Financial institutions put their trust in MagTek®. For over 40 years, companies have trusted their financial hardware solutions to MagTek. MagTek is known in the industry for reliable and durable hardware. Our main headquarters, located in Seal Beach, CA, USA, gives us the ability to engineer, design, manage keys, and assemble our solutions to meet our customers’ latest needs; and with regional offices around the world, we understand the financial industry globally.

We Take Security Seriously
MagTek takes transaction security seriously and understands that your security system extends beyond the transaction and into a lasting relationship. You require business continuity, agility and a team working for you.

As a manufacturer of card and PIN personalization equipment, MagTek secures its products throughout the entire life cycle. From the factory to delivery, activation, key management, implementation, on-going use, and final disposition, devices remain secured.

For almost 10 years the MagneSafe™ Security Architecture has secured millions of electronic transactional swipes using MagTek’s Secure Card Reader Authenticators (SCRAs) and Magensa Solutions. A key feature of the MagneSafe Security Architecture is MagnePrint® card authentication, a patented, proven technology which reliably identifies counterfeit magnetic stripe cards at the point-of-swipe, before fraud occurs.

The MagneSafe Security Architecture is a digital identification and authentication security architecture that safeguards consumers and their personal data. Data is protected from the point of swipe, the card is authenticated and the data is secured at all points in the transaction. This assures a valid transaction. Designed to exceed PCI regulations, the security architecture leverages strong encryption, secure tokenization, counterfeit detection, tamper recognition, data relevance and integrity, and dynamic digital transaction signatures. This validates and protects the entire transaction and each of its components, and delivers unmatched protection for both cardholders and relying parties through sophisticated card, device, and data authentication methods. This secures financial cards, access management and identification requirements with strong real-time authentication, and authentic card-present transactions for a versatile security solution.

With MagTek, your card issuance and PIN management transactions are secure, fast, reliable and cost-effective. MagTek provides hardware, software, support and supplies that are flexible and scalable. We support the increasing need to provide a personalized customer experience by producing a variety of personalized card options that deliver instant issuance of permanent Visa® and MasterCard® credit and debit cards, ATM and gift cards. MagTek’s comprehensive security ensures reliable issuance, reading, transmission and safety of cards, PINs and identification documents.
Hardware

Card Personalization Devices

ExpressCard 2000 is a secure, durable and reliable device with a variety of flexible and scalable options. It comes standard with seven card stock hoppers, a manual feed slot, an output hopper, and a secure card rejection bin. It is capable of full-color printing, encoding up to all 3 tracks of magstripe data, EMV chip personalization, embossing, tipping, and indent printing in one pass. ExpressCard 2000 uses dye-sublimation print production to produce single or double-sided cards in black and white or full CMYK color, or can work with lithographed cards for personalization. Additionally, ExpressCard 2000 leverages the MagneSafe Security Architecture for card and device authentication.

ExpressCard 500p is one of the fastest flat-card printers in the market today. It is capable of full-color, single or double-sided premium dye-sublimation print production, encodes up to all 3 tracks of magstripe cards, and personalizes EMV Chip cards. ExpressCard 500p has a single hopper, one manual feed tray, and one output hopper, and works with lithographed or blank card stock. The platform is easy-to-use and simplifies training and speeds implementation.

QwickCards IntelliCoder IS380 is a highly reliable motorized reader and encoder of magnetic stripe and EMV chip cards. It is excellent for fully encoding a consumer card, or simply encoding the PIN offset for card-based PIN and rePIN programs.

Secure Card Reader Authenticators

Dynamag is a SCRA device with simple USB plug-n-play connection for card reading.

PIN Entry Devices with integrated Secure Card Reader Authenticators

No other security solution in the market today is able to do everything MagTek does in one easy-to-implement, scalable, cost-effective solution.

