluetooth Low Energy. For complete details go to the quick installation guide part number D998200266.</p>	<p>DynaPro Go Connect to the host via a wireless connection.</p>
		

3.3.1 Device Connection

Device is not ready If the device is not ready or cannot be properly detected you will see a red bar.	Device is ready If the device is ready and properly detected you will see a message indicating “Please swipe card when ready.”
 <p>The screenshot shows a mobile payment interface. At the top, there is a red bar. Below it, the amount "\$106.25" is displayed in large red font. Underneath the amount, the text "Please connect the reader" is shown in a smaller black font. At the bottom of the screen, there is a "Cancel" button.</p>	 <p>The screenshot shows a mobile payment interface. The amount "\$106.25" is displayed in large red font. Below it, the text "Swipe Card When Ready" is shown in a smaller black font. At the bottom of the screen, there is a "Cancel" button.</p>

4 QwickPAY App Menu and Admin

The Main Menu is comprised of Transactions, Reports, and Admin. In this section we will review Reports and Reports and Admin.

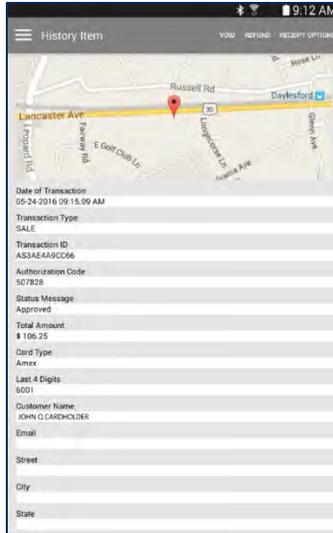


4.1 Reports

Reports: History/Saved Receipts, MyQwickPAY.com (Virtual Terminal)

4.1.1 Reports on Local Device: History/Saved Receipts

Tap here to view the transactions performed on this device, aggregated data resides on your Virtual Terminal. Here you can use the search functionality, transaction detail viewing, and easily pull up transactions for Sales, Voids and Refunds. Tap here to view, email, or Print receipts.



4.1.2 Reports in Virtual Terminal: MyQwickPAY.com

QwickPAY Payment Protection Gateway provides the reporting you need to run your business. Launch the Virtual Terminal by clicking on MyQwickPAY.com. Launching from here will require additional login, but gives you access to all virtual terminal menu items. History on the transactions you have performed is aggregated on your virtual terminal. Transactions from your QwickPAY subscription (from any of your devices), are all aggregated on your virtual terminal, located at [https:// myqwickpay.com/REPORTS](https://myqwickpay.com/REPORTS).

The virtual terminal reporting functions (Standard and Custom) summarize all approved transactions by Date Range and individual days. This delivers the merchant a better understanding of the “cash impact” to their business of SALES offset by VOIDS and REFUNDS. If there are no approved transactions for a given Date Range, the summary tables (Transaction Summary and Daily Transaction Summary) will not display, but the Transaction Log will still report any line item transactions that took place for the given Date Range. The Transaction Log can be exported as a CSV file (this export will not include the new summary tables of Approved Transactions) for easier integration.

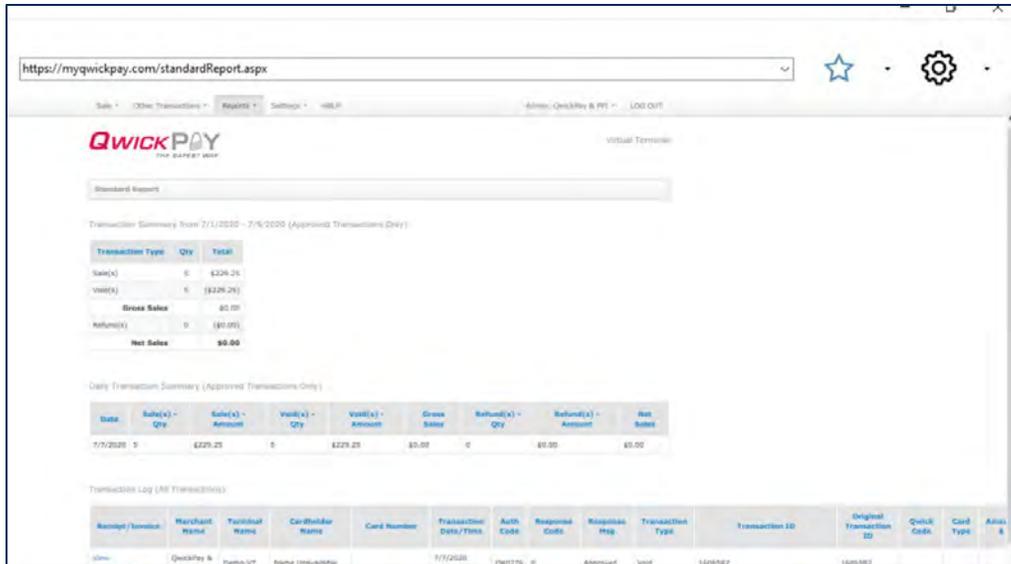
4.1.2.1 Settlement

Each daily batch may take 1-3 business days before showing up in your bank account. If you believe there was an error with settlement and processing of any of your transactions, please contact your processor.

4.1.2.2 Standard Report

The Standard Report is designed to act as a “Daily Report”. The merchant should run this report every day and it will report on that day’s transactions. It has a defaulted “From Date” of TODAY (which can be overridden to any date back as far as 90 days) and an implied “To Date” of TODAY which cannot be changed. (This requires very few buttons or options to click to run the report).

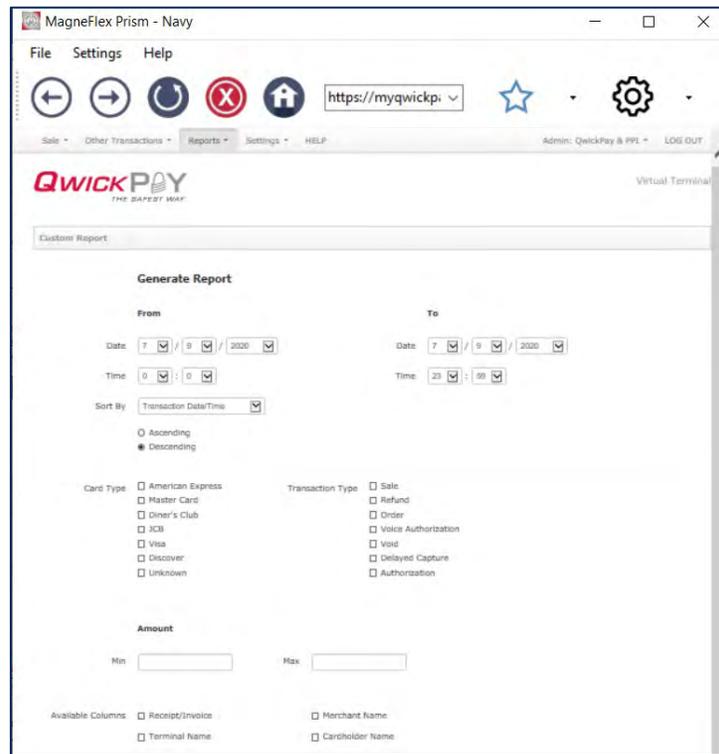
The first column of the Transaction Log for any given report (Standard or Custom) showing transactions will include a hyperlink to the original transaction receipt/invoice. To VIEW or SEND the RECEIPT/INVOICE, click on the hyperlink. To SEND the receipt/invoice, press RECEIPT/INVOICES OPTIONS and the user can print or email a copy of the receipt/invoice.



Virtual Terminal – Standard Report

4.1.2.3 Custom Report

The Custom Report is designed to let the merchant get more granular with what to show/not show and for what data range (cannot exceed 90 days). Reports go as far back as 90 days for a Start Date (FROM) with an End date (TO) of any day up until and including TODAY. Select the duration range for the report. When you have selected the desired elements, click on GET REPORT at the bottom of the page.



