



QwickPAY
THE SAFEST WAY



QwickPAY User Guide - iOS

Mobile Merchant Powered by Magensa

QwickPAY is a complete mobile payment solution that uses the most reliable and safest card swipe readers (secure card reader authenticators by MagTek, SCRA's). QwickPAY is made for businesses that need an easy solution to take credit card transactions while on the go. All you need is the QwickPAY App, a merchant account, a secure card reader authenticator, and you can easily accept Visa, MasterCard, Amex, Discover and Qwick Codes payment forms almost anywhere.



Made for
iPad Air*
iPad with Retina Display*
iPad mini with Retina Display*
iPad mini*
iPhone 5c*
iPhone 5s*
iPhone 5*
iPod touch (5th* generation)

iDynamo 5 Lightning connector

Made for
iPad (3rd generation)
iPad 2
iPad
iPhone 4s
iPhone 4
iPhone 3GS
iPod touch (3rd and 4th generation)

iDynamo with 30-pin connector



COPYRIGHT

Copyright© 2014 MagTek®, Inc.
Printed in the United States of America

Information in this document is subject to change without notice. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without the express written permission of MagTek, Inc.

MagTek® is a registered trademark of MagTek, Inc.

MagnePrint® is a registered trademark of MagTek, Inc.

MagneSafe™ is a trademark of MagTek, Inc.

Magensa™ is a trademark of MagTek, Inc.

USB (Universal Serial Bus) Specification is Copyright© 1998 by Compaq Computer Corporation, Intel Corporation, Microsoft Corporation, NEC Corporation.

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, encrypting check scanners, PIN pads and distributed credential personalization systems. 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™ hardware 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 on-line identification, payment processing, and high-value electronic transactions.

MagTek is headquartered in Seal Beach, CA. For more information, please visit www.magtek.com.

CONTACT 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.

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.

TOC

TABLE OF CONTENTS

SECTION	DESCRIPTION	PAGE
1. GETTING STARTED	QUICK START GUIDE	5
	SIGN UP	6
	CUSTOMIZE RECEIPTS	7
	DOWNLOAD APP	8
	CONNECT DEVICE	9-11
2. APPLICATION OVERVIEW		12
	DEMOS	13
	MENU	14
	SETTINGS	15
3. TRANSACTION OVERVIEW		16
	SALE - SWIPE	17
	SALE - MANUAL ENTRY	18
	SALE - QWICK CODES	19
	VOID	20
	REFUND	21
	TRANSACTION AUTHENTICATION AND AUTHORIZATION	22
		23
4. APPLICATION MANAGEMENT		23
	SECURE DEVICE - PASSCODE SETTINGS	24
	SET GPS TRACKING	25
	RESPONSE/ERROR CODES	26-29

section 1

GETTING STARTED - QUICK START GUIDE



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.



CUSTOMIZE

Add your company logo, address, and return policy to your custom receipt by accessing the Virtual Terminal on your desktop.



DOWNLOAD

Download the QwickPAY App (Made for iPhone) from the App Store. Launch the App and go to Menu > Merchant Info to enter your credentials, or login to the Virtual Terminal on your web browser.



CONNECT

Connect the card reader to your iOS device.



MAKE A SALE

Make a sale using the QwickPAY App, your merchant account and the SCRA.



SIGN UP

SIGN UP FOR A SUBSCRIPTION

Fill out the contact form to request a 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.

1 SIGN UP FOR A SUBSCRIPTION

The screenshot shows the QwickPAY website's sign-up page. At the top, there is a navigation bar with the QwickPAY logo and links for "Get QwickPAY", "Sell QwickPAY", and "Get Support". Below the navigation bar, the main heading reads "Accept credit and debit cards anytime, anywhere." followed by the instruction "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 options: iDynamo (QwickPAY for IOS), uDynamo (QwickPAY for IOS and / or Android), BulleT (QwickPAY for Android), Dynamag (QwickPAY for Desktop), and IPAD (QwickPAY for Desktop)), "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 below the form fields. At the bottom of the page, there are links for "About Us", "My QwickPAY", and "Privacy Policy", along with the copyright notice "© 2014 MagTek, Inc." and a "Give Feedback" button.