MagTek PIN entry devices and SCRAs leverage the MagneSafe Security Architecture. Using MagTek devices for login gives strong two-factor authentication in real-time. This method of login authentication is more secure than single sign-on. SCRAs deliver card fraud prevention, counter skimming attempts and stop the use of fraudulent login cards in real-time. Our PIN entry devices are some of the most secure PIN selection devices in the market, exceeding PCI compliance measures.

DynaPro is a multifunction, countertop or hand-held device with encrypting keypad input, integrated SCRA and EMV contact/contactless smart card reader and optional signature capture, privacy shield, and NFC (contactless) capabilities. PCI PTS 3.x, SRED compliance.

DynaPro Mini is a sleek, multifunction, mobile device with encrypting keypad, integrated SCRA, and EMV smart card contact chip reader. PCI PTS 3.x, SRED compliance.
Software

QwickCards.com is a cloud-based card issuing software service of MagTek. QwickCards.com requires no software installation and provides easy-to-use navigation web screens to make instant card issuance simple and fast. MagTek delivers scalability via dynamic provisioning of resources, secure multi-tenancy and around the clock performance monitoring. QwickCards.com is a tried and tested software platform being used by institutions across the country.

Application Security

QwickCards.com uses the MagneSafe Security Architecture to deliver the most secure sign-on and eliminates security concerns of counterfeit or altered login card credentials. QwickCards.com requires strong two-factor authentication (“something you know”, “something you have”) by using an Access Login card and an SCRA (whether integrated into the PIN entry device or a standalone SCRA). SCRAs provide end-to-end encryption with authentication.

QwickCards.com is based on the latest hardware including PIN entry devices that are PCI PTS 3.x, SRED (DynaPro, DynaPro Mini), secure card personalization devices (EC2000, EC500p, IS380), and host security modules that are FIPs 140, level 3 compliant.

Application Compatibility

QwickCards.com can be accessed from almost any PC connected to the Internet and works with MagTek’s line of card personalization devices and PIN management solutions. Financial Institutions can create scalable card programs that work best for their institutions’ needs.

Benefits of Cloud-Based Software

No installation QwickCards.com is hosted by Magensa, a fully PCI Level-1 certified subsidiary of MagTek. Magensa uses best practices (including meeting TR-39 compliance) and industry proven methodology. The software is installed on our secure servers. Your institution accesses QwickCards.com via secure lines with no software package installation necessary.

Lower cost, lower capital investment QwickCards.com delivers high-end technology at a fraction of software-in-a-box models. QwickCards.com is a shared and multi-tenant environment with safeguards and firewalls. This reduces hardware and licensing fees and maintenance costs and this savings is passed on to you. QwickCards.com is a licensed fee-based service, so there is no capital investment required. It is paid on an annual basis, giving you the flexibility you need, in a low expenditure format. Due to the nature of cloud-based software, project launches are typically faster, cost less and have predictable operating expenses.

Your institution will reap the benefits fiscally and also help reduce your CO2 footprint. Accessing software in the cloud instead of purchasing and storing servers in-house, is estimated to reduce your energy consumption. Not to mention what the product actually does - it allows you to hand a card directly to a consumer, instead of producing, packing, and shipping the cards.

Scalable QwickCards.com is scalable and flexible to expand to accommodate your needs. MagTek manages the provisioning and bandwidth as needed, to automatically meet your business needs so you can focus on your cardholders.

Faster recovery, reduced down-time Software in a cloud is a fast way to achieve a disaster recovery plan. MagTek is focused on maximized up-time.

Flexible QwickCards.com is flexible. New releases and upgrades become available automatically, without the need to install or make changes to your back-end management and are provided free of charge. You are never forced to pay premiums for software upgrades or new installations. The new solutions are available the moment they are released. You also have an instant chain of command directly to MagTek in CA for requested enhancements or bug fixes.

Hardware Whether you need PIN only, full personalization, interfaces, or some combination in between, MagTek will provide a solution to fit your needs. Your institution can offer several service stations within your locations that provide full personalization (including embossing, magnetic stripe encoding, chip card personalization and printing) and other service workstations (including PIN and rePIN only) dedicated to providing consumers with personalized service.

