QwickCards is a cloud-based, digital card issuance and PIN service brought to you by MagTek. QwickCards provides an easy-to-use browser-based platform to make digital card issuance and PIN selection safe, economical, simple, and fast. Expensive and mechanically complicated card personalization machines are not needed, affording the financial institutions the opportunity to provision digital cards in real-time, while relying on in house or external service bureaus to issue physical cards when needed. As more commerce is transacted in a mobile and touchless manner, digital cards and mobile wallets are becoming even more popular. Digital card issuance with QwickCards can give you the competitive edge you need to attract and maintain deposit accounts and top of wallet consistency.

Digital Card Issuance and Emergency Card Replacement

If you need a digital card solution now, QwickCards includes a full-feature platform that securely delivers digital card information to your cardholders. By incorporating Qwantum Private Messaging with QwickCards, banks and credit unions transmit sensitive card data directly to cardholders where the data is encrypted with a unique AES-256 encryption key per transaction. Cardholders then receive a separate unlocking token, enabling 2-factor authentication with geo-location tagging to gain access to the digital card data. This process is fast, efficient, and highly secure providing the financial institution with an immediate receipt, proving delivery, and access to the digital card data by the intended, authorized party.

Benefits of Cloud-Based Software

MagTek delivers scalability via its cloud infrastructure and around the clock performance monitoring. QwickCards is a proven platform deployed to financial institutions ranging from single branch locations to hundreds of branch locations. With QwickCards, your digital card issuance and PIN transactions are secure, fast, reliable, and cost-effective. QwickCards is hosted at Magensa, MagTek’s PCI Level 1 certified gateway and token exchange. QwickCards follows best practices (including meeting PCI PIN compliance) and industry leading methodologies for protecting sensitive card and personal data.

Lower cost, lower capital investment

QwickCards delivers high-end technology at a fraction of the costs associated with software-in-a-box models. QwickCards is founded on redundant safeguards and firewalls. This reduces hardware costs, hosting fees and on-going maintenance costs, allowing the savings to be passed on to you. Due to the nature of cloud-based software, project launches typically roll out faster, cost less, and have predictable operating expenses. Your institution will reap the financial benefits while helping to reduce your CO2 footprint.

Cloud Scalability

QwickCards is scalable and flexible and designed to accommodate your needs. MagTek manages the provisioning and bandwidth as needed, so you can focus on your cardholders and their needs.

Flexible Hardware and Software

QwickCards is flexible and supports deployments on desktop and tablet PCs. PIN Encrypting Devices (PEDs) are available with USB, Bluetooth LE or 802.11 wireless interfaces. Software releases and upgrades are free of charge and automatically deployed when available and come without the need to install or make changes to your back-end systems.

Ease-of-use

QwickCards is easy to use and simple to navigate. With continual customer feedback, our solution only gets better. MagTek strives to provide the best user interface, so you can provide your consumers with instant purchasing power. Now you can offer digital card issuance, emergency replacement card issuance, PIN and rePIN from on-site or off-site, at college fairs, bank conferences, and sports venues.
Application Security
QuickCards uses the MagneSafe Security Architecture to deliver the most secure multi-factor authentication sign-on experience and eliminates security concerns of static, counterfeit, altered or stolen login credentials. QuickCards delivers dynamic data with every sign-on, providing robust security and never relying on static login credentials. Unlike usernames and passwords, every QuickCards login provides one-time use data that affirms the authenticity of the user and their access privileges.

Administration
QuickCards allows you to manage your branch locations, devices, and service representatives. If service representatives need to float between locations, their rights can vary or stay the same based on the location. Reports and Administrative details are all accessed from one point, and therefore they are universal across your institution. No need to coalesce or compare reports with mixed formats. QuickCards delivers a single point of access.

Green Benefits
With QuickCards, your consumers don’t have to wait to receive PIN mailers. There are no lost or stolen card mailers and no loss of transactions during the typical 7-14 days transit time realized with service bureau issued cards. Digital cards are fast, inexpensive to issue, and accepted almost everywhere. Green benefits are achieved because of a lower CO2 footprint and with no expensive and mechanically complicated card personalization machines to maintain; your financial institution saves time and money!

PIN and rePIN Programs
QuickCards is a ready to go platform that uses MagTek quality hardware and security for fast and easy PIN selection. Give your consumers the ability to personally select their own PIN and let them walk out of your branch with a fully activated digital card. Consumer-selected PINs are easily remembered, and studies have shown that they lead to increased card usage. This service enhances your brand and reduces costs associated with wait time, PIN mailers, and potential fraud losses.

Reliable Hardware - DynaPro Go
Protect PIN data and safely login with a secure PIN Encrypting Device such as DynaPro Go. This PIN pad and Secure Card Reader Authenticator relies on the MagneSafe Security Architecture. Using MagTek devices for PIN selection and login functions secures your cardholders and your service representatives while exceeding security standards. DynaPro Go meets and exceeds PCI PTS 4.x, SRED security requirements and its enclosure and associated electronics form a Tamper Resistant Security Module.

Interface Connection: QwickInterface
QwickInterface provides a direct and secure connection to your core or processor. Most major interfaces are currently supported, and MagTek’s Application Program Interfaces (APIs) simplify development. If your institution has an interface that is not currently supported, our in-house development team can make it happen.

Engineered Security
MagTek takes transaction security seriously and understands that your security systems extend beyond the transaction and into lasting relationships. You require business continuity, agility and a team working for you. As a manufacturer of card and PIN personalization systems, MagTek secures its products throughout the entire life cycle. From the factory to delivery, activation, key management, implementation, on-going use, and final disposition, your devices and systems remain secure.

Emergency Card Replacement Diagram