

QwickPAY User Guide – iOS 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
60	July 2020	Reformatted manual, added Invoice content
70	August 2020	Added QR Code capability with invoicing
80	November 2022	Updated iDynamo 5 compatibility list. Removed uDynamo, DynaPro mini, DynaPro, and kDynamo. Added iDynamo 6.

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1 QwickPAY iOS 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 Made for

iOS 13 or newer compatible SCRA's

- Bluetooth LE: eDynamo, tDynamo
- Lighting: iDynamo 5 and iDynamo 5 (Gen II)

Made for iPhone 14 Pro Max, iPhone 14 Pro, iPhone 14 Plus, iPhone 14, iPhone SE (3rd generation), iPhone 13 Pro Max, iPhone 13 Pro, iPhone 13, iPhone 13 mini, iPhone 12 Pro Max, iPhone 12 Pro, iPhone 12, iPhone 12 mini, iPhone 11 Pro Max, iPhone 11 Pro, iPhone 11, iPhone XS Max, iPhone XS, iPhone XR, iPhone X, iPhone 8 Plus, iPhone 8, iPhone 7 Plus, iPhone 7, iPhone 6s Plus, iPhone 6s, iPhone 6 Plus, iPhone 6, iPad Pro 10.5-inch, iPad Pro 12.9-inch (2nd generation), iPad Pro 9.7-inch, iPad Pro 12.9-inch (1st generation), iPad Air 2, iPad Air, iPad mini 4, iPad mini 3, iPad (6th generation), iPad (5th generation)

- iDynamo 6 USB-C - Direct mount or cabled connection to Android hosts with USB C port and USB On-The-Go (OTG), to iOS hosts with USB C connector, and to Windows hosts with USB C connector.
- iDynamo 6 Lightning - Made for iPhone 12 Pro Max, iPhone 12 Pro, iPhone 12, iPhone 12 mini, iPhone 11 Pro Max, iPhone 11 Pro, iPhone 11, iPhone XS Max, iPhone XS, iPhone XR, iPhone X, iPhone 8 Plus, iPhone 8, iPhone 7 Plus, iPhone 7, iPhone 6s Plus, iPhone 6s, iPhone 6 Plus, iPhone 6, iPad Pro 10.5-inch, iPad Pro 12.9-inch (2nd generation), iPad Pro 9.7-inch, iPad Pro 12.9-inch (1st generation), iPad Air 2, iPad Air, iPad mini 4, iPad mini 3, iPad (5th and 6th generation).

1.2 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.

1.3 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 2.0 from the App Store. Launch QwickPAY 2.0 and go to Admin Menu > Merchant Info to enter your credentials, or login to the Virtual Terminal on your web browser.

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/SMS. 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 iOS device.

Make a Sale: Make sale using QwickPAY 2.0, 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 the QwickPAY website's sign-up form. At the top, there is a navigation bar with the QwickPAY logo (tagline: 'THE SAFEST WAY') and three menu items: 'Get QwickPAY', 'Sell QwickPAY', and 'Get Support'. Social media icons for Facebook, Twitter, and Google+ are also present. Below the navigation bar, there is a link for 'Get QwickPAY / Contact Us'. The main heading reads 'Accept credit and debit cards anytime, anywhere.' followed by the subtext 'Enter your contact info and a sales representative will help you get started.' The form is titled 'Merchant Info' and includes the following fields: 'I'm interested in' (a dropdown menu with 'iDynamo (QwickPAY for iOS)' selected), 'First Name', 'Last Name', 'Phone', 'Email', 'State' (a dropdown menu with 'Alabama' selected), and 'Type of business' (a dropdown menu with 'agriculture' selected). A red 'Submit' button is located at the bottom of the form. A 'Give Feedback' link is visible in the bottom right corner of the form area.

2.2 Access

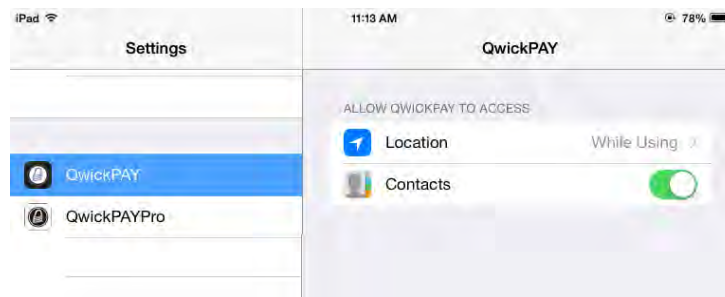
iOS users tap on App Store icon on the main screen of your mobile device. Enter your account password and username. If you do not already have an account you will need to establish one with iTunes. You can then enter the link information below or do a search for QwickPAY. Go to <http://itunes.apple.com/>, search for QwickPAY, and select QwickPAY from the list.

Tap on Install. The App will automatically start to install on your iOS device. If you install QwickPAY on an iPhone or iPod, the screen will be portrait optimized. If you install QwickPAY on an iPad, the screen will be landscape optimized.

Once it is installed you will see the icon on your main screen.

2.3 Privacy – GPS Tracking

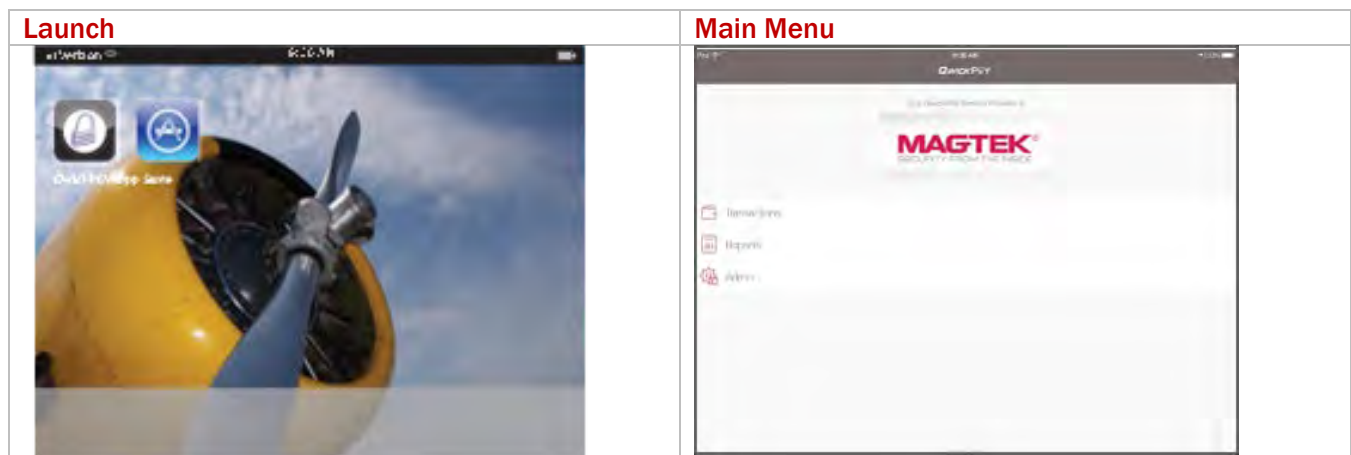
On first Install, QwickPAY 2.0 will ask to use your current location. This feature provides a record of where the transaction took place. If you tap OK, the GPS coordinates will appear on all transaction receipts. If you tap DON'T ALLOW, these coordinates will not appear on your transaction receipts.

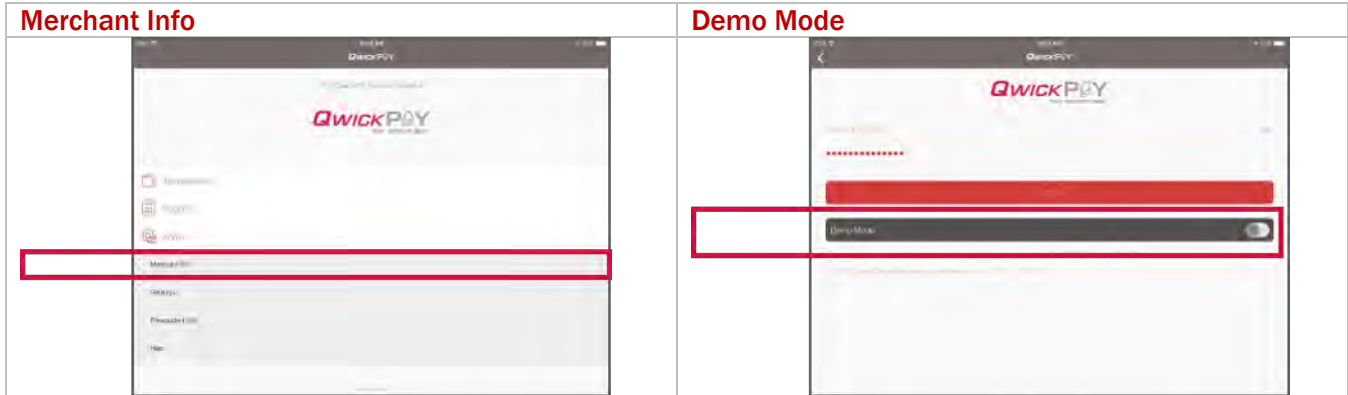


If you decide to change your settings on your iOS device: Tap on SETTINGS/PRIVACY on the device's main screen Next tap on LOCATION SERVICES. Once in LOCATION SERVICES look for QwickPAY. Turn the location services ON or OFF. Return to SETTINGS or exit out. The new enabled/disabled settings will be saved.

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 SAFARI ON AN iOS 7 APPLE DEVICE

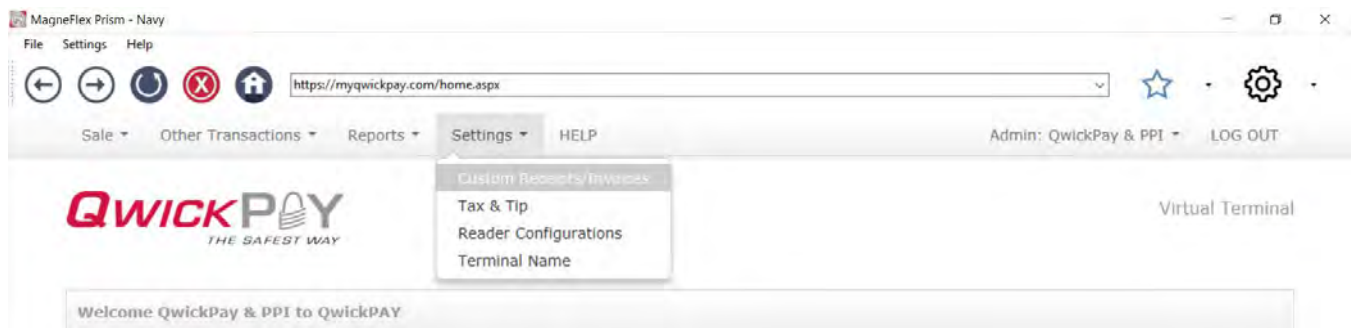
Go into Settings/Safari/Passwords & Auto Fill and turn ON NAMES AND PASSWORDS and ALWAYS ALLOW feature on the iPad device. Push your HOME button once to go to your HOME SCREEN.