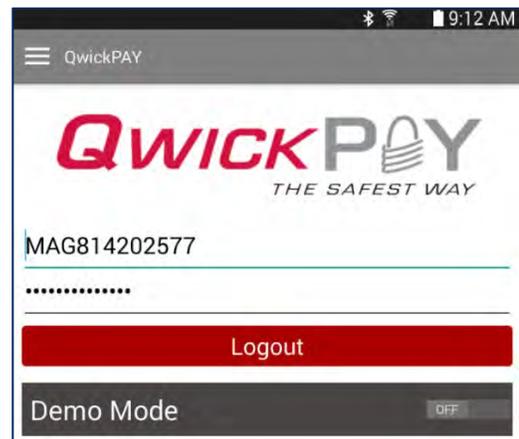
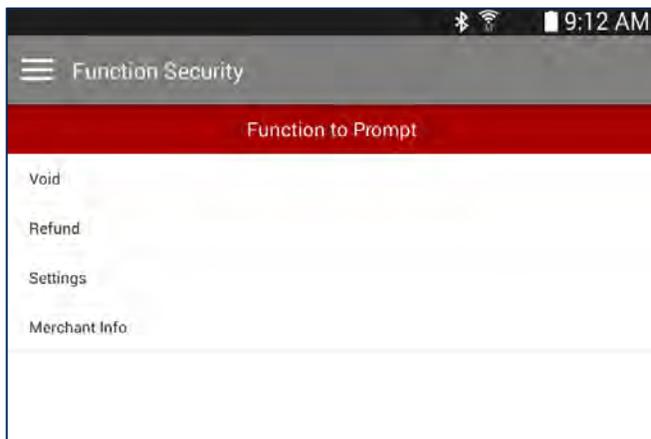
Virtual Terminal - Custom Report

4.2 Admin

Go here for Merchant info, Settings, Passcode Lock, Help

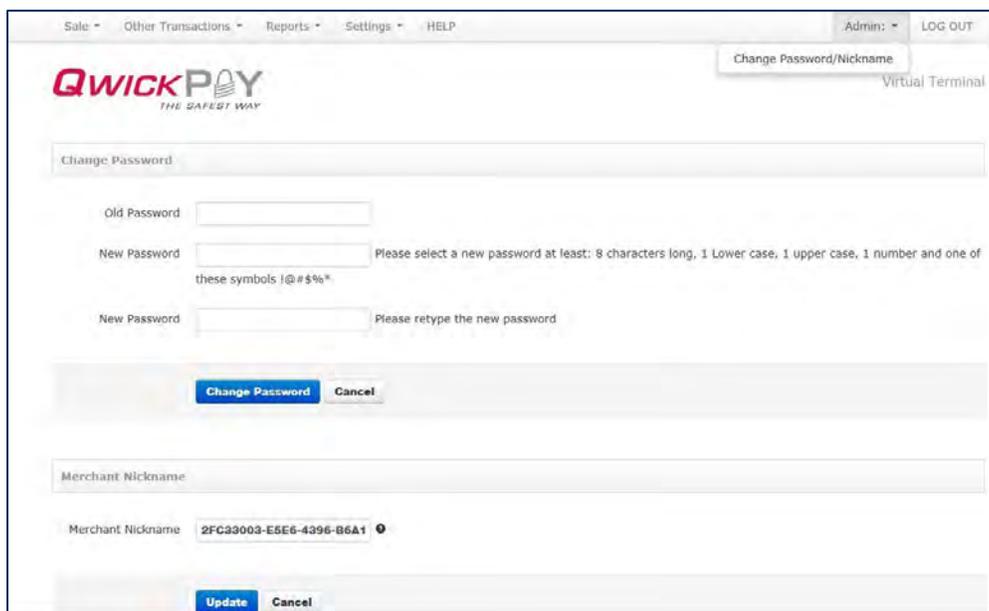
4.2.1 Merchant Info

Tap here to LOGIN and enter your credentials. To change your password, login to the Virtual Terminal. Go to Admin and Change Password/Nickname. Once the password is updated in the Virtual Terminal, be sure to update QwickPAY. Go to Menu and Merchant Info. Enter the new Merchant Password. Tap Login. NOTE: Please do NOT erase or adjust the Merchant ID. Demo Mode should be OFF to make LIVE/REAL transactions.



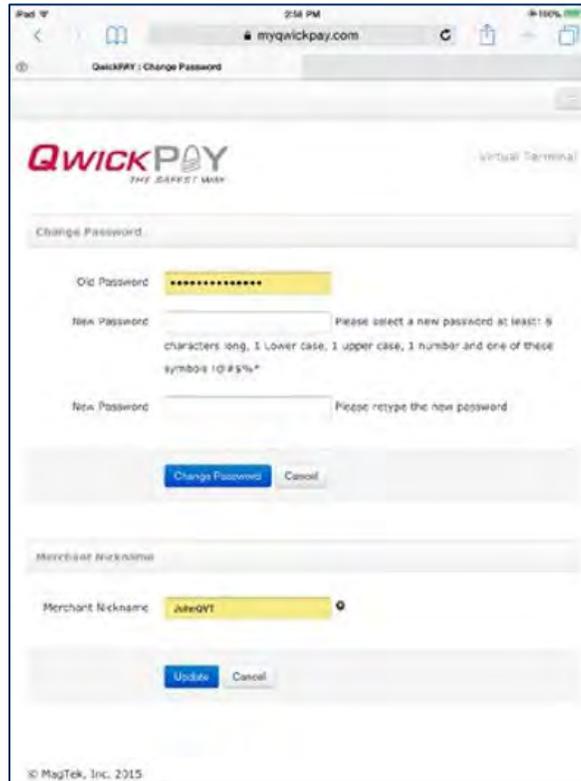
4.2.1.1 Change Password in Virtual Terminal

Go to the ADMIN drop-down for CHANGE PASSWORD/NICKNAME to change the virtual terminal login or user login ID nickname credentials. Enter in the old password then enter in the new password. Passwords MUST BE at least: 8 characters long, 1 Lower case, 1 upper case, 1 number and one of these symbols !@#%\$*. You will need to type the password in again to confirm.



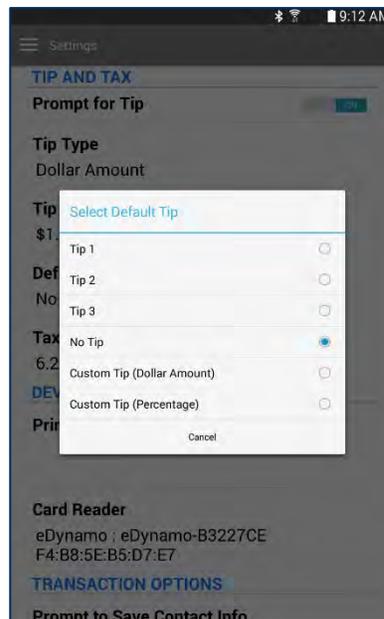
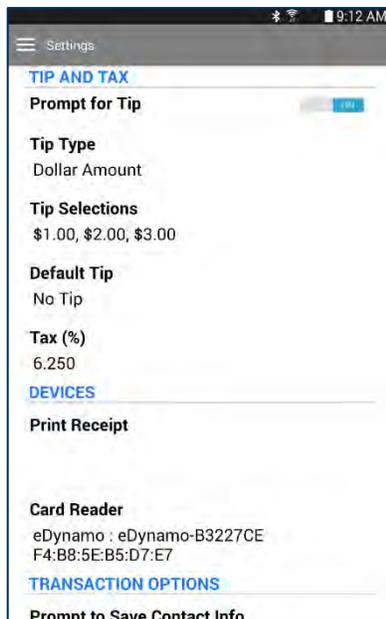
4.2.1.2 Merchant Nickname

The Merchant Nickname is a feature that lets the merchant choose a unique nickname that can be used to login into QwickPAY instead of using the system generated QwickPAY Merchant ID.



4.2.2 Settings

Tap here to set Prompt for Tip, Tip type, Suggested Tip Amounts, Default Tip, Tax%, Print Receipts ON/OFF, Card Reader Type, Prompt to Save Contact Info, Line Item Tally, Signature Optional and Kiosk Mode



Prompt for Tip: If you want to prompt the customer to add a tip to a sale transaction, make sure to enable “Prompt for Tip”.

At the point of purchase: If you enabled PROMPT FOR TIP the tip screen will come into view and you can select one of the 3 suggested tip amounts, create a custom tip amount, or select NO TIP. Tap SUBMIT to save your changes for this sale.

Tip Type: Set how you want to express your suggested tip amounts - as dollars or as a percentage of the sale.

Default Tip: Set the which tip amount you want to have pre-selected when the tip screen appears during a Sale transaction.

Tax: Set your default value for tax. In the example below the tax is set to 6.250%. When set, all future sale transactions will automatically calculate and add the tax amount to the sale transaction in the Tax field.