Ease-of-use QwickCards.com is easy to use and simple to navigate based on our customers’ feedback. With continual positive customer feedback, our solution only gets better. MagTek strives to provide the best user interface, so you can provide your consumers instant purchasing-power.

QwickCards.com allows you to access instant card issuance from anywhere you can access the web. Issue cards securely from on-site college fairs, bank conferences and more.

Administration QwickCards.com allows you to control the administrative management of your particular institution’s locations, devices, and customer relationship managers. If 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 a universal across your institution. No need to coalesce or compare reports that are not formatted the same. QwickCards.com delivers a single point of access from anywhere.

The application provides administrative and inventory functionality for maintaining card stock and ribbon products used by the fully compatible and integrated MagTek line of Card Personalization Devices. QwickCards.com allows for an unlimited number of users and card types with an easy to use administration dashboard that provides each financial institution with the flexibility to manage their own card issuance program without the costs and technical complexities required by in-house systems.

Card Types

Whatever the card type, QwickCards.com, coupled with MagTek hardware and services, can help you create memorable, lasting cards that can be used instantly.

**Credit and Charge Cards:** Increase credit and charge card usage with personalized graphics. Whether they are pre-printed or have card brand badges, your consumers will place their new credit and charge cards at the top of their wallet.

**Debit and ATM Cards:** Debit and ATM cards will stand out and call to your consumers with instant selection PINs and personalized printing. Flat or embossed, these cards are sure to strengthen card brand loyalty.

**Gift and Prepaid Cards:** Gift and prepaid cards are more fun when they are personalized. Maximize usage and provide instant purchasing power to your consumers.

**Rewards Cards:** Enhance your reward card value for your consumers by rewarding them with immediate, permanent replacement cards when necessary and cool, full-color printing.

**ID Cards:** Create secure identification badges and cards that can be personalized on the spot and ready to go in minutes. One badge delivers both physical and logical security for enterprise login, sign-in and entry.

**EMV Cards:** Ensure the best in security with brilliantly designed contact and contactless cards that meet the necessary compliance measures.
Flexible and Scalable In-Branch Solutions

MagTek understands that banking needs to be flexible and scalable. That is why we offer a variety of solutions to meet your needs. In-Branch instant issuance increases brand loyalty, attracts new account holders and aligns with your consumers’ busy lifestyles, giving them a stronger connection to your institution and keeps your bank competitive. There is no waiting for permanent cards, no PIN mailers, no lost or stolen card mailers, and no loss of transactions during the 7-14 days standard issuance typically takes. The easy-to-use interface and administrative management reduce manual tracking and increase employee productivity. Select the program(s) that work for your institution.

<table>
<thead>
<tr>
<th>SOLUTIONS</th>
<th>HARDWARE</th>
<th>SOFTWARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANC PROGRAM</td>
<td>PCI certified PIN PEDs</td>
<td>Card Personalization Devices</td>
</tr>
<tr>
<td>In-Branch PIN / rePIN Host-based Offset</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>In-Branch PIN / rePIN Card-based Offset</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Instant Card Issuance</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Custom Card Printing</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>EMV Chip Personalization</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**PIN and rePIN PROGRAMS**

QwickCards.com is a ready to go PIN/rePIN platform that uses MagTek quality hardware and security for fast, easy PIN selection. Instantly hand your consumers a personally selected PIN that they will be able to walk out of your branch and use. A PIN they select is better remembered and increases card usage. This service enhances your brand and reduces costs associated with wait time, PIN mailers, and potential fraud losses.

**Card-Based PIN Offsets**

Card-based PIN offset verification requires the offset to be written directly to the card. Banks can couple DynaPro, DynaPro Mini or IPAD® with IS380 for PIN selection and encoding of the necessary card data directly to the card.

**Host-Based PIN Offsets**

MagTek DynaPro, DynaPro Mini and IPAD can securely generate PIN offsets for PIN verification. The enhancement of QwickInterface (see next page) provides automated offset updates to your core or processor.