Launch Safari 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 wish to save the password. Tap on SAVE PASSWORD. 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

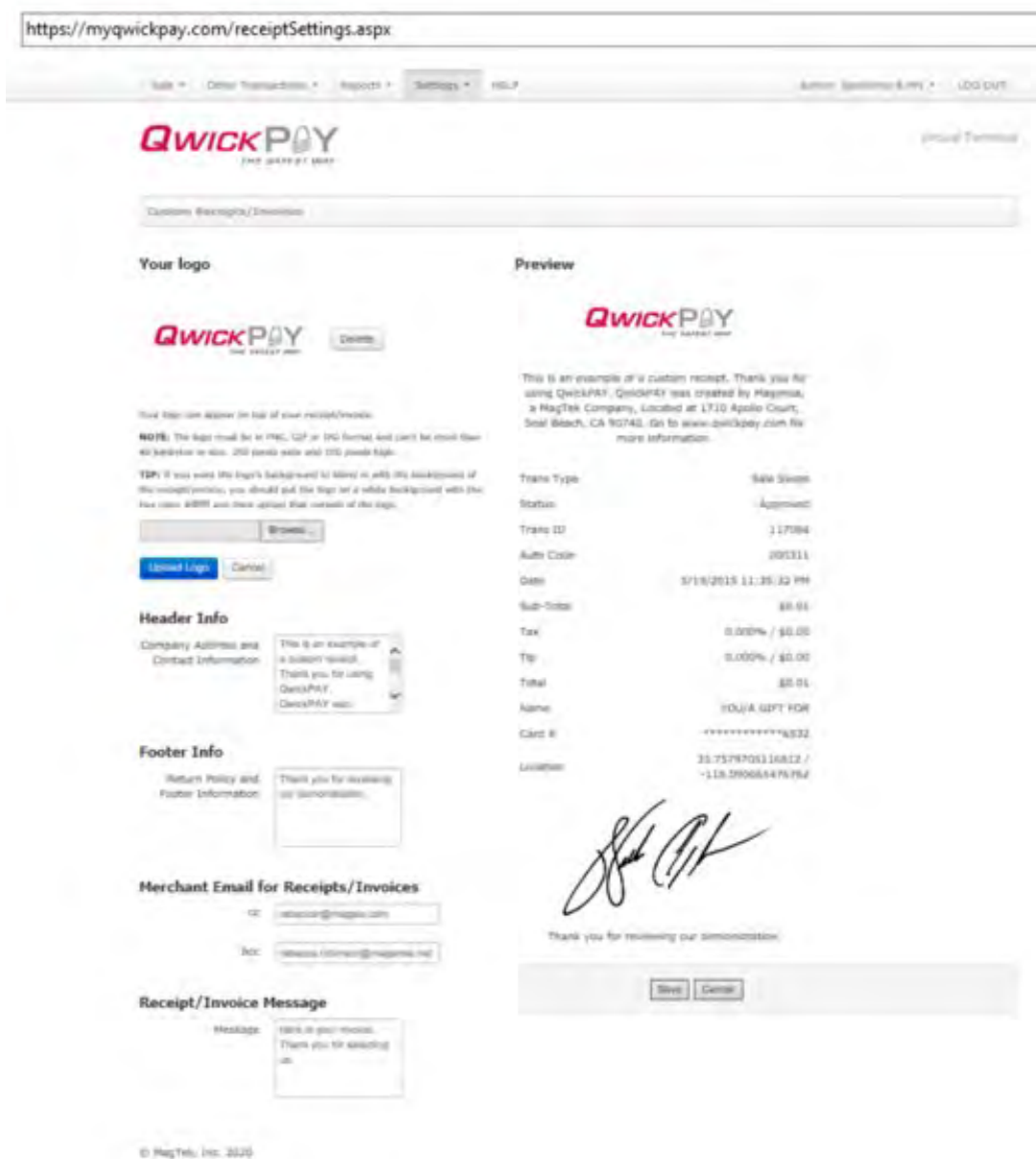
background to blend in with the background of the receipt/invoice, you should put the logo on a white background with the hex color set to #FFFFFF.

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 or SMS.



3 Select a Device

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

3.1 Magnetic Stripe

iDynamo 5 (Gen II)

Connect to host via Lightning connection. Connect the iDynamo to your iOS device following Quick Installation guide part number D99800097.



3.2 Magnetic Stripe and EMV Contact Chip

eDynamo

Connect the eDynamo to your iOS device via Bluetooth Low Energy. For complete details go to the quick installation guide part number D998200085.



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

tDynamo

Connect the tDynamo to your iOS device via Bluetooth Low Energy. For complete details go to the quick installation guide part number D998200266.


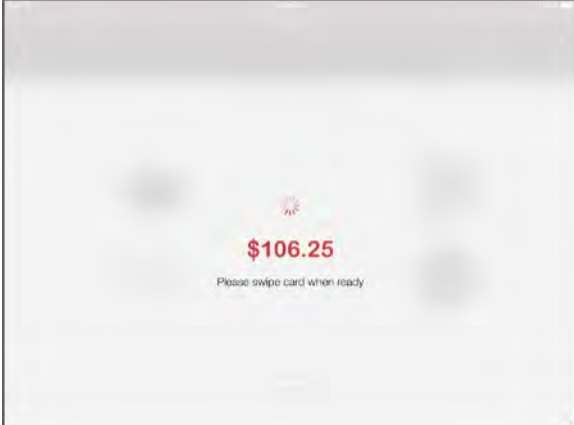


iDynamo 6

Connect via Lightning or USB-C

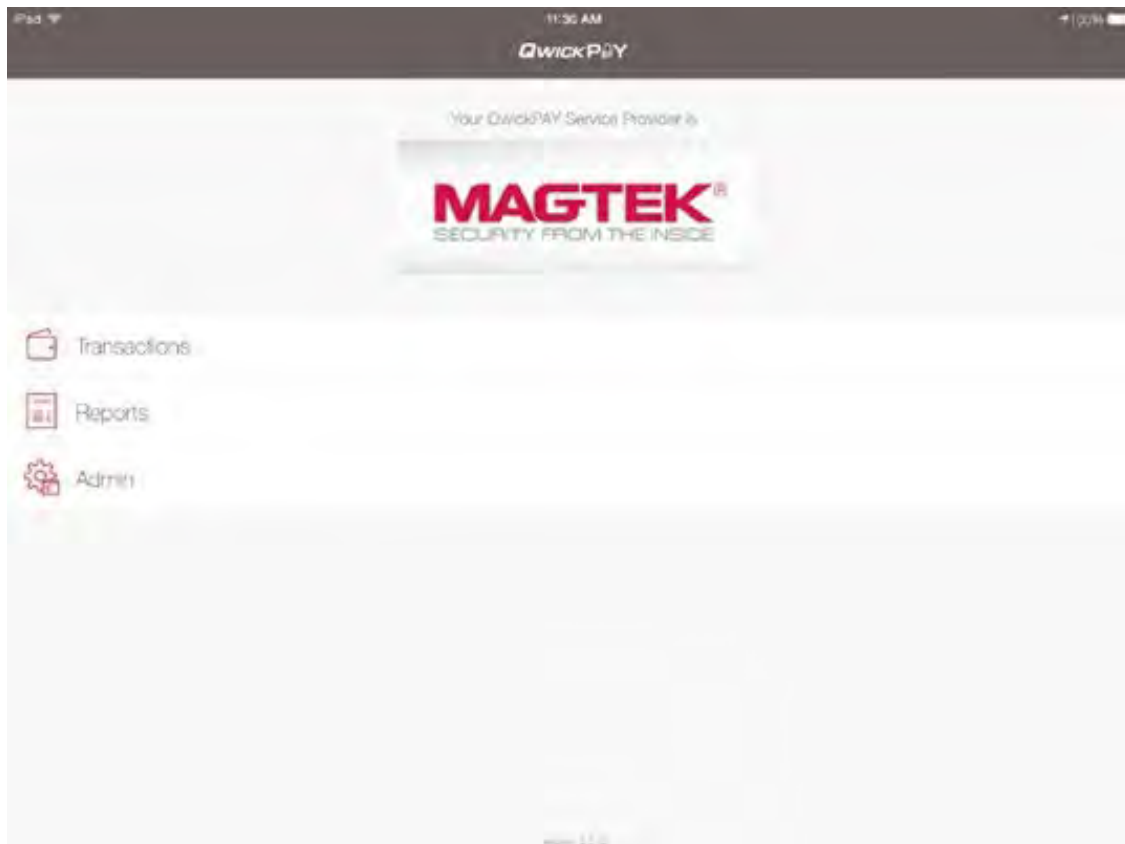


3.3.1 Device Connection

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.”
	