Print Receipt: If you want to print a copy of the Receipt using a default Printer or a Bluetooth enabled Star Micronics TSP650 II, select which printer you want to use. If using the Star Micronics, you will need to enable Bluetooth in Android Settings, pair the printer and then scan for Bluetooth printers in QwickPAY. Select the desired printer.

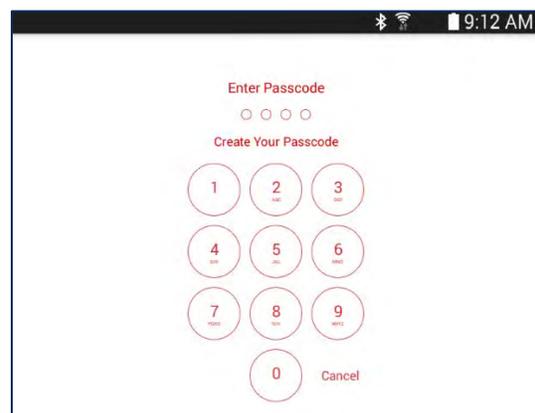
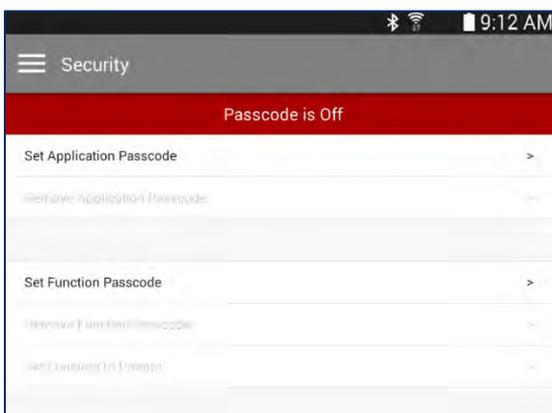
Card Reader: Depending on the SCRA you are using with QwickPAY, please choose eDynamo (MSR and EMV, Bluetooth Low Energy Interface). Prompt to Save Contact Info: Will allow the user to enter and save customer contact info into your Android Contacts. Future transactions will automatically use the saved customer contact information for reporting purposes

Line Item Tally: Will tally the multiple items entered.

Signature Optional: Will allow signatures to be optional and not required based on the amount you set. Total Sale Amounts less than the Amount set here will not require a Cardholder Signature.

4.2.3 Passcode Lock

Protect access to QwickPAY 3.1 with an Application Passcode. Go to Menu/Admin/Passcode Lock.



SET APPLICATION PASSCODE:

Tap here to set or change your 4-digit code to lock/unlock QwickPAY. If you are changing the Application Passcode you will need to enter the current Application Passcode once and then enter the new Application Passcode twice for verification.

REMOVE [when Application Passcode is set to OFF] TURN OFF [when Application Passcode is set to ON] APPLICATION PASSCODE:

Tap here to disable the Application Passcode by entering in the existing Application Passcode correctly once.

SET FUNCTION PASSCODE

Protect functions or settings within QwickPAY. It is recommended that the Function Passcode be separate from the Application Passcode. Go to Menu/Admin/Passcode Lock.

SET FUNCTION PASSCODE:

Tap here to set or change your four-digit code to lock/unlock QwickPAY. If you are changing the Function Passcode you will need to enter the current Function Passcode once and then enter the new Function Passcode twice for verification.

REMOVE [when Function Passcode is set to OFF] TURN OFF [when Function Passcode is set to ON] FUNCTION PASSCODE:

Tap here to disable the Function Passcode by entering in the existing Function Passcode correctly once.

SET FUNCTION TO PROMPT:

Tap here to set if SETTINGS, MERCHANT INFO, VOID, and/or REFUND will require a Function Passcode.

WARNING: If either the Application Passcode or Function Passcode are forgotten, the merchant **MUST** logout of QwickPAY and log back in using the Merchant ID and Password.

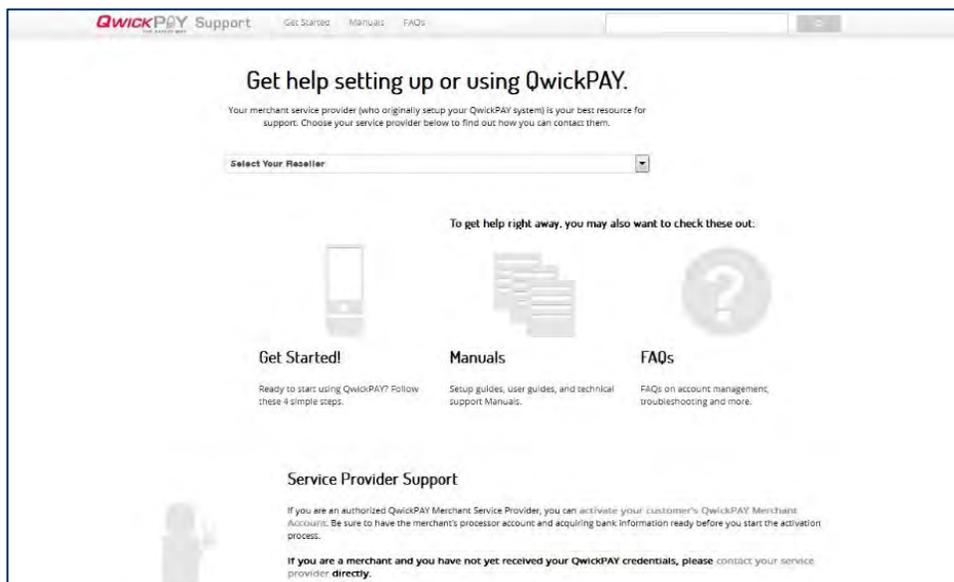
4.2.4 Help

Tap here to launch the QwickPAY web site support page, <http://www.qwickpay.com/support/index.html>. Both the virtual terminal and mobile Apps will automatically bring you to this URL when you click or tap on HELP. There you will find the complete help content including:

GET STARTED: Ready to start using QwickPAY? Follow these 4 simple steps.

MANUALS: Setup guides, user guides, and technical support Manuals.

FAQS: Frequently Asked Questions on account management, troubleshooting and more.



5 Transactions

Tap on transactions to perform Sale, Void, and Refund transactions.

5.1 QwickPAY Demos

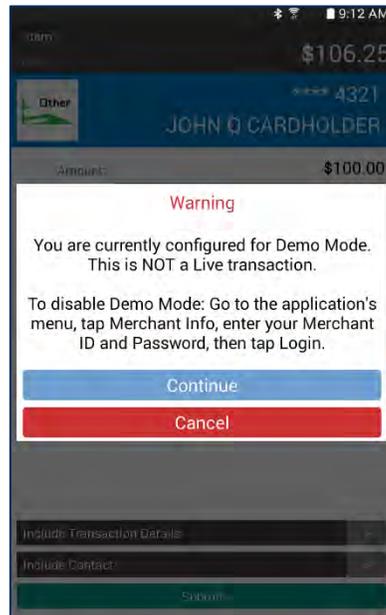
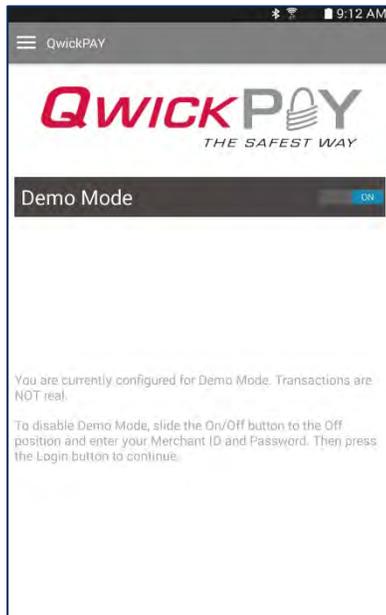
These are not live transactions. QwickPAY 3.1 provides demos within the App. (Please be certain to enter in your live credentials once you are ready to make live transactions. You cannot perform actual transactions for settlement in demo mode.) Monies will not be transferred in Demo mode. Additionally, there will be a warning that states: “You are currently configured for Demo Mode. This is NOT a live transaction.”

CREDENTIALS

QwickPAY 3.1 provides a demo within the App. Download the App from Google Play or Amazon Apps. At the login screen turn Demo ON.