**Interface Connection: QwickInterface**

QwickInterface provides 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.
**Instant Card Issuance**
MagTek’s line of issuance solutions have the options you need. Basic instant issuance includes personalization of the PAN, cardholder name and expiration data whether fully embossed, printed or encoded. Instant issuance programs encompass a broad array of solutions that can include additional personalization including images-on-the-fly, EMV chip personalization and interface connection.

QwickCards.com is designed to issue credit, debit, charge, ATM, prepaid, reward, ID, contact and contactless cards. ExpressCard devices offer feature-rich solutions that enable financial institutions to meet current market needs and support new card issuing trends.

**Custom Card Printing**
Instantly issued personalized cards earn the top-of-wallet position and are used more often than any other cards. This increases card transactions, speeds activation time and reinforces brand, while decreasing costs and lead times. QwickCards.com delivers cards that can reflect the personality of an institution and its consumer with high performance, dye-sublimation thermal printing. QwickCards.com supports custom image upload including Images-on-the-Fly and other third party vendors including United Solutions and Picture My Card.

**EMV Chip Personalization: QCSmart**
QwickCards.com is ready for EMV. MagTek developed QCSmart, a software-in-the-cloud plug-in that expands personalization to include EMV chip card personalization. QCSmart simplifies EMV management with easier on-boarding, key management, data preparation, data checking, and personalization. With QCSmart you do not need to build the entire EMV infrastructure on your own. MagTek’s QCSmart support staff will help you determine the best way to implement your EMV instant issuance program.
Support
MagTek offers exceptional customer service and day-to-day support with extensive online resources with product specifications, technical documentation, and setup instructions. Technical support is available at support@magtek.com and via our single source national network of Pitney Bowes service providers. We have support facilities located in Minnesota, Massachusetts and California (with additional coverage to cover all USA time zones via remote offices) to help you with your software, hardware or supply needs.

Supplies
MagTek stands behind its products and delivers supplies and consumables that are cost-effective and durable. We use High Trust® ribbons to produce the best quality printing and MagTek quality consumables.

MagTek Community
MagTek strongly believes in making a positive impact in our world. MagTek is based in Seal Beach, CA because we believe in providing jobs in America. MagTek and its employees contribute to worthy causes every year including local food banks, supporting our veterans, families and making an impact in important health related causes. We are continually striving to reduce our environmental impact. As part of the eco-design system aimed at reducing the environmental footprint, the ExpressCard 500p uses recycled materials in the manufacture of the printer and its consumables whenever possible (ErP Directive 2009, EnergyStar certification). We use recycled or recyclable materials where we can. Additionally ExpressCard 2000, IS380, DynaPro, Dynamag, IPAD, and IPAD SC are RoHS compliant.

Competitive Comparison

<table>
<thead>
<tr>
<th>Feature</th>
<th>MagTek</th>
<th>Card@Once</th>
<th>Entrust/Datacard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instant Issuance</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>PIN/rePIN</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Major Interfaces Supported</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Flat Rate EMV Issuance Pricing</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Embossing and Tipping (optional)</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>PCI Certified USA-Based Data Center</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Software as a Service</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secure Firewall</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Replacement Maintenance</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Cost Consumables</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RePIN Included with Instant Issuance</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Agnostic</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remote Device Activation/Deactivation</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MagnePrint Reference Capture</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MagneSafe Secure Login</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Hoppers</td>
<td>7</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Single Source On-Site Service</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

About
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.

About Magensa
Magensa is a payment gateway backed by a powerful fraud prevention, detection and advisory service. It maintains a globally accessible registry of authentication information so that consumers, financial institutions, retailers, businesses and governments can assess the validity and trustworthiness of the credentials and products they rely upon in the course of on-line identification, payment, and other important transactions.

Additionally, Magensa provides token management and cryptographic services, vital to the protection of cardholder data, the payment system, and personal or sensitive information.

Magensa is a subsidiary of MagTek, Inc.