QwickPAY THE SAFEST WAY

Get QwickPAY Sell QwickPAY Get Support

Get QwickPAY / Contact Us

Accept credit and debit cards anytime, anywhere.
Enter your contact info and a sales representative will help you get started.

Merchant Info

I'm interested in
First Name
Last Name
Phone
Email
State
Type of business

iDynamo (QwickPAY for IOS)
uDynamo (QwickPAY for IOS and / or Android)
BulleT (QwickPAY for Android)
Dynamag (QwickPAY for Desktop)
IPAD (QwickPAY for Desktop)

Alabama
agriculture

Submit

About Us My QwickPAY Privacy Policy © 2014 MagTek, Inc. Give Feedback



CUSTOMIZE

ACCESS AND LOGIN

Go to the virtual terminal at <https://myQwickPAY.com/login.aspx>. Enter your QwickPAY Merchant ID and Password.

EDIT RECEIPTS

Under SETTINGS go to CUSTOM RECEIPTS. Add your Logo, a header, and a footer; you can also add a signature line for the virtual terminal receipts, allowing you to print out receipts for hard copy signature after transactions are completed.

LOGO IMAGE: The logo must be in PNG, GIF or JPG format and can't 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, 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 receipts just under the logo. It is always centered. Most commonly the header consists of address and contact details.

SIGNATURE LINE (VIRTUAL TERMINAL ONLY): Check the box to add a signature line for virtual terminal receipts so customers can sign a printed copy. This field will not show or populate with signatures taken on mobile devices.

FOOTER INFORMATION: The footer information is located after the receipt information and is left justified. It is commonly used for thanking customers, URL information and return policies.

SAVE

Be certain to SAVE your receipt updates.

To view the updates on your mobile devices be certain to close and re-open the App on your device. In order for the virtual terminal and mobile application to be synchronized with updates to the custom receipts, you will need to completely close and restart the QwickPAY App on your mobile device. The receipt formatting updates are saved locally on your device and each time you start the App it will check for the most recent revision. If updates are available, they will be automatically downloaded and saved.

Screenshot of the QwickPAY settings interface for custom receipts. The interface shows a 'Your logo' section with a logo preview and a 'Delete' button. Below it is a 'Header Info' section with a text area containing '1710 Apollo Court Seal Beach, CA 90740'. There is also a 'Signature Line' section with a checkbox for 'Display signature line' and a 'Footer Info' section with a text area containing 'No returns.' A 'Preview' section on the right shows a sample receipt with the QwickPAY logo, address, and transaction details. At the bottom, there are 'Save' and 'Cancel' buttons.



DOWNLOAD AND LOGIN

DOWNLOAD

1. iOS users tap on App Store icon on the main screen of your mobile device.
2. Enter your account password and user name. If you do not already have an account you will need to establish one with iTunes.
3. You can then enter the link information below or do a search for QwickPAY.
<http://itunes.Apple.com/us/App/qwickpay/id371172197?mt=8>
4. Select QwickPAY from the list.
5. Tap on Install. The App will automatically start to install on your mobile device. Once it is installed you will see the icon on your main screen.

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. Tap on the splash screen and then tap on the MENU button in top right corner. Tap on MERCHANT INFO. Enter your credentials and the e-mail address you wish to be associated with this subscription and tap DONE to save your completed details.