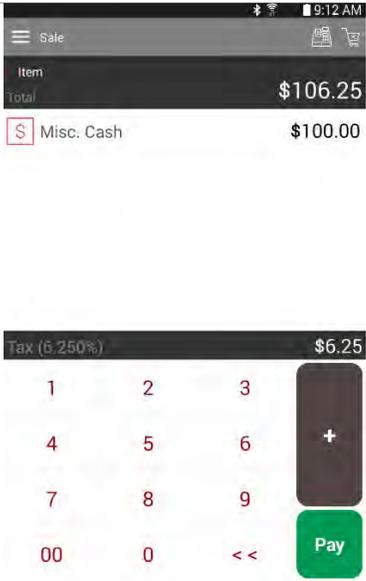
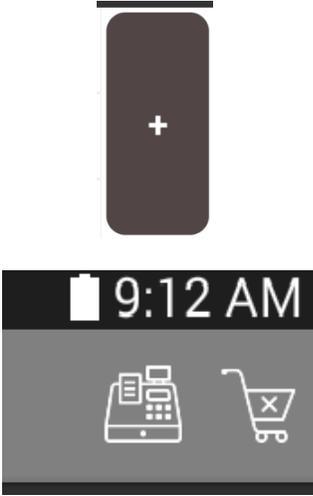
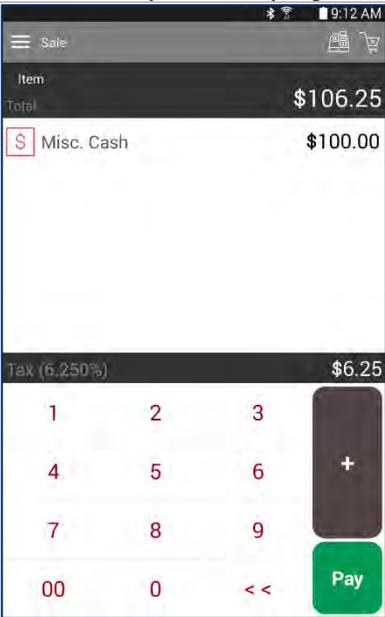
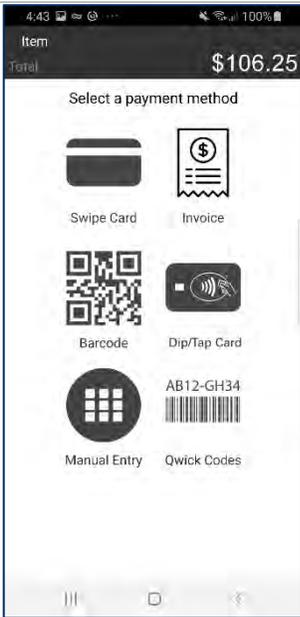
ATTEMPTING LIVE TRANSACTIONS IN DEMO MODE WILL NOT TRANSFER FUNDS.

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



5.2 Sale Transaction

5.2.1 Enter Sale Amount

<p>Sale Transaction Under Transactions select SALE.</p>	<p>Enter in Sale amount(s) Enter one or more amounts using the keypad. Enter an amount and press the PLUS icon [+] to accept and add. Click the shopping cart if you need to clear all and restart.</p>
	
<p>Enter tax and tip Tax is calculated based on the value established in SETTINGS. Press the PAY button when you are ready to process the sale.</p>	<p>Select Payment Method Tap the method of payment.</p>
	

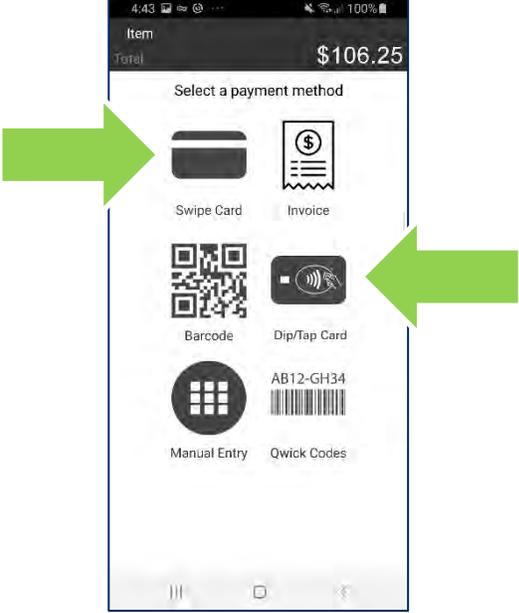
5.2.2 Select Payment Method

The app is made to show only the icons that fit the payment methods that your connected card reader device can accomplish. If you do not have a contactless reader, tap will not be a payment method shown.

Payment Method Transaction Flows

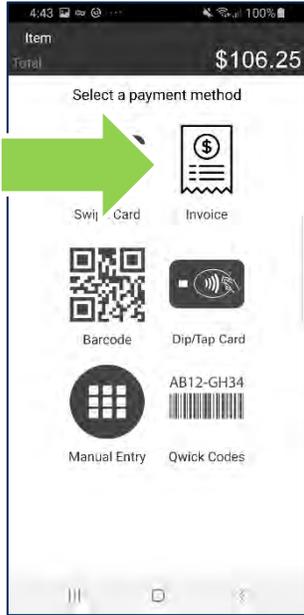
Depending on the payment method you will be brought through the payment experience slightly differently

5.2.2.1 Swipe or Tap/Dip

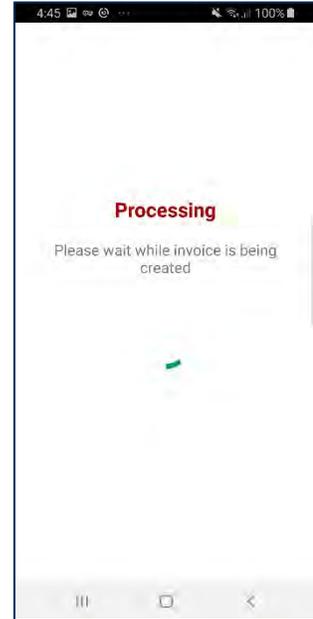
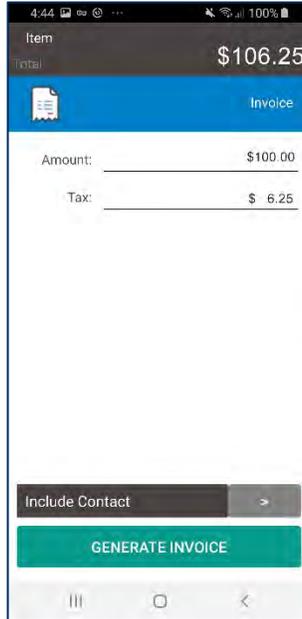
<p>Select Swipe Card or Dip Card/Tap Select Swipe Card or Dip Card/ Tap for a card present transaction.</p>	<p>App is ready for card interaction Application is ready to accept payment.</p>
	
<p>Operate with your card reading device Swipe, dip, or tap the card in the connected card reader. Or have the customer tap their mobile device or wearable</p>	
	
<p>Card will be authorized Screen message will say Processing Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below</p>	

5.2.2.2 Invoice and QR Code

Select Invoice



Enter Invoice Amount and Tap Generate Invoice

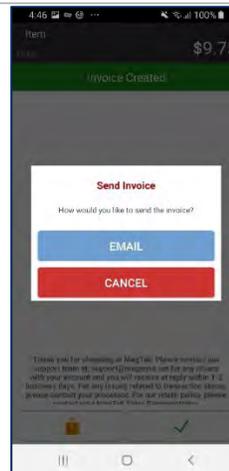


Send the Invoice

On this screen you can tap the yellow icon to send the invoice. The check mark means you are done and ready to make another sale. A QR Code is automatically displayed and allows merchants to optionally show their mobile device to the Cardholder so that the Cardholder can scan the QR code and complete the touchless transaction.

Send Invoice via Email.

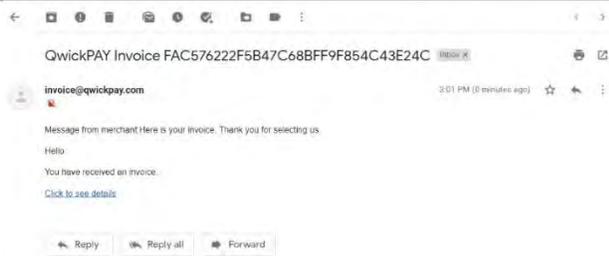
Send Invoice via SMS or Email. The Invoice sends as a secure tokenized link. The QR Code is attached in the email. (The QR Code is available as an image in the device History.)