4 QwickPAY App Menu and Admin

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

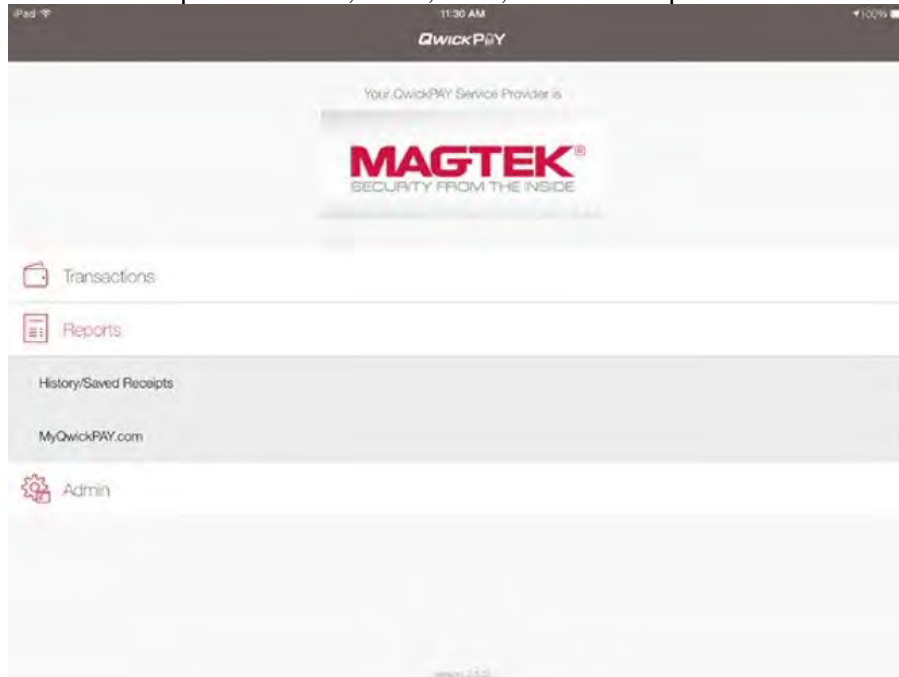


4.1 Reports

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, Invoices, Voids, and Refunds. Tap here to view, email, SMS, 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.

Transaction Summary from 7/1/2020 - 7/9/2020 (Approved Transactions Only)

Transaction Type	Qty	Total
Sale(s)	5	\$229.25
Void(s)	5	(\$229.25)
Gross Sales		\$0.00
Refund(s)	0	(\$0.00)
Net Sales		\$0.00

Daily Transaction Summary (Approved Transactions Only)

Date	Sale(s) - Qty	Sale(s) - Amount	Void(s) - Qty	Void(s) - Amount	Gross Sales	Refund(s) - Qty	Refund(s) - Amount	Net Sales
7/7/2020	5	\$229.25	5	(\$229.25)	\$0.00	0	\$0.00	\$0.00

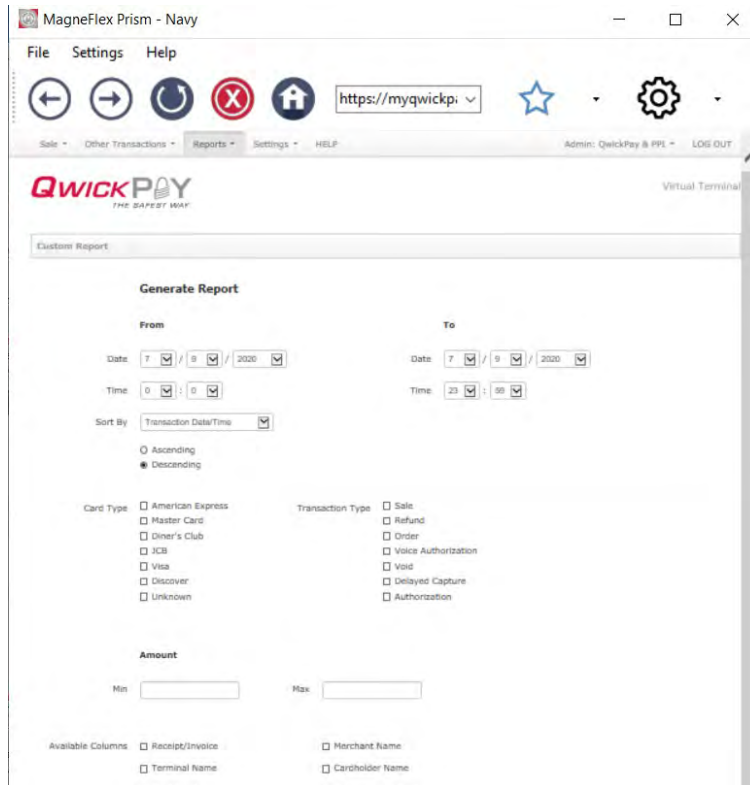
Transaction Log (All Transactions)

Receipt/Invoice	Merchant Name	Terminal Name	Cardholder Name	Card Number	Transaction Date/Time	Auth Code	Response Code	Response Msg	Transaction Type	Transaction ID	Original Transaction ID	Qwick Code	Card Type	Amount
View	QwickPay & ...	Demo-VT	Name Unavailable		7/7/2020 12:00:00 PM	OK0276	0	Approved	Void	1606582	1606582			

Virtual Terminal – Standard Report

4.1.2.3 Custom Report

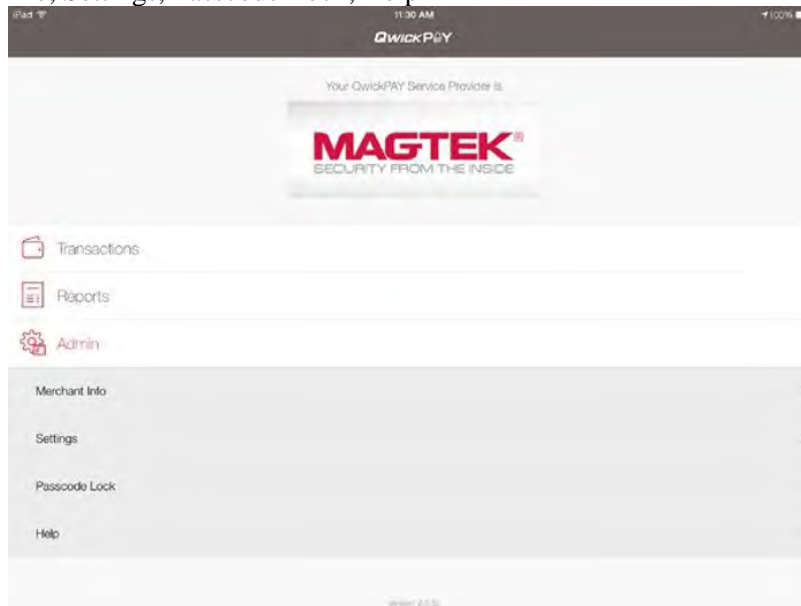
The Custom Report is designed to let the merchant get more granular with what to show/not show and for what data range (cannot exceed 90 days). Reports go as far back as 90 days for a Start Date (FROM) with an End date (TO) of any day up until and including TODAY. Select the duration range for the report. 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.



Please sign in

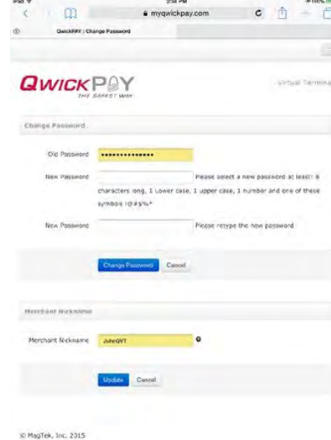
QwickPAY Merchant ID/Nickname

MAG571630778

QwickPAY Merchant Password

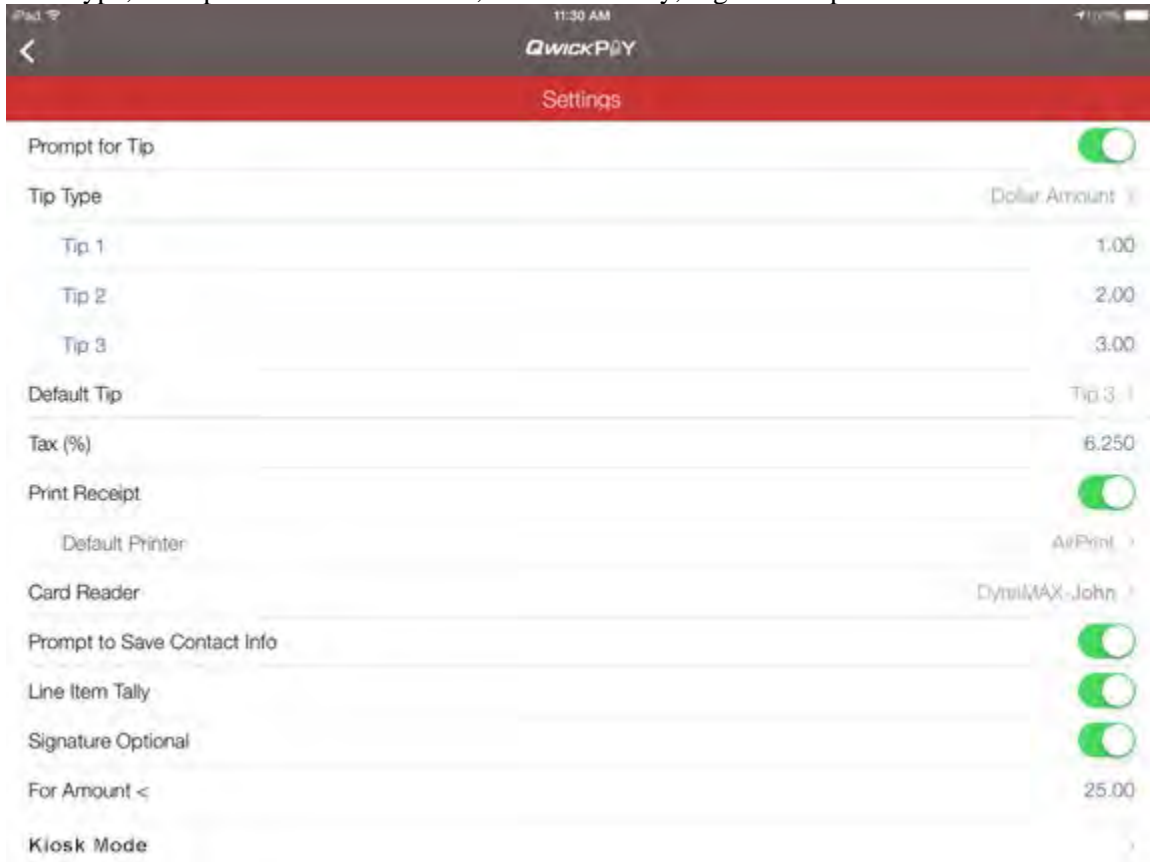
●●●●●●●●●●

Sign in



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



4.2.2.1 Tax and Tip

QwickPAY 2.0 allows you to enter default settings for Tax and Tip values.



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.

4.2.2.2 Print Receipt

If you want to print a copy of the Receipt using an AirPrint Printer or a Bluetooth enabled Star Micronics TSP650 II, turn Receipt Printing to ON and select the Default Printer Type. If using the Star Micronics, you will need to enable Bluetooth in iOS Settings, pair the printer and then scan for Bluetooth printers in QwickPAY. Select the desired printer.