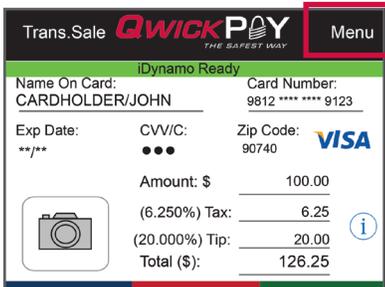
1 LAUNCH



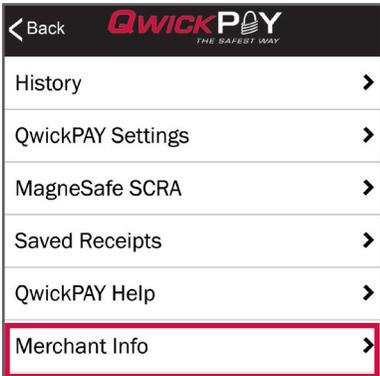
2 SPLASH SCREEN



3 ACCESS MAIN MENU



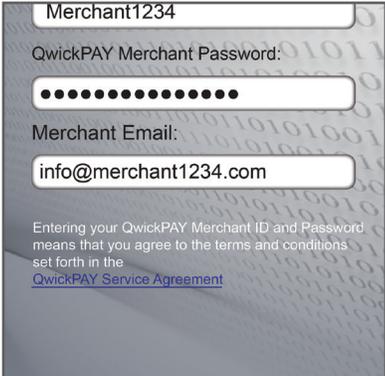
4 MERCHANT INFO



5 MERCHANT ID, PASSWORD, EMAIL



6 TERMS





CONNECT iDYNAMO/iDYNAMO 5 DEVICE

MAGTEK ADAPTERS FOR BETTER STABILITY

MagTek supplies adapter kits with the respective iDynamo devices to make attaching to your different iOS devices simple. The iDynamo adapter kits are available for iPod touch 3rd and 4th generation (using an insert that slips into the iPhone 3GS adapter), iPhone 4s/iPhone 4, iPhone 3GS, iPad, and iPad 3rd generation/iPad 2. The iDynamo 5 adapter kits are available for iPod touch 5th generation, iPhone 5c, iPhone 5s/iPhone 5, iPad Air, iPad with Retina Display, iPad mini with Retina Display, and iPad mini.

Connect the iDynamo via the 30-pin or iDynamo 5 via the Lightning connector. Launch QwickPAY and tap on MENU. Then tap on QWICKPAY SETTINGS. Select the iDynamo device ("On"). Then press the DONE button.

iDynamo



iPod touch
3rd and 4th generation

(This uses the iPhone 3GS adapter and a small insert that slips in. Be sure to position the insert so the inside name matches your iOS device.)

iPhone 4s
iPhone 4

iPhone 3GS

iPad

iPad
3rd generation
iPad 2

Made for
iPad (3rd generation)
iPad 2
iPad
iPhone 4s
iPhone 4
iPhone 3GS
iPod touch (3rd and 4th generation)

iDynamo with 30-pin connector

iDynamo 5



iPod touch
5th generation

iPhone 5c

iPhone 5s
iPhone 5

iPad mini

iPad Air
iPad mini with
Retina display

iPad with
Retina display

Made for
iPad Air*
iPad with Retina Display*
iPad mini with Retina Display*
iPad mini*
iPhone 5c*
iPhone 5s*
iPhone 5*
iPod touch (5th* generation)

iDynamo 5 Lightning connector

*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 respectively, and has been certified by the developer to meet Apple performance standards. Apple is not responsible for the operation of this device or its compliance with safety and regulatory standards. iPod touch, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

iPod, iPhone and iPad not included.



CONNECT uDYNAMO DEVICE

AUDIO JACK CONNECTION

When using the uDynamo's audio jack connection, make certain to set up QwickPAY to communicate with the audio device. Plug the uDynamo into the audio jack. Then launch QwickPAY and tap on MENU. Then tap on QWICKPAY SETTINGS. Select the uDynamo device ('On'). Then press the DONE button. Updating SETTINGS will accomplish the following:

1. The volume of the device will be automatically turned up to max when the uDynamo is plugged in. (If you have a physical mute button on your device, QwickPAY cannot automatically detect this and you will need to turn mute OFF.);
2. Turn the device ON and OFF automatically, to save on battery usage. (QwickPAY will turn on automatically only while you are on a transaction swipe screen and power off as soon as you go to another screen in order to decrease the frequency of recharging.)

The device is now connected and ready to use.

NOTE: Protect the uDynamo's audio jack by folding it in when not in use. The uDynamo has no user controls. It requires QwickPAY to control the operation of the card reader.