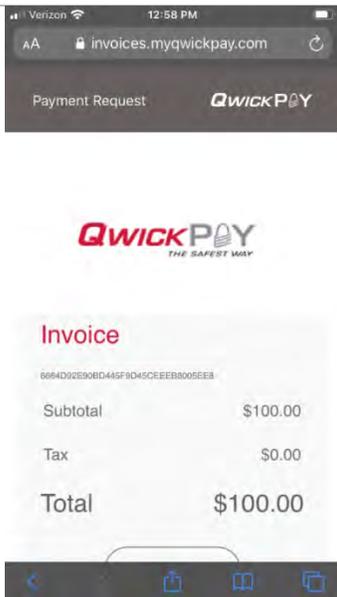
Send Invoice via Email
 When sending via email you are given a field to enter in the customer’s email address.



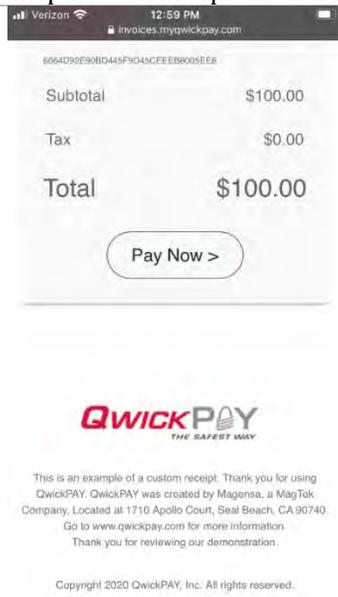
Customer Receives Email



Launch Payment Page
 In email the customer just clicks on the link.

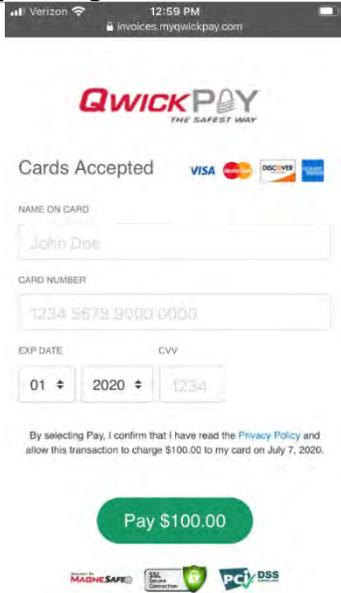


Pay the Invoice
 The customer has a chance to review and add a tip if that has been included as an option. Then taps/clicks PAY Now >



Enter Card Details

Customer enters card information on their host device and clicks on Pay [amount] (Merchant never has to handle credit card information. It is sent in encrypted format directly to Magensa.)



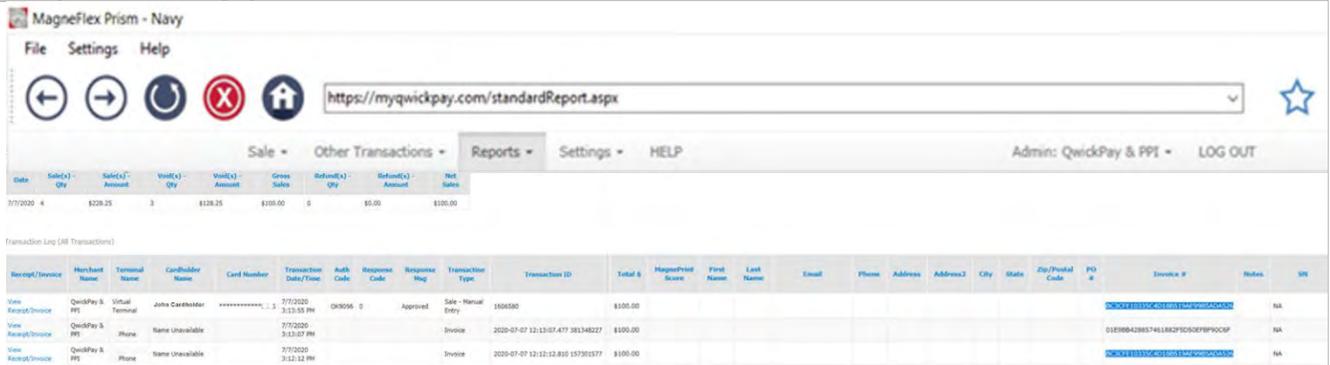
Customer Receipt Created

Customer receives confirmation and can click Receipt to view and print a receipt.



Merchant Audit

Under reports - Merchant settles up to ensure the same Invoice # is listed as an Approved “Sale – Manual Entry” to confirm payment is received.



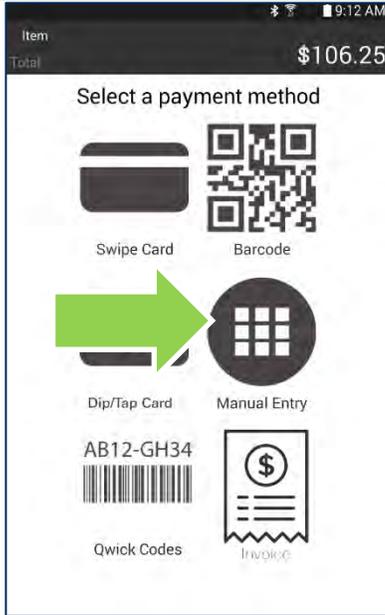
5.2.2.3 Sale Manual Entry

Select Manual Entry

Select Manual Entry. You must have a MagneSafe reader attached to your device when entering manually keyed transactions.

Caution

Manual entry will show a message as follows: Manual Entry or Hand Keyed sales transactions require a MagneSafe reader to be attached or connected to your mobile device. They are also expensive and more likely to result in chargebacks. If you must hand key a transaction, QwickPAY will encrypt the card data using the advanced encryption of the MagneSafe Security Architecture built into your MagneSafe reader. For maximum chargeback protection when processing a Manual Entry Sale, you should also take an imprint of the card, enter the card’s CVV and obtain a wet ink signature on the imprinted from.

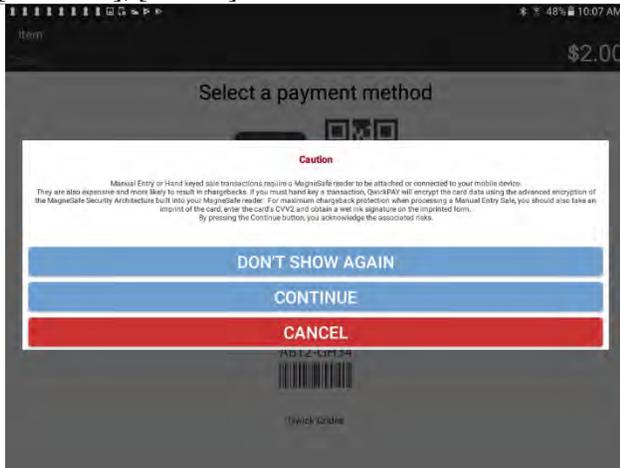


Hide Caution

By pressing the Continue button you acknowledge the associated risks. [Do not show this warning again], [Continue], [Cancel].

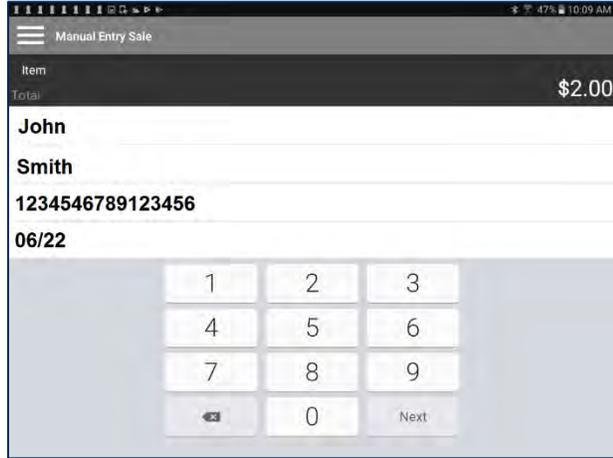
Change Caution in Settings

Click CONTINUE. (You can select to not show this again during a transaction and in SETTINGS.)



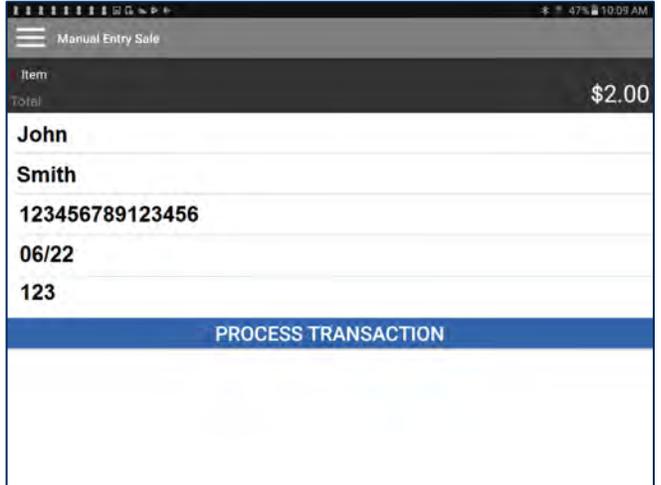
Enter details

Here you can manually enter the First Name, Last name, Card number, and Exp Date (mm/yy). Tap GO and then enter CVV2 and then press NEXT.

