

## **OwickPAY** the Safest Way

## MOBILE PAYMENT TRANSACTIONS

QwickPAY brings convenience back to POS without sacrificing security. It is easy to use and can help merchants lower their cost of accepting cards by as much as 30%. When your customers want to pay with a card, QwickPAY is the safest way.

QwickPAY provides unmatched security for cardholders and merchants and includes DETA Protection Services & Fraud Alerts:

- Dynamic data: payment card data is dynamic per swipe.
- Encryption within the read head: decrypted data delivered only to a PCI DSS certified payment processor or gateway.
- Tokenization of sensitive data: tokenization of card, PAN, transaction and accepts tokens via the QwickPAY Qwick Code exchange.
- Authentication of card, cardholder data, device, host and session: eliminates the
  costs and hassles related to the charge back process by identifying counterfeit cards
  and stopping counterfeit card fraud, go to www.nocardfraud.com for more details.

## OWICKPAY REDUCES PCI SCOPE

The use of MagTek SCRAs and the QwickPAY Payment Protection Gateway, when properly implemented, will dramatically reduce the scope of Requirements 1, 2 and 11 and provide additional scope reduction for requirements 3, 5, 6, 7, 9, 10, and 12. The requirements of PA-DSS are listed below.

- Do not retain full magnetic stripe, card verification code or value (CAV2, CID, CVC2, CVV2), or PIN block data
- 2. Protect stored cardholder data
- 3. Provide secure authentication features
- 4. Log payment application activity
- 5. Develop secure payment applications
- 6. Protect wireless transmissions
- 7. Test payment applications to address vulnerabilities
- 8. Facilitate secure network implementation
- 9. Cardholder data must never be stored on a server connected to the Internet
- 10. Facilitate secure remote access to payment application
- 11. Encrypt sensitive traffic over public networks
- 12. Encrypt all non-console administrative access
- Maintain instructional documentation and training programs for customers, resellers, and integrators















## COMPARISON OF OTHER MOBIL F CREDIT CARD PAYMENT APPLICATIONS:













"Made for iPod" and "Made for iPhone" and "Made for iPad" mean that an electronic accessory has been designed to connect specifically to iPod or iPhone or iPad respectively, and has been certified by the developer to meet Applied performance standards. Applie is not responsible for the operation of this device or its compliance with safety and regulatory standards.

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iPhone, iPod and iPad are not included.



	QwickPAY qwickpay.com	PayPal Here paypal.com	GoPayment gopayment.com	Square squareup.com	ROAMPay roamdata.com	PAYware mobile paywaremobile.com
SUPPORT						
Live phone help desk	YES	YES	YES	NO	YES	YES
Support forums	YES	YES	YES	YES	YES	YES
SUPPORT FOR RESELLER						
Reseller portal	YES	NO	NO	NO	YES	YES
Branding options	YES	NO	NO	NO	YES	YES
GENERAL USE						
Accept PIN debit cards	DynaPreo Mini	NO	NO	NO	NO	YES
Accept Qwick Codes	YES	NO	NO	NO	NO	NO
Accept major credit cards	YES	YES	YES	YES	YES	YES
Check Conversion	NO	NO	NO	NO	NO	NO
Check Imaging	Coming Soon	NO	NO	NO	NO	NO
Signature capture	YES	YES	YES	YES	YES	YES
iOS compatible	YES	YES	YES	YES	YES	YES
Android compatible	YES	YES	YES	YES	YES	NO
Geo tagging	YES	YES	YES	YES	YES	YES
Email receipts	YES	YES	YES	YES	YES	YES
Custom Receipts	YES	YES	YES	YES	NO	YES
ADMINISTRATIVE						
Virtual terminal	YES	YES	NO	NO	YES	NO
Multiple users	YES	YES	50	10	YES	YES
Device to Phone Flexibility	YES	NO	NO	NO	NO	NO
Coupons/offers	Coming Soon	YES	NO	YES	NO	NO
No contract release fees	YES	YES	YES	YES	YES	NO
Merchant acct	needed	not needed	bundled	not needed	needed	needed
Reporting	YES	YES	YES	YES	YES	YES
SECURITY						
MagnePrint® technology	YES	NO	NO	NO	NO	NO
MagneSafe™ Security Architecture	YES	NO	NO	NO	NO	NO
Open standards encryption	YES	Unknown	Unknown	YES	Unknown	Unknown
Dynamic data	YES	NO	NO	NO	NO	NO
Secure Key Injection	In the USA	Unknown	Unknown	Unknown	Unknown	Unknown
Tokenization	YES	Unknown	Unknown	Unknown	Unknown	Unknown
Card authentication	YES	NO	NO	NO	NO	NO
Ability to identify counterfeit cards	YES	NO	NO	NO	NO	NO
Dynamic key management (DUKPT)	YES	NO	NO	YES	NO	NO
CARD READING DEVICE						
SCRA	YES	NO	NO	NO	NO	NO
Audio jack reader	YES	YES	YES	YES	YES	NO
Mobile Wallet App						
Compatible App	Qwick Codes	PayPal Digital Wallet	NO	Square Card Case	ROAMwallet	NO



POWERED BY MAGENSA