CHARGING

To charge the battery, connect the device to a USB host interface or an external charging adaptor. Ensure the LED indicator shows that the battery is charging (flashing amber and green). The uDynamo is powered by rechargeable internal lithium-ion batteries. The uDynamo can process up to 300 swipes on a single battery charge. If the reader is left on awaiting a card swipe, the battery will deplete in 3.5 hours. Recharging can take up to 6 hours.

Card transactions may be performed using either the audio jack or USB interface while the uDynamo is charging.

LED		Meaning	Notes
Steady Green		Fully Charged State	Ready for a card swipe. Waiting for authentication.
Blinking Green		Authenticated	While the reader is authenticated, no charging or battery level information is indicated.
Steady Red		Authentication Failed	After an authentication failure, the LED remains red until a power cycle or successful authentication. No charging or battery level information is indicated.
Blinking Green and Amber		Charging in Healthy Battery State	The reader is in the Healthy State when the batter voltage is in between the Fully Charged State and the Low Battery State.
Blinking Short Red and Long Green		Reader in Low Battery State	The read is fully operational. Recommend charging the reader until the battery reaches the Healthy State.
Fast Blinking Red		Reader is in Critically Low Battery State	Card swipe disabled. Stop using the reader. If the reader is connected to a mobile device, disconnect it before charging.
Solid Amber		Charging in Critically Low Battery State	Card swipes and most commands are unavailable. Allow the reader to charge to at least the Low Battery State before using again.

AUTOMATIC DEVICE DETECTION

● Device Not Ready

Trans.Sale	QWICKPAY <small>THE SAFEST WAY</small>	Menu
iDynamo Not Ready		
Name On Card:	Card Number:	
_____	_____	
Exp Date:	CVV/C:	Zip Code:
_____	_____	_____

If the device is not ready or cannot be properly detected you will see a red bar and a message with the device type and “...Not Ready” on the transaction screen.

● Device Ready

Trans.Sale	QWICKPAY <small>THE SAFEST WAY</small>	Menu
iDynamo Ready		
Name On Card:	Card Number:	
CARDHOLDER/JOHN	9812 **** * 9123	
Exp Date:	CVV/C:	Zip Code:
/	●●●	90740 

If the device is ready and properly detected you will see a green bar with the device type and the message “...Ready” on the transaction screen.

APPLICATION OVERVIEW



QWICKPAY DEMO

Try QwickPAY for free with the QwickPAY Demo. The Demo mode allows you to experience QwickPAY features without using a live account.



QWICKPAY MENU

Review the complete QwickPAY menu.



QWICKPAY SETTINGS

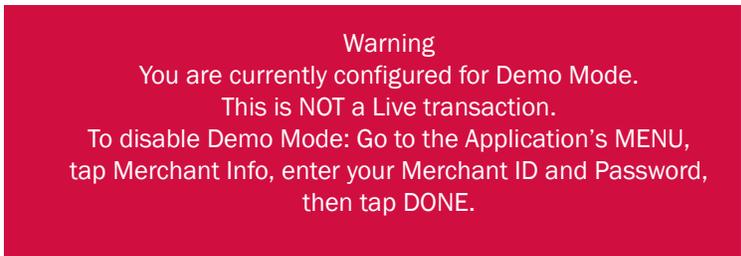
QwickPAY allows you to enter DEFAULT settings for Tax and Tip values and turn CVV Field, Zip/Postal Code Field, and Receipt Printing ON or OFF.

QWICKPAY DEMOS

QwickPAY 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.** Additionally there will be a warning that states: “You are currently configured for Demo Mode. This is NOT a live transaction.”

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 the following warning:



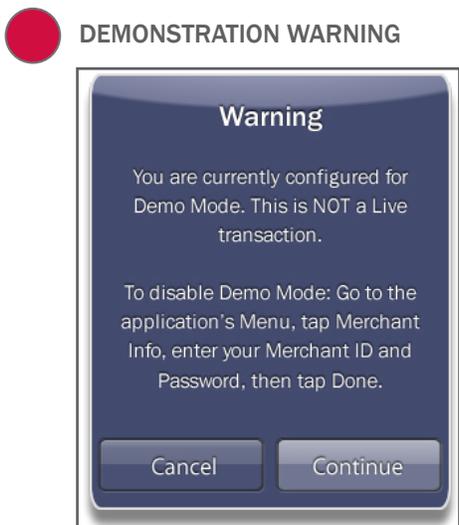
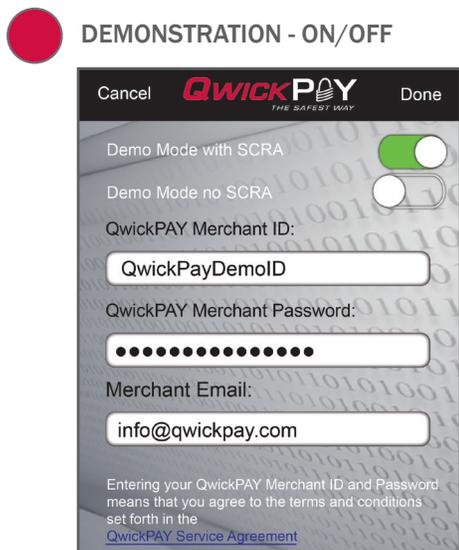
CREDENTIALS

Download the App from the App Store and tap on Menu then Merchant Info> and choose your demo mode (with or without a secure card reader authenticator). The demo credentials will automatically complete, you just need to enter your e-mail address.

With SCRA (iOS - iDynamo/iDynamo5): Merchant ID: Demo Merchant Password: QwickPayDemoPwd

Without SCRA: Merchant ID: QwickPayDemoID Merchant Password: QwickPayDemoPwd

After you enter your e-mail address tap DONE.





QWICKPAY MENU

HISTORY: The QwickPAY Virtual Terminal provides all of the reporting you need to run the sales-end of your mobile business. History on your mobile device shows you all of the transactions you have performed on your mobile device, aggregated data resides on your Virtual Terminal. It delivers a transaction search functionality, transaction detail viewing, and allows you to easily pull up transactions for Voids and Refunds. History should be cleared from the device at the discretion of the user; a warning message will appear when the memory is near the limit (each transaction takes about 20 KB of storage space without a receipt and with a receipt it takes approximately 50KB of storage space).

SAVED RECEIPTS: Tap here to view, email or Print receipts.

MYQWICKPAY.COM: 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.

MERCHANT INFO: Tap here to LOGIN and enter your credentials. The email address entered will be used to automatically carbon copy all receipts sent from this iPad device.



To change your e-mail address in the QwickPAY App: Clear the field (tap on the X) next to the Merchant Email. Enter a new e-mail address. Tap Save.

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 the QwickPAY App. Go to Menu and Merchant Info. Clear the field (tap on the X) next to the Merchant Password. Enter the new Merchant Password. Tap Save.

NOTE: Please do NOT erase or adjust the Merchant ID. Demo Mode should be OFF

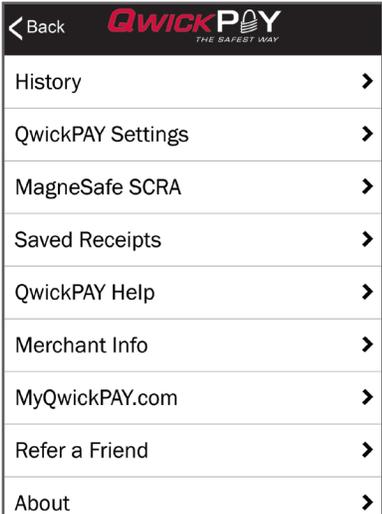
QWICKPAY HELP: Tap here to launch the QwickPAY web site support page.

MAGNESAFE SCRA: Tap this to see the SCRA's unique serial number and firmware version. The serial number will always be 7 digits and begin with a letter. The firmware version will always be numeric.

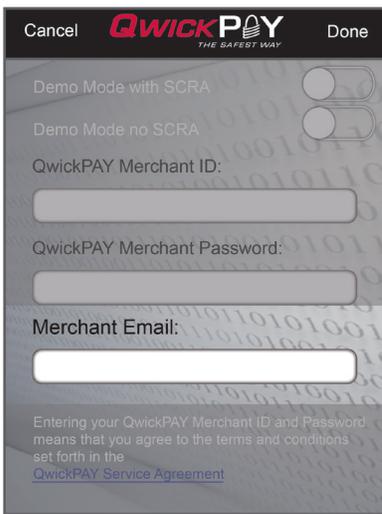
REFER A FRIEND: Tap here to send a populated e-mail to friends and colleagues about QwickPAY.