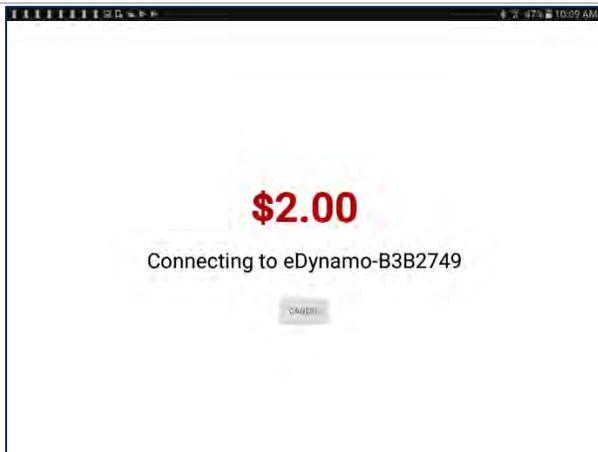


Select process transaction

The amount you wish to charge will have been pre-populated along with the sales tax. Then press PROCESS TRANSACTION.



The transaction communicates with the encrypting reader to secure the transaction.

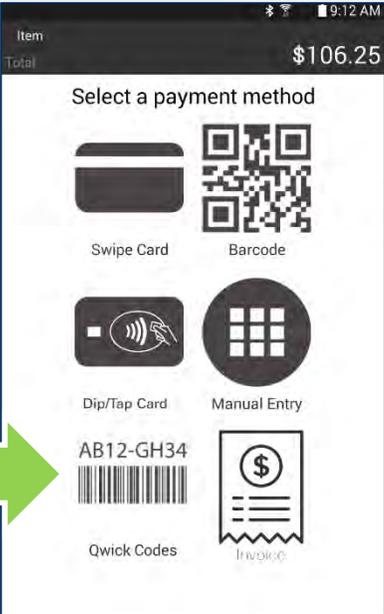


Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below

5.2.2.4 Barcode – Added this

Select Barcode	Position Camera over Payment QwickCode
	
<p>Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below</p>	

5.2.2.5 QwickCodes

Select QwickCodes	Enter Details and Process Transaction
	
<p>Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below</p>	

5.2.3 Sale Transactions: Details, Submit, and Receipt Handling

Signature icons	Key
	Clears the signature
	Send Receipt via Email or Print.
	Completes transaction and sends you back to sale screen.

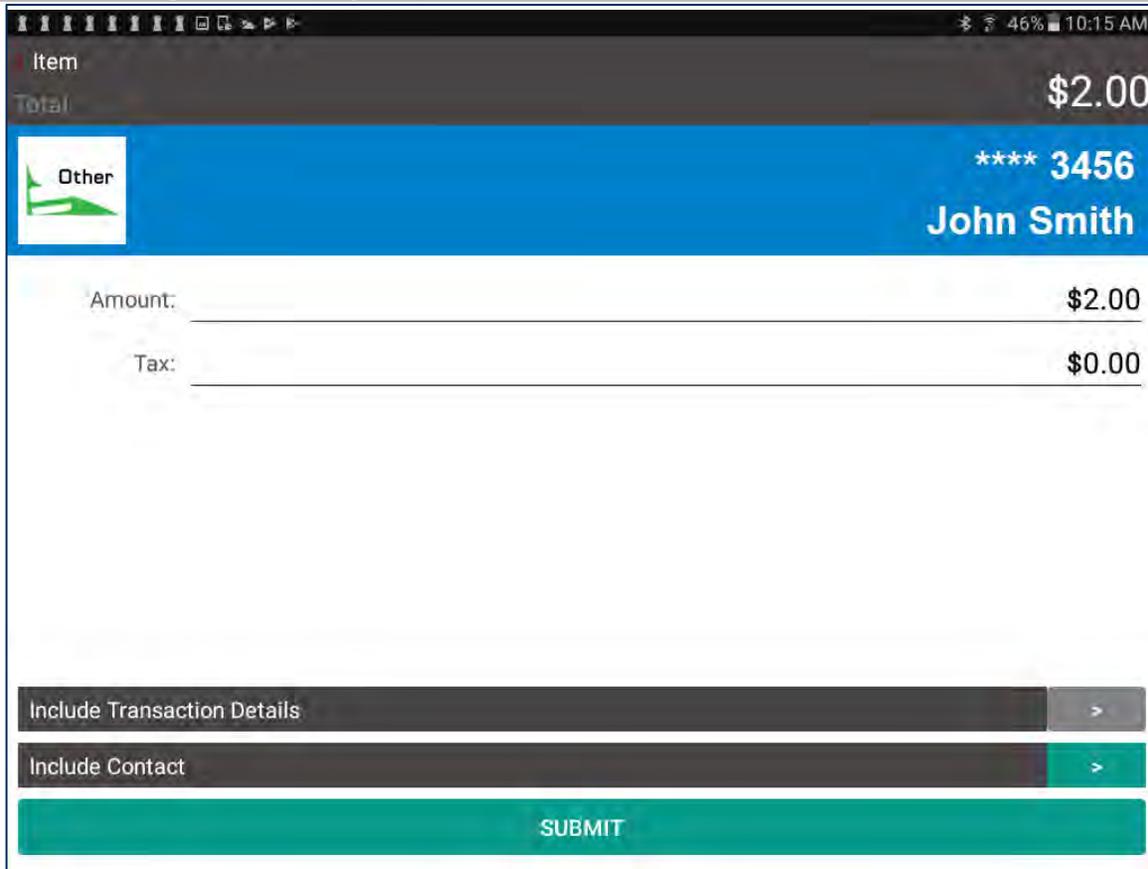
Submit Transaction

Tip (optional): Custom, No Tip and the 3 tip settings established under SETTINGS will be ready for selection.

Include Transaction Details (optional): Press the Include Transaction Details to optionally enter CVV2, Billing Zip/Postal Code for advanced authorization data. Also, the merchant can choose to save a Purchase Order, Invoice Number and Notes. This information will be available in the Virtual Terminal.

Include Contact (optional): Press the Include Contact button and optionally save the customer’s contact information. If they become a returning customer and pay with the same card, their contact info will auto populate into this screen. This information will be saved with each transaction and available in the Virtual Terminal.

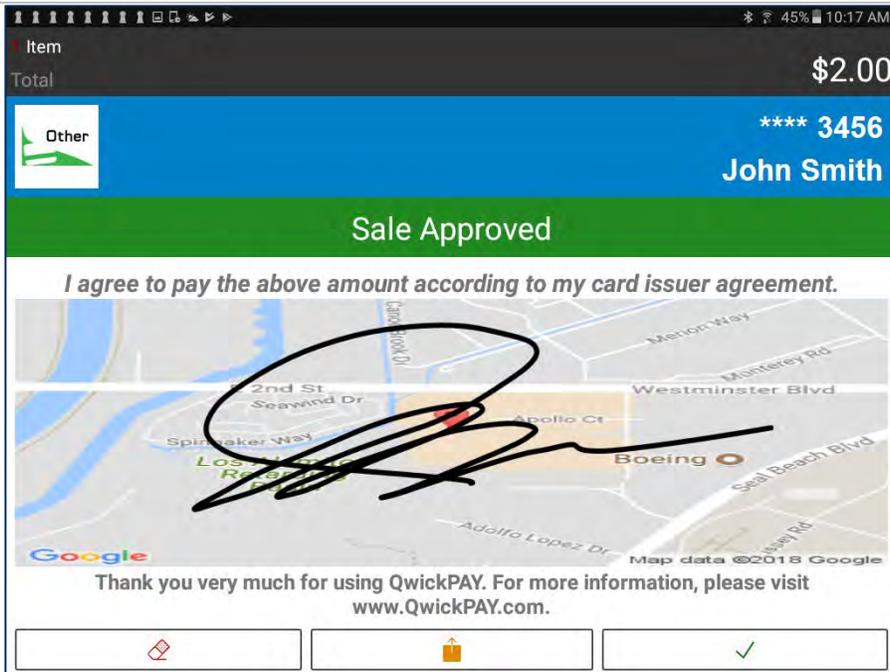
Press **SUBMIT** and go for Auth (required)



