

# **QwickCards.com QCSmart**

# EMV chip card instant issuance

OwickCards.com is ready for EMV. MagTek developed QCSmart, a software-in-the-cloud solution 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 and the best migration path.

### QCSmart delivers application security and compatibility

- Secure sign-on: OwickCards.com uses the MagneSafe Security Architecture to deliver the most secure sign-on and eliminates security concerns of counterfeit or altered login card credentials.
- Compatible and scalable: OwickCards.com can be accessed from almost any PC connected to the Internet and financial institutions can create scalable card programs.

#### QCSmart brings benefits to your instant issuance program:

- No installation: The software is installed on our secure servers.
- Lower cost, lower capital investment: OwickCards.com delivers high-end technology at a fraction of software-in-a-box models.
- 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.
- QwickCards.com is flexible: New releases and upgrades become available automatically, without the need to install or make changes to your back-end.



Call a representative to learn more: 562-546-6400.



## Key Management

On-Boarding for OwickCards requires key conveyance. This is the secure exchange of keys for your instant issuance program.

Key injection is done in our US-based facility. MagTek is a TR-39 Visa certified key injection facility and is registered to ISO 9001:2008 and is a VISA/PCI ESO organization. MagTek is also certified to Master-Card TQM and PCI PTS requirements for secure manufacturing of PIN entry products. Magensa, MagTek's fully owned subsidiary and payment protection gateway, is a PCI level 1 Service Provider and is a fraud prevention, detection and advisory service. This compliance means that our Factory and Key Injection services are certified to participate as a KIF P2PE solution provider for key injection services for PCI PTS SRED rated devices. QCSmart includes:

- Key exchange for DES, CVV, KMC (Transport), 3 EMV KEYS (MDK, MAC, ENC)
- Loading keys into HSM and confirm
- Confirmation of Transport Key with BAP cards for instant issue
- Creation of encryption keys for DynaPro AMK, MSR, and PIN



## Card Templates

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

- Set up and configuration for 2 bins for instant issue
- Defined card template, card stock, track layout, expiration date, etc.
- Card personalization and scripting for EMV Issuance (configuration of standard EMV templates from Visa and MasterCard) based on profile and chip chosen
- Loading templates on production servers
- Production of a test card for each bin



## RePIN and PIN

OwickCards.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. QCSmart includes:

- Set up and configuration for 2 bins
- Defining RePIN template(s)
- Dec Tab validation data and track layout
- Loading templates on production servers



### Host Interface

OwickInterface provides direct and secure connection to your core or processor. Most major interfaces are currently supported, and if your institution has an interface that is not currently supported, our in-house development team can make it happen. QCSmart includes:

- Set up and connection for 2 Interfaces
- Configuration of host interfaces
- Test communications to core and processor
- Test transaction
- Roll out to production



## Hardware and Software Support

MagTek offers exceptional customer service and day-to-day support with extensive online resources with product specifications, technical documentation, and setup instructions. We have support facilities located across the U.S. to help you with your software, hardware or supply needs. QCSmart includes:

- Maintaining HSMs for key management, decryption, and EMV keys
- Maintaining servers for QwickCards and QCSmart
- Maintaining necessary software licenses
- TR 39 audits
- PCI audits



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<sup>TM</sup> 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.