ABOUT: Touch here for the version and application information.

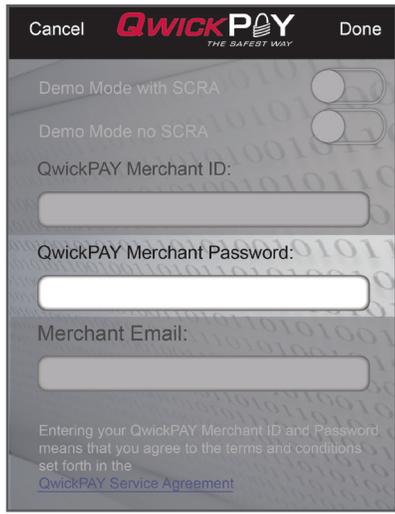
MAIN MENU



CHANGE EMAIL ADDRESS



CHANGE PASSWORD





QWICKPAY SETTINGS

DEFAULT SETTINGS

QwickPAY allows you to enter default settings for Tax and Tip values and turn CVV Field, Zip Code Field, and Receipt Printing ON/OFF.

TAX AND TIP: Set your default calculations for tax and tip. This sets a default tax and tip calculated percentage of the sale amount. The next time you go to make a sale the tax and tip will automatically calculate to this default setting.

1. Set the tax and tip default calculation settings percentages. In the example below the tax is set to 6.250% and the tip is set to 20.000%.
2. Tap DONE to save changes.
3. Tap BACK to go to the transaction screen.

RECEIPT PRINTING: Available only with iOS. ON enables you to print a hard copy receipt to an AirPrint printer.

ZIP CODE FIELD: Set the default to require or not to require by selecting ON or OFF.

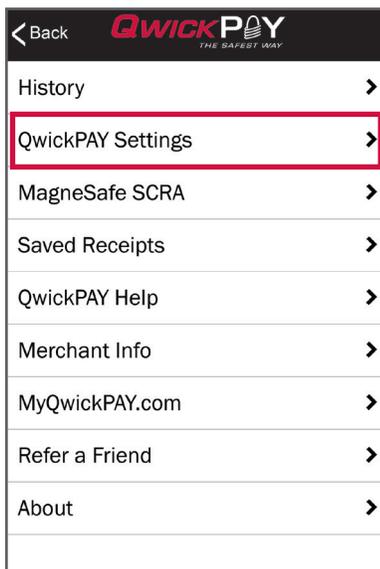
CVV FIELD: Set the default to require or not to require by selecting ON or OFF.

CLEAR TRANSACTION HISTORY: Clear the transaction history on your phone. The data is aggregated and remains in your virtual terminal.

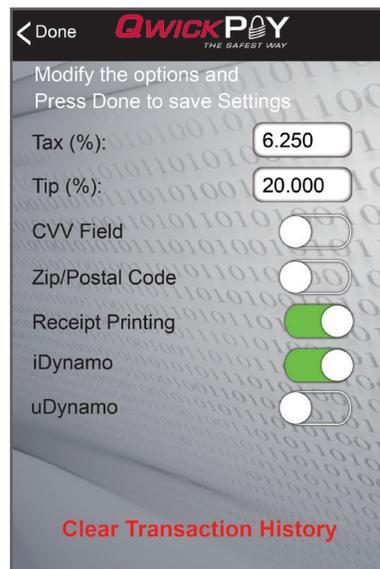
AT THE POINT OF PURCHASE

In QwickPAY, you can override the default Tax and Tip manually at the point of sale. Once you enter the Amount, you can tap on the information icon and the Tax and Tip override screen will slide into view. (The Amount field is carried over from the prior screen and cannot be edited here. To edit the Amount, tap NEXT and go back to the transaction page to adjust the Amount.) Change the fields by using the keyboard. (Changing the percentages will show how the amounts change and changing the amounts will show how the percentages change.) Tap NEXT to save your changes for this sale. Tax and Tip will revert back to default settings for subsequent transactions.