Obtain Signature

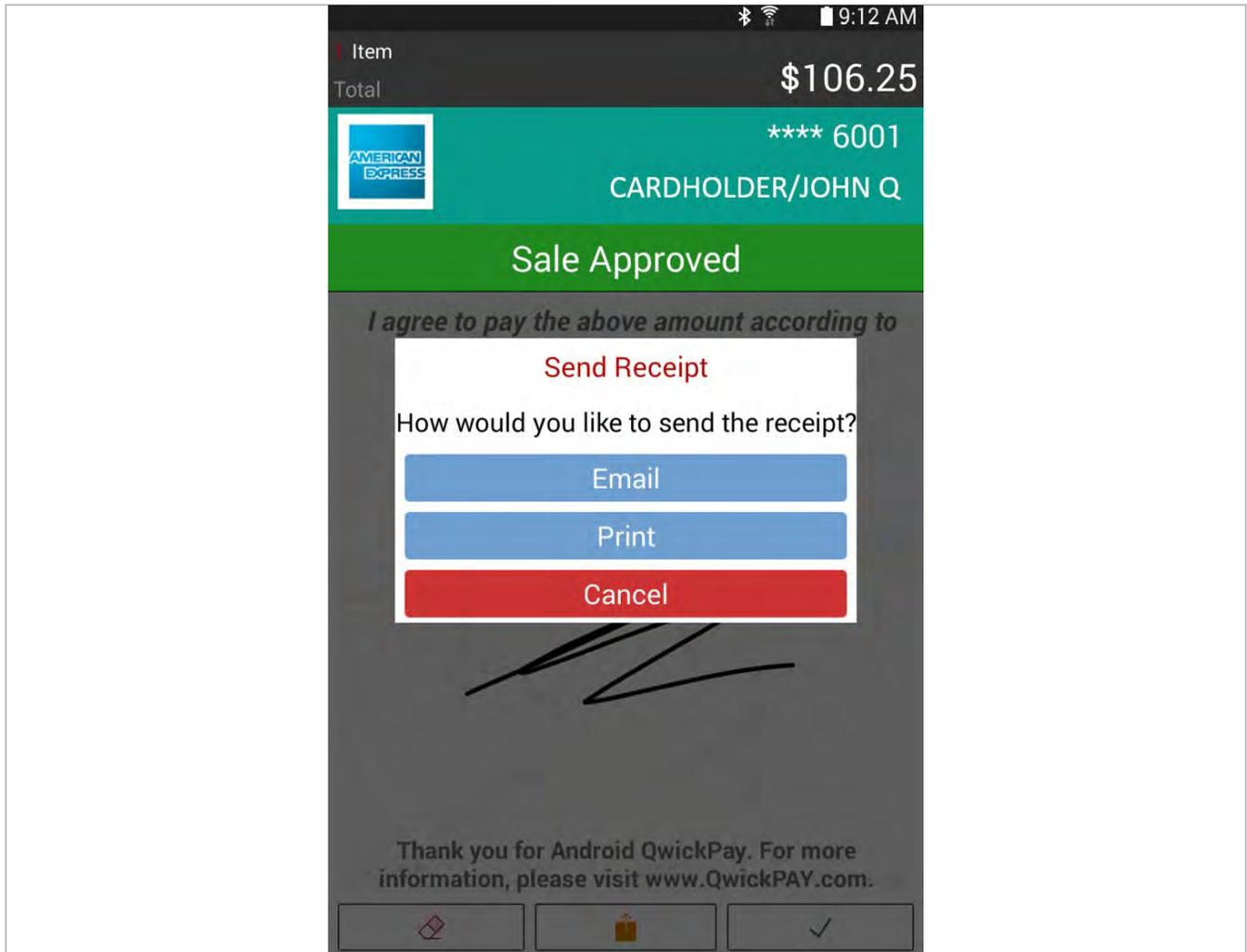
If the transaction is approved by the issuing financial institution, a screen will display indicating the Total Amount charged, the Name of the Cardholder, the Last 4 digits of the card swiped, the type of card swiped (AMEX, Visa, MC or Discover) and if GPS setting have been set with allow location a map of the location.

If a signature is required, the merchant will not be given options to complete the transaction or send the receipt until a signature is gathered. If the signature is optional (based on the amount of the sale and QwickPAY’s settings), the merchant may choose to complete the sale by pressing the green check mark or sending the receipt by Email or Print.



Send Receipt

Send Receipt (optional) Tap Send icon if you want to send a copy of the receipt by Email (a copy of the receipt will automatically be cc'd or bcc'd to the Merchant Email address(es) saved in the Virtual Terminal under settings/custom receipts) or Print (to any available printer or Star Micronics TSP650II Bluetooth printer).



5.3 Other Transaction Types

VOID: For transactions that have not gone through settlement yet, you can void transactions.

REFUND: Select refund if settlement has already occurred and you need to perform a full or partial credit.

5.3.1 Void

AUTOMATIC ENTRY OF VOID DETAILS

Launch QwickPAY 3.1. Under REPORTS, select HISTORY/SAVED RECEIPTS. The most recent transactions are listed first. Note: You will only see transactions that were performed on that Android device.

Select the transaction to be voided and its details will display. Tap the VOID button and it will automatically launch the VOID screen populated with the transaction ID.

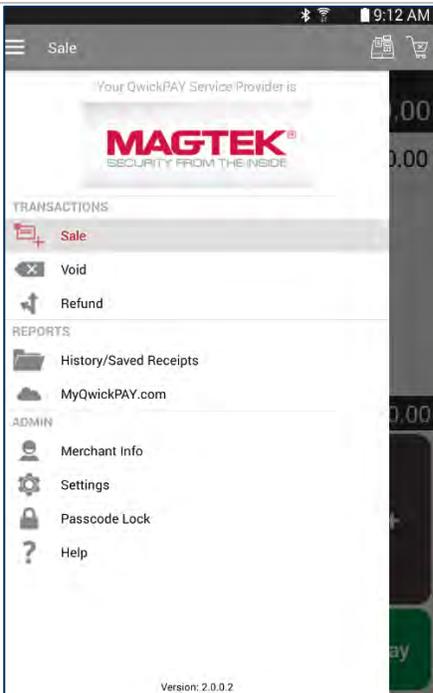
Press VOID TRANSACTION to void the transaction. If preferred, you can have the customer optionally sign the receipt indicating the transaction was voided and have a receipt optionally sent to them by Email or Print.

MANUAL ENTRY OF VOID DETAILS

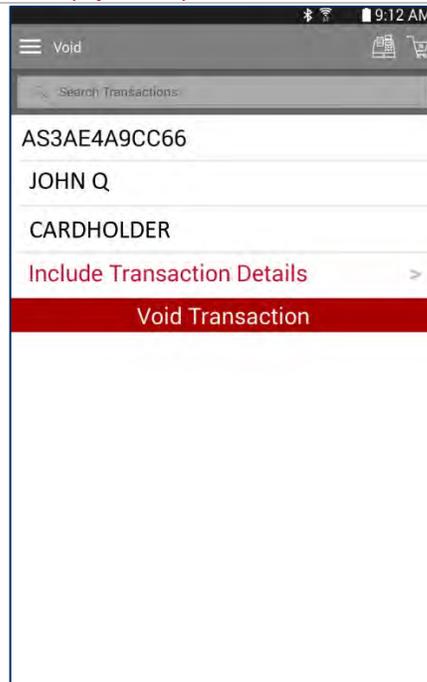
Launch QwickPAY 3.1. Under TRANSACTIONS choose VOID. Enter the original transaction ID along with the cardholder’s First and Last Name (in Details). (Note: You can enter any QwickPAY transaction ID).

Press the VOID TRANSACTION button to void the transaction. If preferred, you can have the customer optionally sign the receipt indicating the transaction was voided and have a receipt optionally sent to them by Email or Print.

Enter Void Details



Obtain Signature (Optional)



5.3.2 Refund

AUTOMATIC ENTRY OF REFUND DETAILS

Launch QwickPAY 3.1. Under REPORTS, select HISTORY/SAVED RECEIPTS. The most recent transactions are listed first. Note: You will only see transactions that were performed on that Android device.