4.2.2.3 Card Reader

Depending on the SCRA you are using with QwickPAY, please select the reader. Prompt to Save Contact Info: Will allow the user to enter and save customer contact info into your iOS Contacts. Future transactions will automatically use the saved customer contact information for reporting purposes.

4.2.2.4 Line Item Tally

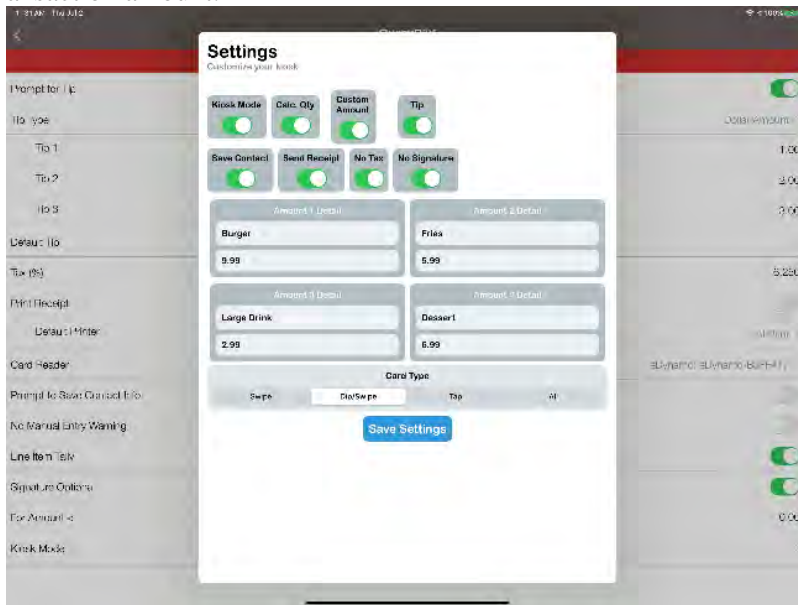
Will tally the multiple items entered.

4.2.2.5 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.

4.2.2.6 Kiosk Mode

You can also operate QwickPAY as an unattended terminal using the kiosk mode, to speed lines, accept donations, or take quick curbside orders. Kiosk Mode allows the merchant to set 4 quick sale tiles and a custom amount tile. Pressing these tiles will auto launch a sale transaction and connect to the target MagneSafe card reader for the pre-set transaction amount.



Kiosk Mode: On or Off

Calc. Qty: On will allow the merchant to tap the customized tile multiple times to tally a sale, prior to pressing a pay button. Pressing the pay button will initiate a Sale for the calculated amount.

Custom Amount – On will allow the merchant to enable a tile that can be used to manually enter a custom dollar amount.

Tip: On will allow the merchant or cardholder to add a tip to the Sale transaction.

Save Contact: On will allow the merchant to save cardholder contact information with the Sale transaction.

Send Receipt: On will allow the merchant to send a receipt at the end of the Sale transaction.

No Tax: On will allow the merchant to ignore tax. This may be useful for donation collections.

No Signature: On will allow the merchant to not require a signature. This may be useful for speedier transactions.

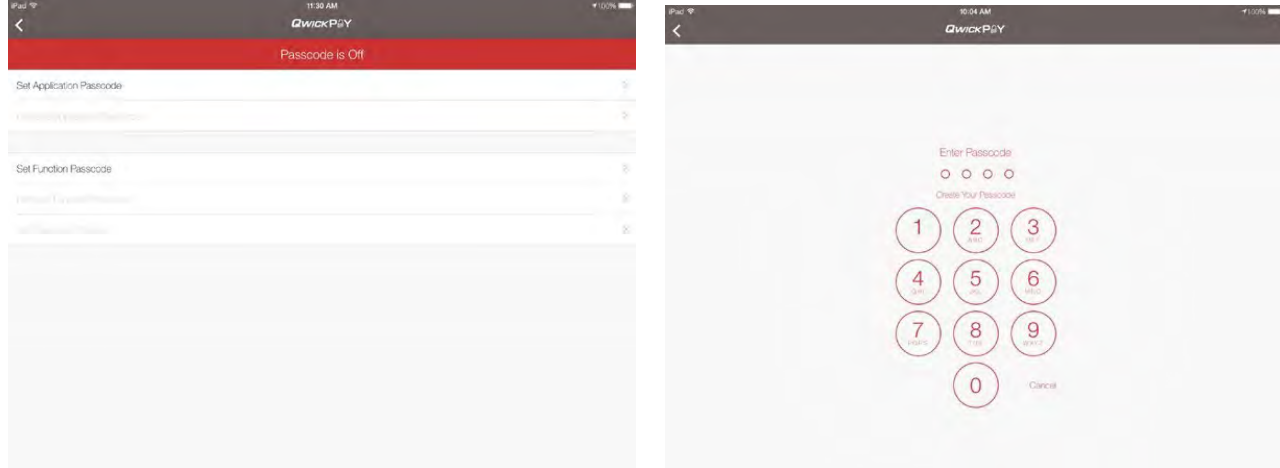
Amount Detail: The name(s) of the Tiles that will display. Only tiles with Detail and Value will display in Kiosk Mode.

Amount Value: The Dollar Amount(s) of the Tiles that will display. Only tiles with Detail and Value will display in Kiosk Mode.

Card Type: Determines how the card reader will be armed for card reading options.

4.2.3 Passcode Lock

Protect access to QwickPAY 2.0 with an Application Passcode. Go to Menu/Admin/Passcode Lock.



Tap here to set/remove Application Passcode, set/remove Function Passcode, set Function Prompt. For added protection, be certain to protect your device with a Passcode. To save the QwickPAY credentials in the QwickPAY VT, you must first enable Apple's Passcode feature for security reasons.

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. 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.

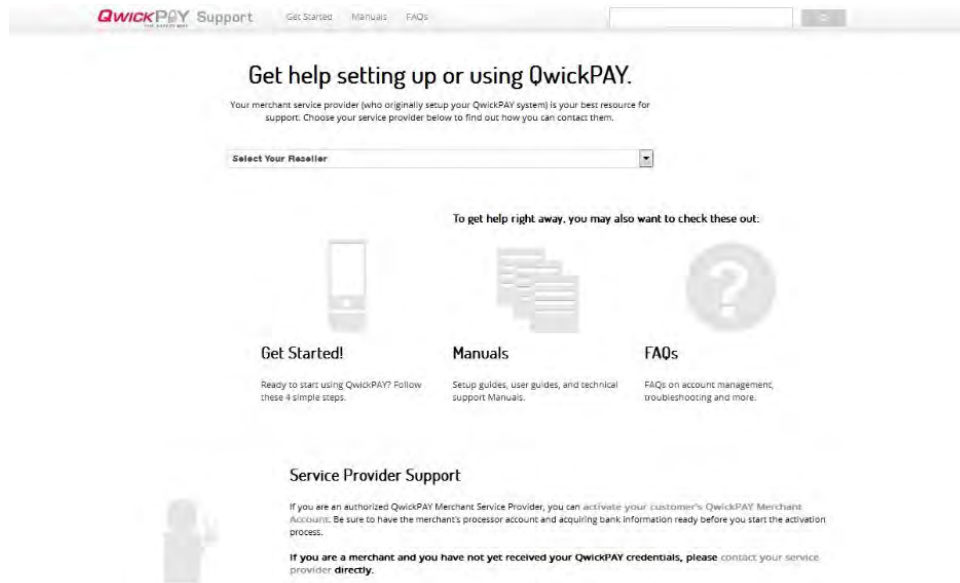
4.2.4 Help

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.

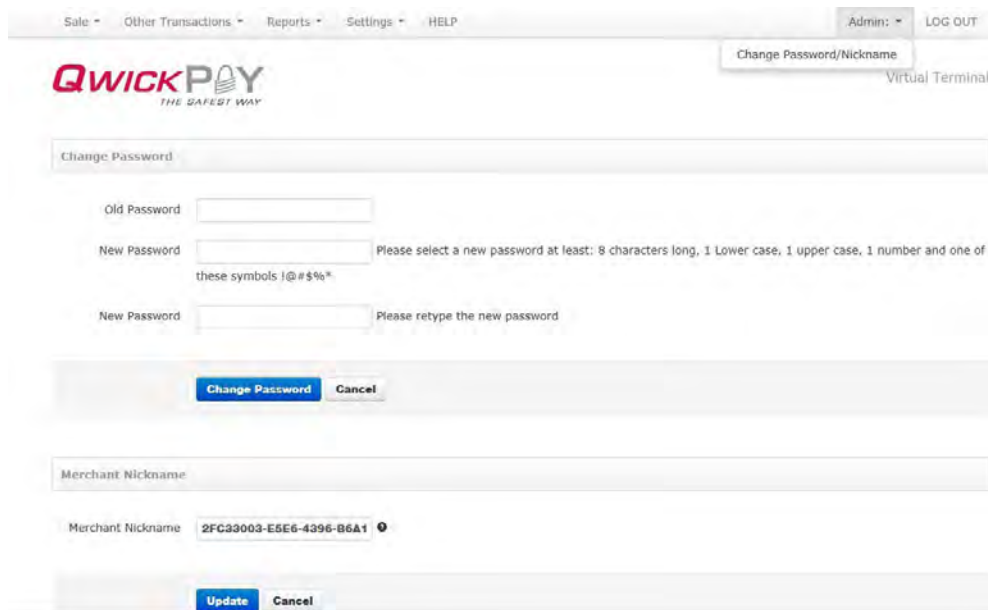
FAQS: Frequently Asked Questions on account management, troubleshooting and more.