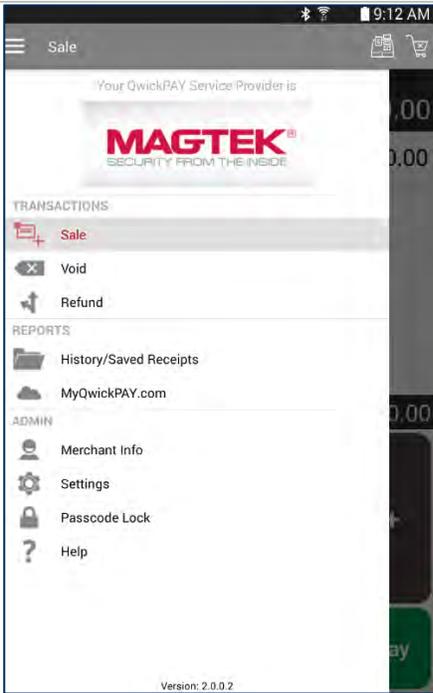
Select the transaction to be refunded and its details will display. Tap the REFUND button and it will automatically launch the REFUND screen populated with the transaction ID. Next, enter an amount to be refunded. Press the Refund Transaction button. The customer can then sign the receipt indicating the transaction was refunded and have a receipt optionally sent to them by Email or Print.

MANUAL ENTRY OF REFUND DETAILS

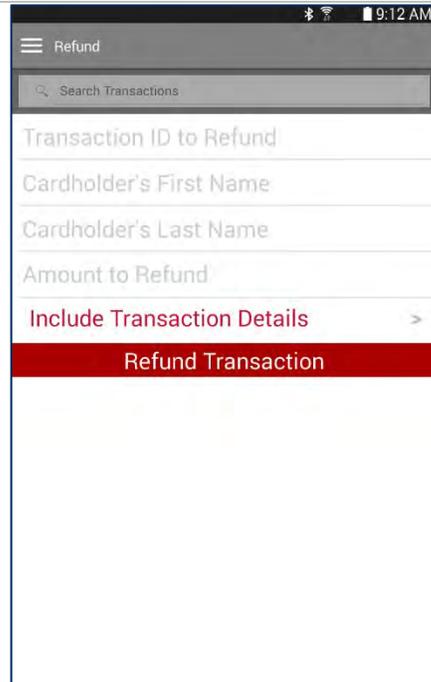
Launch QwickPAY 3.1. Under TRANSACTIONS choose REFUND. Enter the original transaction ID along with the cardholder’s First and Last Name (in Details). Note: You can enter any QwickPAY transaction ID. Next, enter an amount to be refunded. Press the REFUND TRANSACTION button to refund the transaction.

The customer can then sign the receipt indicating the transaction was refunded and have a receipt optionally sent to them by Email or Print.

Enter Refund Details



Obtain Signature



5.4 Transaction Authentication and Authorization

SUBMIT:

Transaction is sent for authorization. If the card is determined to be fraudulent by QwickPAY, a fraud alert will display.

AUTHENTICATION:

You may not be familiar with authentication since this is something that is unique to QwickPAY and the MagneSafe Security Architecture (MSA). Only secure card reader authenticators (SCRAs) use the MSA and can perform real-time counterfeit card detection while encrypting the card data within the read head. SCRAs use the MSA to deliver instant encryption so your customers' sensitive card details never enter your iOS device and are sent securely over SSL connections for decryption, authentication, and processing. This has been shown to help lower the scope and cost of PCI audits, saving you more time and money. A key feature of MagneSafe is MagnePrint card authentication, a patented, proven technology which reliably identifies counterfeit credit cards. MagnePrint is a dynamic card authentication technology based on the unique physical properties of the magnetic stripe, also referred to as the stripe's digital identifier. It provides validation that the card itself is genuine and that its encoded data has not been altered.

No Authentication data is present when using manual card entry since the card is not read.

MagnePrint Status – Card Authenticated

If the card is deemed to be the authentic card, the label “Card authenticated” will display inside a green colored bar at the top of the page after the card swipe takes place. Its score will also appear in the Transaction Logs found in the Standard and Custom Reports.

MagnePrint Status - Counterfeit Alert

If the card is deemed to be fraudulent/counterfeit, a “Counterfeit Alert” warning will display inside a red bar at the top of the page after the card swipe takes place. Its score will also appear in the Transaction Logs found in the Standard and Custom Reports. Visit QwickPAY Support FAQs and go to Security for more info on Code 10. If you press PROCEED, you can continue with the transaction.”

MagnePrint Status - N/A

If the card's MagnePrint is NOT on file with the Magensa Gateway, the label “N/A” will display inside a blue colored bar at the top of the page after the card swipe takes place. The score N/A will also appear in the Transaction Logs found in the Standard and Custom Reports. It should be noted that once a card's MagnePrint is on file with the Magensa Gateway, future transactions involving that card will have either a Green or a Red MagnePrint.

The following MagnePrint information will be recorded in History/Saved Receipts.

- **MP SCORE:** The MagnePrint score calculated by Magensa.
- **MP DAYS ON FILE:** This is the number of days the MagnePrint has been on file.
- **MP REG BY:** The party that initially registered the MagnePrint; e.g.: Merchant, Gateway, Processor, Brand or Financial Institution.
- **MP COUNT:** The quantity of times the MagnePrint has been read.

Appendix A Response/Error Codes

PAY BY SWIPE

Successful Transaction

StatusCode	StatusMsg	Notes
1000	OK	Successful Transaction

Internal Errors

StatusCode	StatusMsg	Notes
!XXX	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
H005	MerchantPWD is incorrect	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
H520	Invalid TransactionID	Input Validation
H521	Invalid Signature Base 64 string	Input Validation
H522	Invalid Latitude	Input Validation
H523	Invalid Longitude	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 Zeros.
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 Zeros.
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.	
L099	Error Validating Credentials.	

PAY BY MANUAL ENTRY

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	HostID has incorrect length	Input Validation
H002	HostID has incorrect format	Input Validation
H003	HostPW has incorrect length	Input Validation
H004	HostPW has incorrect format	Input Validation
H005	MerchantID has incorrect length	Input Validation
H006	MerchantID has incorrect format	Input Validation
H007	MerchantPW has incorrect length	Input Validation
H008	MerchantPW has incorrect format	Input Validation
H320	Invalid Amount	Input Validation
H321	Invalid Transaction Type	Input Validation
H322	Invalid AuthCode	Input Validation
H380	CVV has incorrect length	Input Validation
H381	CVV has incorrect format	Input Validation
H385	ZIP has incorrect length	Input Validation
H386	ZIP has incorrect format	Input Validation

H400	Invalid Tax Amount	Input Validation
H401	PAN has incorrect length	Input Validation
H402	PAN has incorrect format	Input Validation
H405	Invalid CHName	Input Validation
H410	CardExpDt has incorrect length	Input Validation
H411	CardExpDt has incorrect format	Input Validation

Other Errors

StatusCode	StatusMsg	Notes
K089	Error Validating	Error Validating (MerchantID and MerchantPW) against assigned DB or Operation.
K099	Error Validating Credentials	Error Validating (HostID and HostPW) 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.

Appendix B About MagTek

Founded in 1972, MagTek is a leading manufacturer of electronic systems for the reliable issuance, reading, transmission and security of cards, checks, PINs and identification documents. Leading with innovation and engineering excellence, MagTek is known for quality and dependability. Its products include secure card reader/authenticators, token generators, EMV contact, contactless and NFC reading devices, encrypting check scanners, PIN pads and distributed credential personalization systems for secure magstripe and EMV enabled cards. These products are used worldwide by financial institutions, retailers, and processors to provide secure and efficient payment and identification transactions.

Today, MagTek continues to innovate. Its MagneSafe Security Architecture leverages strong encryption, secure tokenization, dynamic card authentication, and device/host validation enabling users to assess the trustworthiness of credentials and terminals used for online identification, payment processing, and high-value electronic transactions.

MagTek is headquartered in Seal Beach, CA. For more information, please visit www.magtek.com.

Appendix C About Magensa

Serving enterprises globally, Magensa provides a wide range of innovative tools and transaction processing services for authentication, cryptographic security, and privatization of sensitive data. Magensa’s encryption/decryption services, payment gateway services, tokenization services, remote services, and applications are used by software developers, ISVs and systems integrators to bring their applications to market faster and more securely. Magensa’s services and solutions are trusted by commercial, retail, financial and government enterprises without compromise. Magensa, LLC is a subsidiary of MagTek, Inc.