4.2.5 Administration

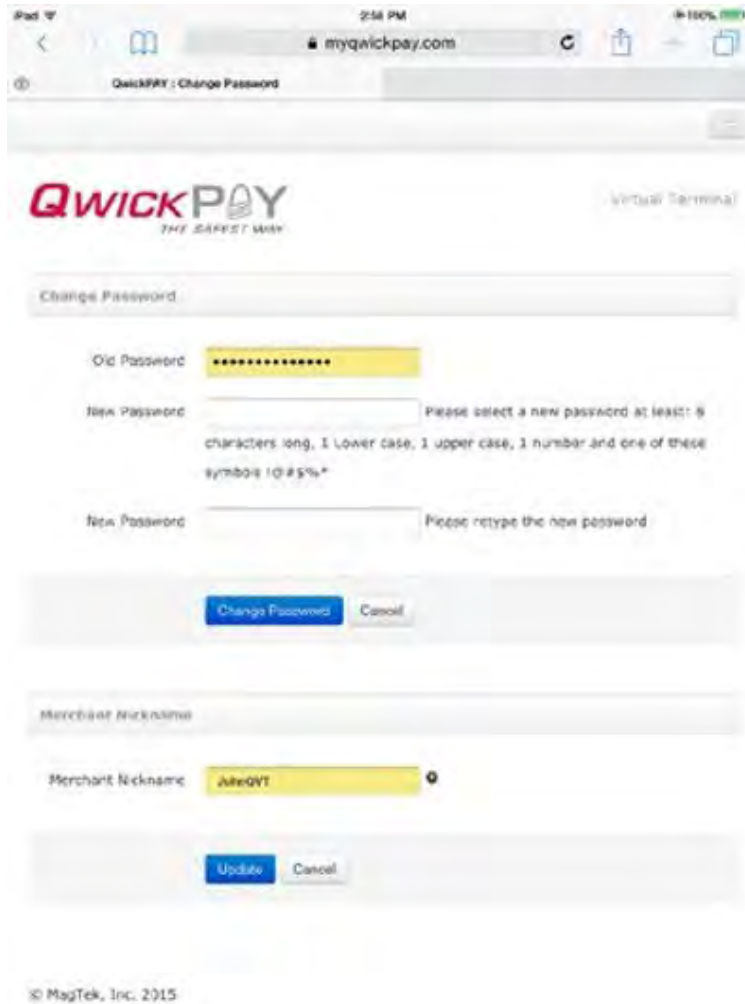
4.2.5.1 Change Password

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.



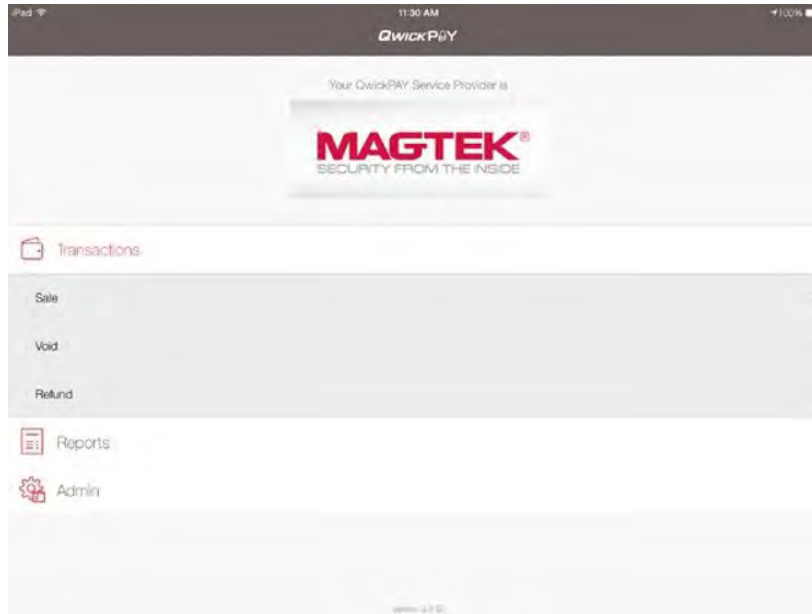
4.2.5.2 Merchant Nickname

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.



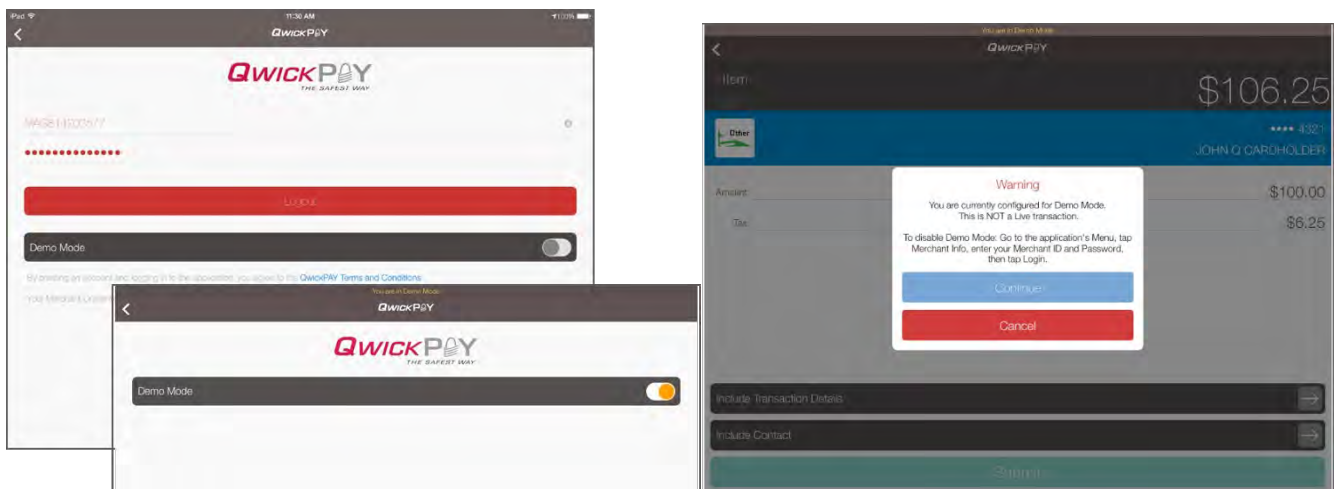
5 Transactions

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



5.1 QwickPAY Demos

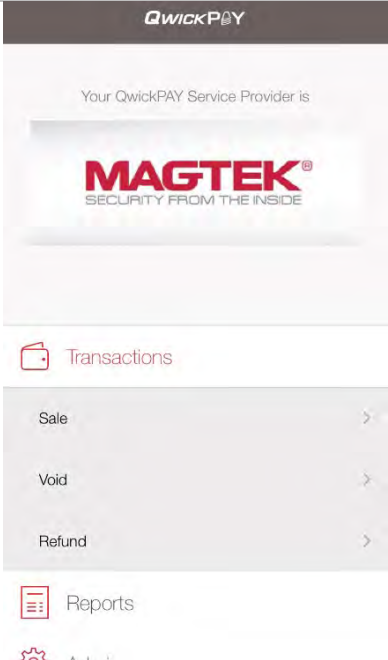
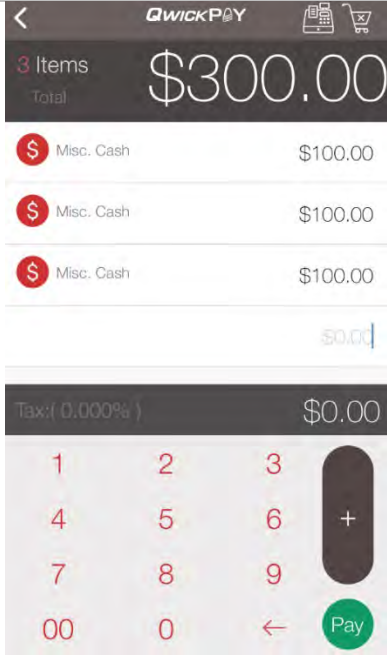
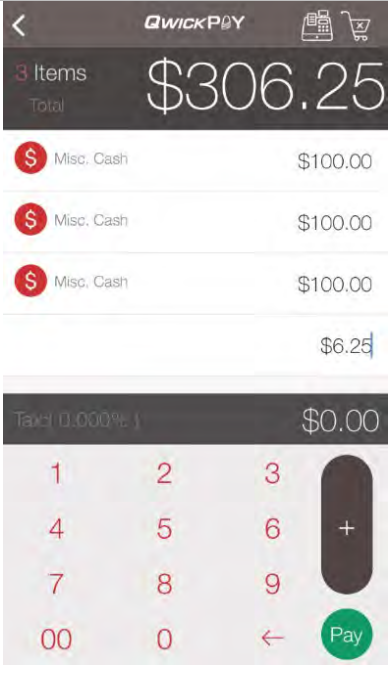
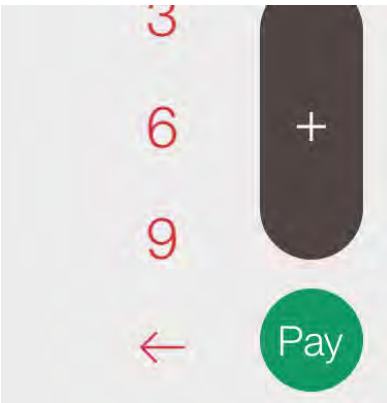
These are not live transactions. QwickPAY 2.0 provides demos within the App. Please be certain to enter in your live credentials once you are ready to make live transactions. You cannot perform actual transactions for settlement in demo mode. Monies will not be transferred in Demo mode. There is a warning that states: “You are currently configured for Demo Mode. This is NOT a live transaction.” Download the App from the App Store and tap on **MERCHANT INFO** and turn “Demo Mode” 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 a warning.

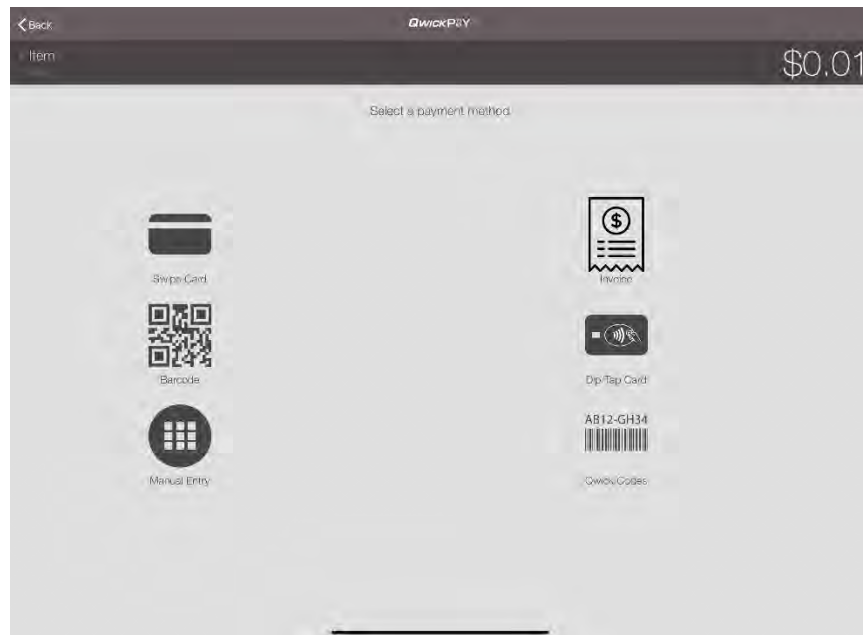
5.2 Sale Transaction

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.</p>	<p>Tap Pay Press the PAY button when you are ready to process the sale.</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

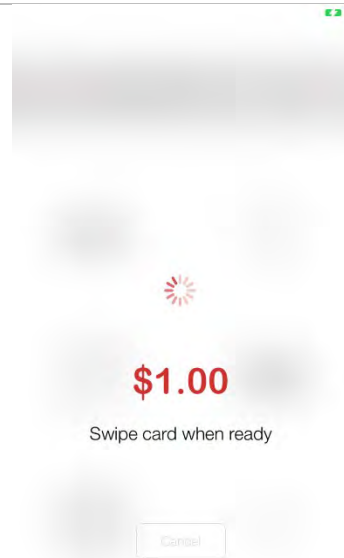
Select Swipe Card or Dip Card/Tap

Select Swipe Card or Dip Card/ Tap for a card present transaction.



App is ready for card interaction

Application is ready to accept payment.



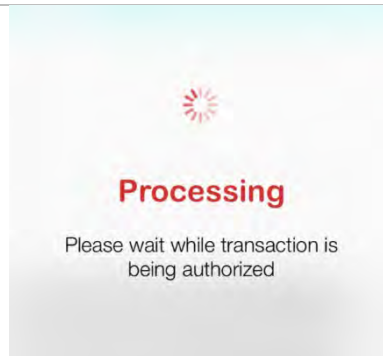
Operate with your card reading device

Swipe, dip, or tap the card in the connected card reader. Or have the customer tap their mobile device or wearable




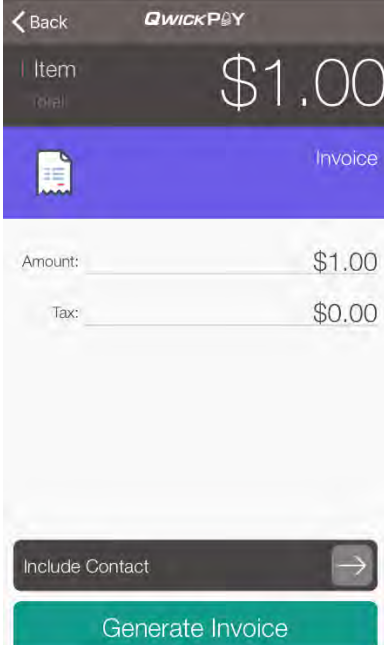
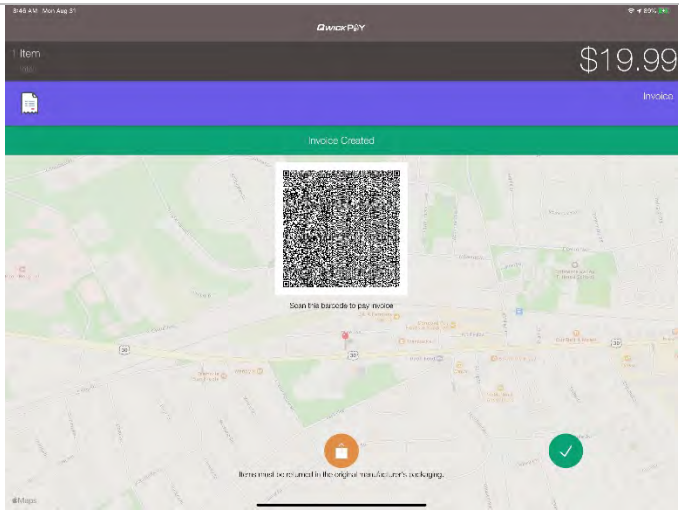
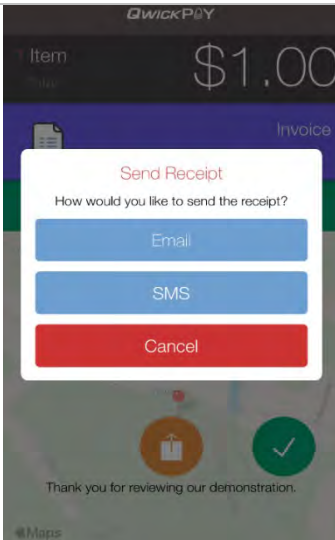
Card will be authorized

Screen message will say Processing



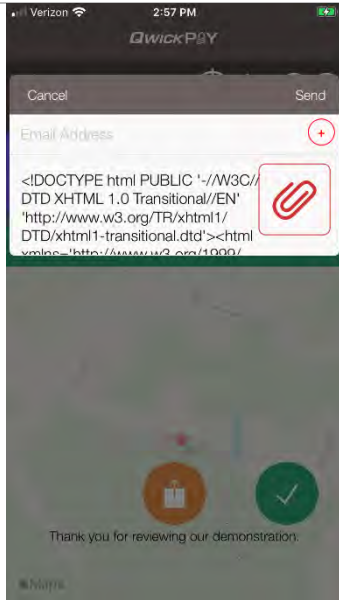
Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below

5.2.2.2 Invoice and QR Codes

<p>Select Invoice</p> 	<p>Enter Invoice Amount and Tap Generate Invoice</p> 
<p>Send the Invoice</p> <p>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.</p>	<p>Select Method</p> <p>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.)</p>
	

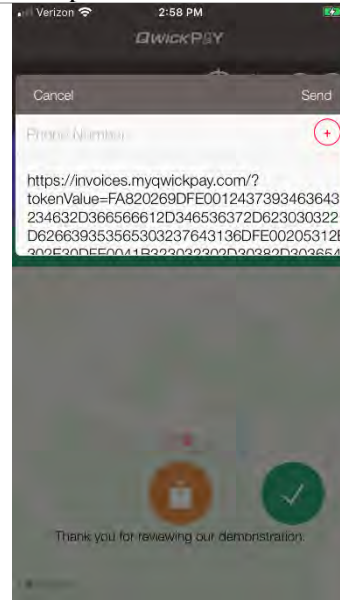
Send Invoice via Email

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

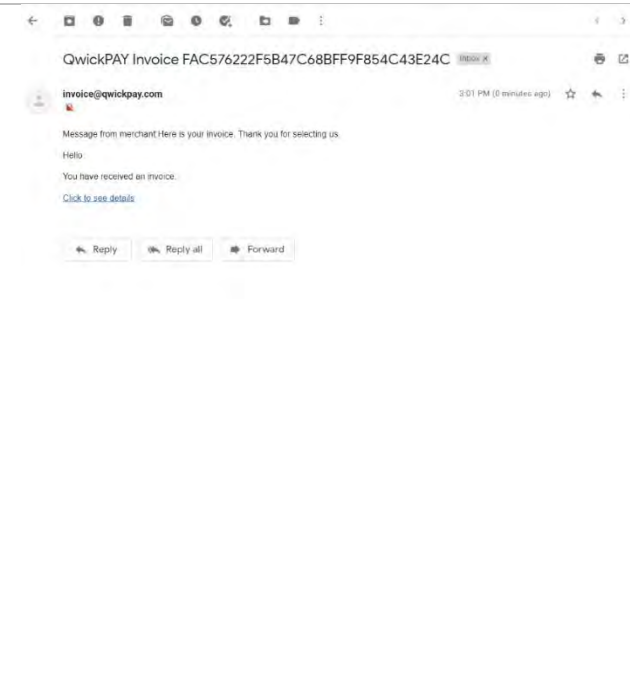


Send Invoice via SMS

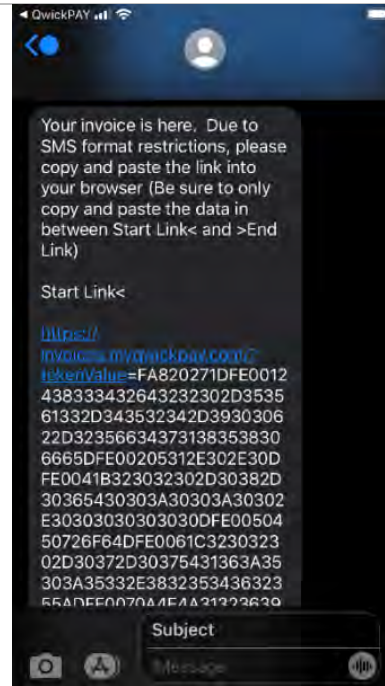
When sending via email you are given a field to enter in the customer’s phone number.



Customer Receives Email

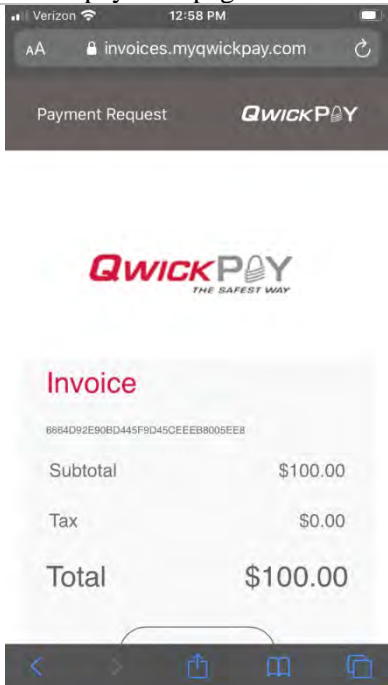


Customer Receives SMS



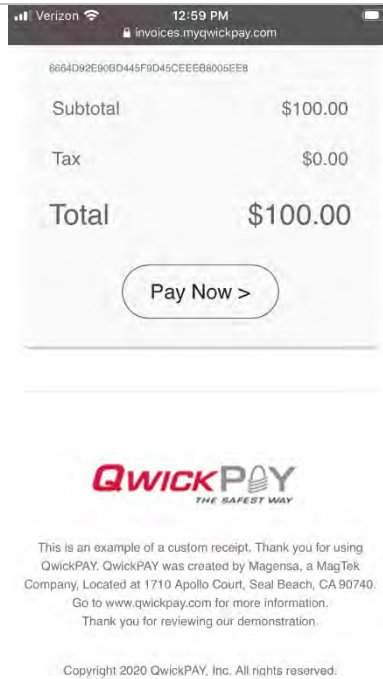
Launch Payment Page

In email the customer just clicks on the link. In SMS the customer must copy and paste the full link. The payment page is then launched.



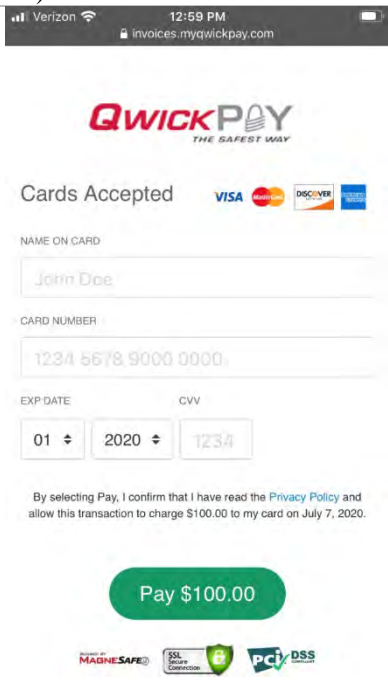
Pay the invoice

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.

MagneFlex Prism - Navy

File Settings Help

https://myqwickpay.com/standardReport.aspx

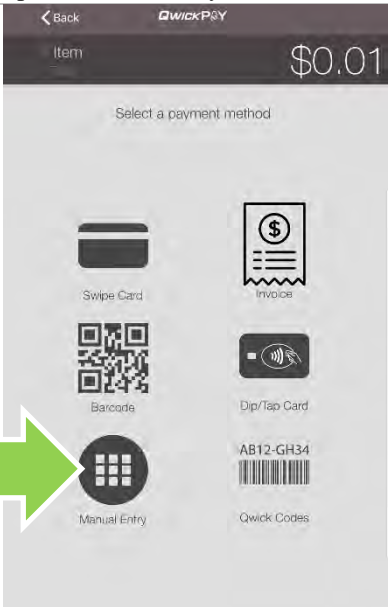
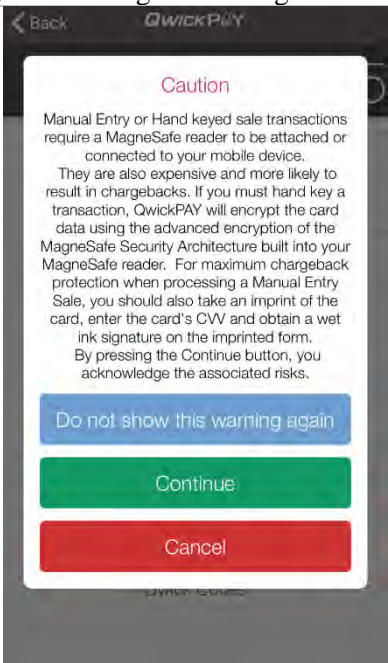
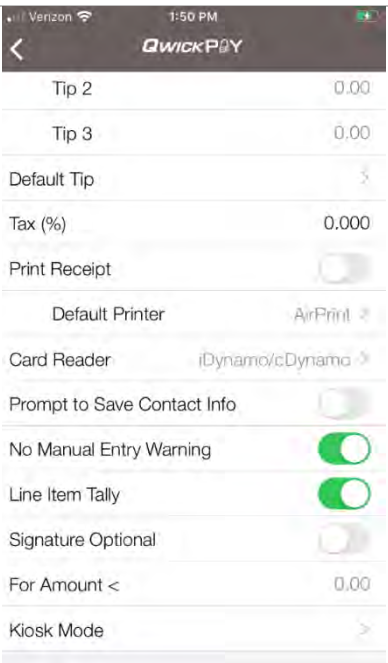
Sale - Other Transactions - Reports - Settings - HELP Admin: QwickPay & PPI - LOG OUT

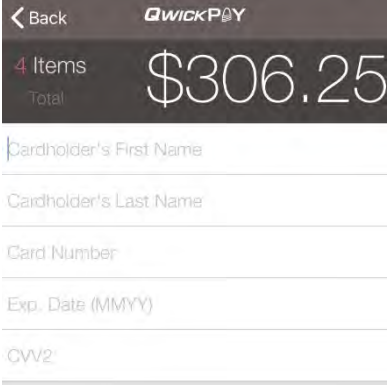
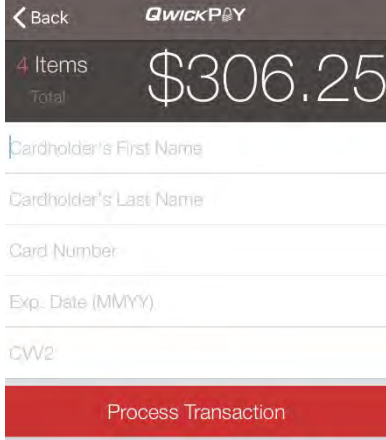
Date	Sale(s) - Qty	Sale(s) - Amount	Void(s) - Qty	Void(s) - Amount	Gross Sales	Refund(s) - Qty	Refund(s) - Amount	Net Sales
7/7/2020	4	\$228.25	3	\$128.25	\$100.00	0	\$0.00	\$100.00

Transaction Log (All Transactions)



Receipt/Invoice	Merchant Name	Terminal Name	Cardholder Name	Card Number	Transaction Date/Time	Auth Code	Response Code	Response Msg	Transaction Type	Transaction ID	Total \$	MagnePrint Score	First Name	Last Name	Email	Phone	Address	Address2	City	State	Zip/Postal Code	PO #	Invoice #	Notes	QR
View Receipt/Invoice	QwickPay & PPI	Virtual Terminal	Johna Cashholder	*****	7/7/2020 3:13:35 PM	OK9096	0	Approved	Sale - Manual Entry	1508580	\$100.00													NA	
View Receipt/Invoice	QwickPay & PPI	Phone	Name Unavailable		7/7/2020 3:13:07 PM				Invoice	2020-07-07 12:13:07.477 381348227	\$100.00												0189884288374118827050878900CP	NA	
View Receipt/Invoice	QwickPay & PPI	Phone	Name Unavailable		7/7/2020 3:12:12 PM				Invoice	2020-07-07 12:12:12.850 157301577	\$100.00														NA

5.2.2.3 Sale Manual Entry

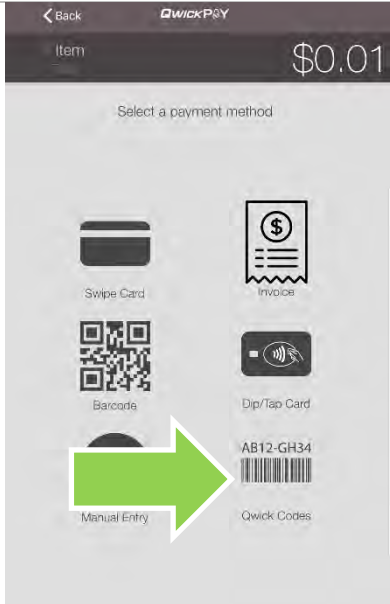
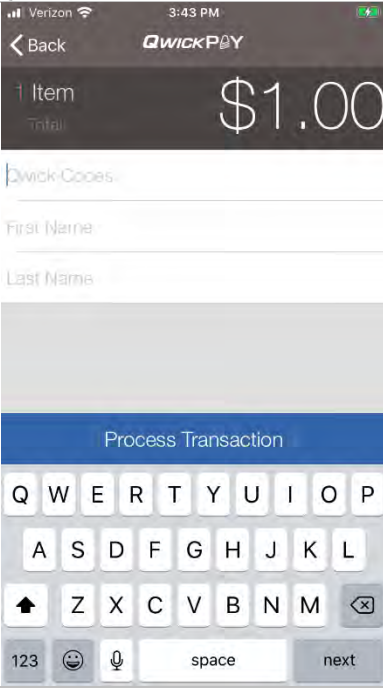
<p>Select Manual Entry For a card not present transaction you can select Manual Entry</p> 	<p>Caution</p> <p>Caution screen regarding Manual Entry – Tap Continue to continue. Manual Entry or Hand Keyed sales transactions require a MagneSafe reader to be attached or connected to your mobile device. They 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 form. By pressing the Continue button you acknowledge the associated risks. [Do not show this warning again], [Continue], [Cancel].</p>
<p>Hide Caution You can shut this warning off if you wish by tapping on [Do not show this warning again] when the screen appears or you can change it in settings.</p>	<p>Change Caution in Settings Under Settings: Switch No Manual Entry Warning ON or OFF.</p>
	

<p>Enter details Manually enter the First Name, Last name, Card number, Exp Date (mm/yy), and CVV2.</p>	<p>Select process transaction Tap PROCESS TRANSACTION.</p>
	
<p>Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below</p>	




5.2.2.4 Barcode

<h4>Select Barcode</h4>  <p>The screenshot shows the 'Select a payment method' screen with options: Swipe Card, Invoice, Barcode, Dip/Tap Card, Manual Entry, and Qwick Codes. A green arrow points to the Barcode option.</p>	<h4>Position Camera over Payment QwickCode</h4>  <p>The screenshot shows a camera viewfinder with a dashed box around a QwickCode (AB12-GH34). A red 'X' is visible at the bottom.</p>
<p>Continue with section on Sales Transaction: Details, Submit, and Receipt Handling Noted below</p>	

5.2.2.5 QwickCodes

<h4>Select QwickCodes</h4>  <p>The screenshot shows the 'Select a payment method' screen with options: Swipe Card, Invoice, Barcode, Dip/Tap Card, Manual Entry, and Qwick Codes. A green arrow points to the Qwick Codes option.</p>	<h4>Enter Details and Process Transaction</h4> <p>Enter QwickCodes and First and Last Name of the cardholder that generated the QwickCodes. Press the Process Transaction button.</p>  <p>The screenshot shows the 'Enter Details and Process Transaction' screen with fields for Qwick-Codes, First Name, and Last Name. A keyboard is visible at the bottom.</p>
<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 SMS, Email or Print.
	Completes transaction and sends you back to sale screen.

Submit transaction

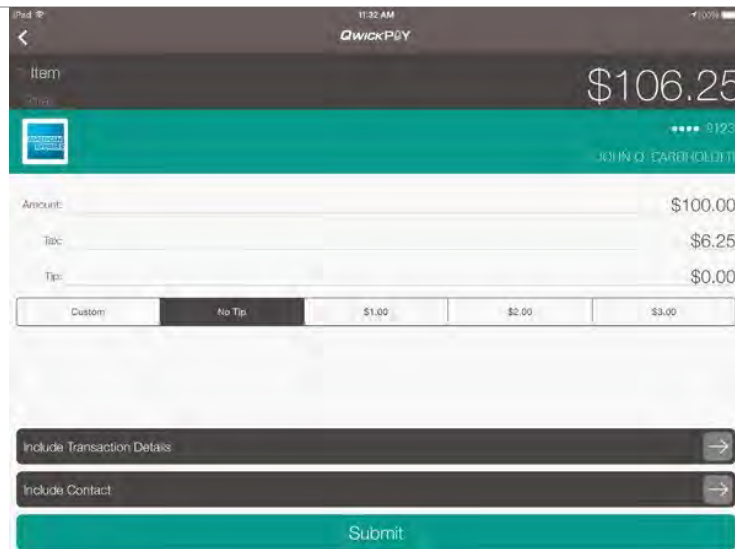
Tip options, Include Transaction Details and Include Contact will show.

Tip (optional): Custom, No Tip and the 3 suggested tip amounts 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 in your iOS Contacts. 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): 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.



Obtain Signature

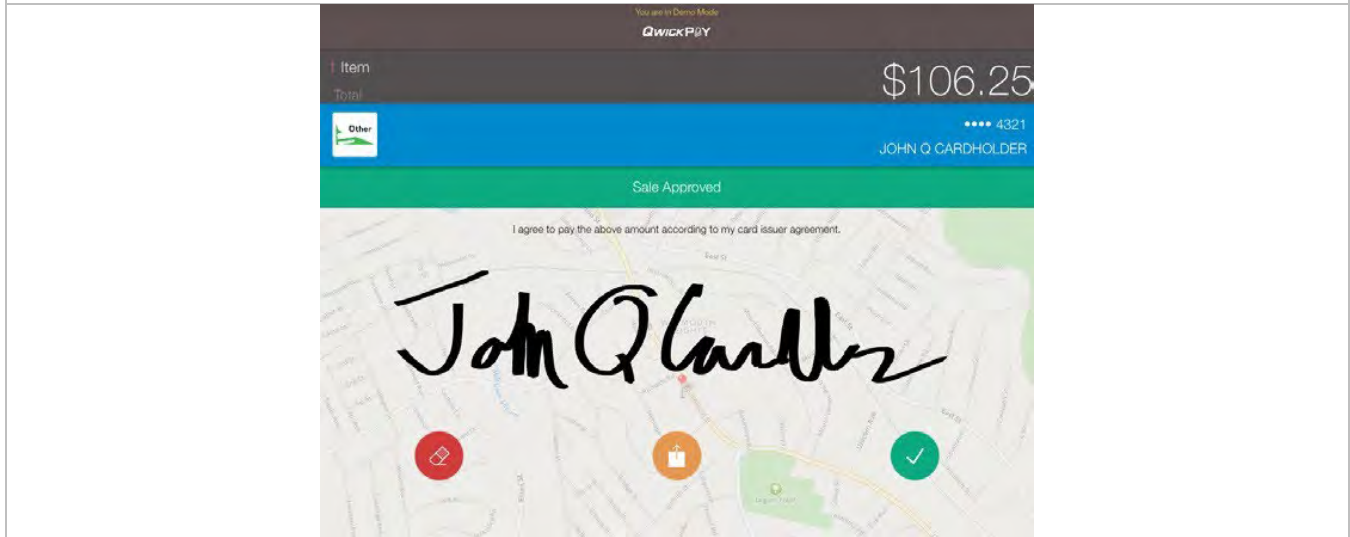
If a signature is required, the merchant will not be given options to complete the transaction or send the receipt until a signature is gathered. If the signature is optional (based on the amount of the sale and QwickPAY’s settings), the merchant may choose to complete the sale by pressing the green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

Send Receipt (optional) Tap Send icon if you want to send a copy of the receipt by Email/SMS (if emailed, 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 AirPrint printer or Star Micronics TSP650 II Bluetooth

printer or SMS to send via SMS (follow the on screen prompts to enter the customer’s contact name or mobile number in iMessage).

The customer can add their signature on the host device.

The red icon clears the signature if they want to try again, the yellow icon selects where it will go, and the green check means you are ready to submit the order for processing



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

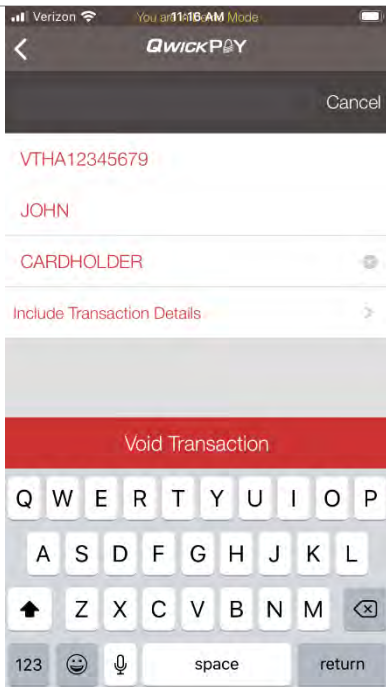
AUTOMATIC ENTRY OF VOID DETAILS

Launch QwickPAY 2.0. Under REPORTS, select HISTORY/SAVED RECEIPTS. The most recent transactions are listed first. Note: You will only see transactions that were performed on that iOS 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, SMS or Print.

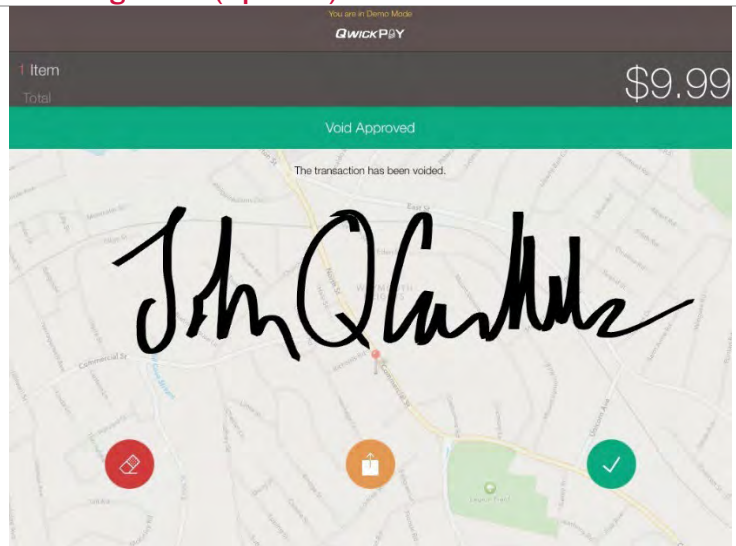
MANUAL ENTRY OF VOID DETAILS

Launch QwickPAY 2.0. 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, SMS or Print.

Enter Void Details



Obtain Signature (Optional)



	Clears the signature
	Send Receipt via SMS, Email or Print.
	Completes transaction and sends you back to sale screen.

5.4.1 Refund

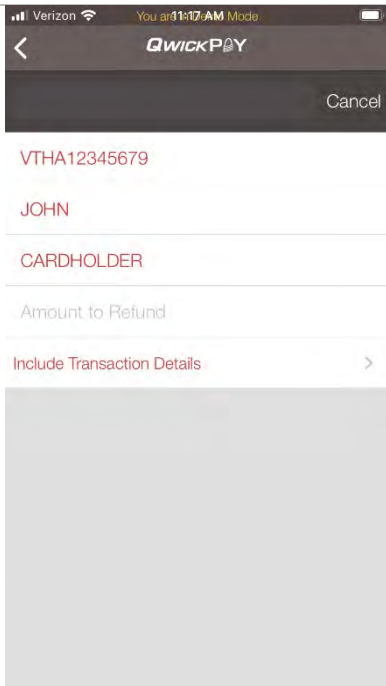
AUTOMATIC ENTRY OF REFUND DETAILS

Launch QwickPAY 2.0. Under REPORTS, select HISTORY/SAVED RECEIPTS. The most recent transactions are listed first. Note: You will only see transactions that were performed on that iOS 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, SMS or Print.

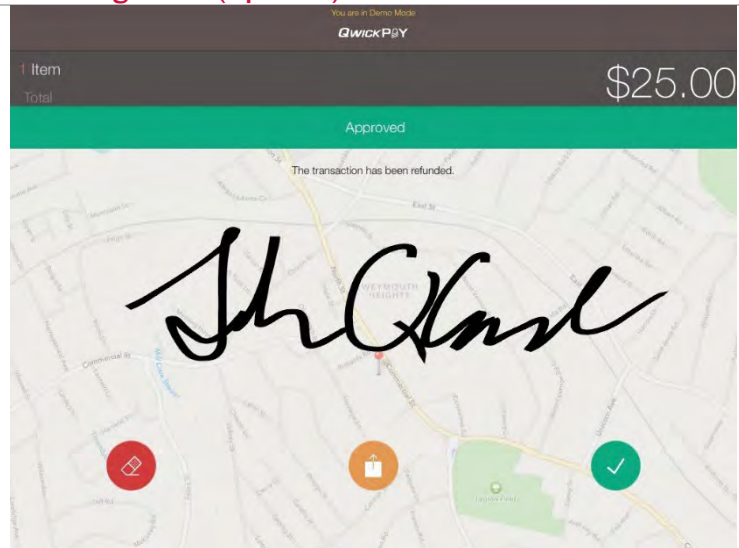
MANUAL ENTRY OF REFUND DETAILS

Launch QwickPAY 2.0. 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, SMS or Print.

Enter Refund Details



Obtain Signature (Optional)



	Clears the signature
	Send Receipt via SMS, Email or Print.
	Completes transaction and sends you back to sale screen.

5.5 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

A.1 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

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

Appendix A - RESPONSE/ERROR CODES

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.	

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

Appendix A - RESPONSE/ERROR CODES

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.

A.2 Pay by QwickCodes

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 Codes has incorrect length.	Input Validation
H331	Qwick Codes has incorrect format.	Input Validation
H332	Invalid IP address.	Input Validation
H333	Invalid GeoLocation.	Input Validation

Other Errors

StatusCode	StatusMsg	Notes
P021	Invalid Qwick Codes - Not Found.	Qwick Codes is not in the Database.

P022	No Previous Transaction Found.	To Void. No previous transaction has been performed with Qwick Codes (Nothing can be voided).
P023	This Transaction has been previously Voided.	Qwick Codes have been previously used in a VOID transaction.
P024	This Qwick Code has already been redeemed.	Qwick Codes have 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.