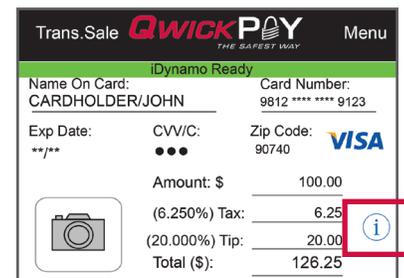
1 QWICKPAY DEFAULT SETTINGS



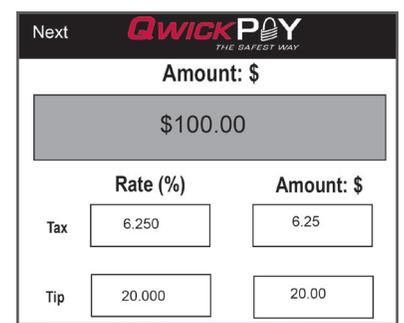
2 DEFAULT SETTINGS



1 AT THE POINT OF PURCHASE



2 OVERRIDE SCREEN



TRANSACTION OVERVIEW

QwickPAY allows you to use your iPhone, iPod, or iPad device like a very secure point of sale terminal. You can make the following transaction types.

SALE - SWIPE

Using your connected SCRA, you can swipe any branded payment card (Visa, MC, AMEX or Discover).

SALE - MANUAL ENTRY

In instances where you need to hand key in card payment data, the virtual terminal will launch for manual key entry of data only.

SALE - QWICK CODES

Qwick Codes are a secure way to process “card present” transaction tokens.

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.

ACCESS TO TRANSACTION MENU

The screenshot shows the top portion of the QwickPAY interface. At the top, there is a black bar with 'Trans.Sale' in white text and the 'QWICKPAY' logo in red and white. Below this is a green bar with 'iDynamo Ready' in white. The main area is white and contains the following text: 'Name On Card: CARDHOLDER/JOHN', 'Exp Date: **/**', 'CVV/C: ●●●', and 'Amount:'. At the bottom, there is a grey button labeled 'Select Tran'.

SELECT FROM TRANSACTION MENU

The screenshot shows the transaction selection menu. At the top, there is a black bar with 'Trans.Sale' in white, the 'QWICKPAY' logo, and 'Menu' in white. Below this is a green bar with 'iDynamo Ready' in white. The main area is white and contains the following text: 'Name On Card: CARDHOLDER/JOHN', 'Card Number: 9812 **** * 9123', 'Exp Date: **/**', 'CVV/C: ●●●', 'Zip Code: 90740', and 'Amount: \$ 125.00'. Below this is a grey bar with 'Select Transaction Type' in white. The menu options are: 'Sale - Swipe', 'Sale - Qwick Code', 'Void', 'Refund', and 'Sale - Manual Entry'.

SALE - SWIPE

Starting from QwickPAY's main transaction screen, touch the Trans.Sale button in the upper left corner. Select SALE-SWIPE to accept a credit card.

1. SWIPE CARD

Swipe the payment card through the SCRA (magstripe facing down). The card data is masked so that full card data is never displayed. The customer name and account automatically appear from the card swipe. You can tap DETAILS to add information to your customer contact (including e-mail and address).

2. ENTER DETAILS AND SUBMIT

Enter the CVV2/CVC2 and a ZIP/Postal CODE to better validate the card (optional). Enter the dollar amount, tax and tip (these are automatically calculated, but can be changed by pressing the blue arrow button). Take a picture using the camera function to include a photo of the customer or the goods being purchased (optional). Submit the Sale. Press the SUBMIT button when you are ready to process the sale. Transaction Authorization & Authentication: The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear almost immediately. (An error alert will appear if the card could not be properly authenticated due to a poor MagnePrint® score.) Press ADD TO CONTACTS to save the customer details (optional).

3. OBTAIN SIGNATURE

Customers may sign the receipt with their finger or use an optional stylus. Press DONE to automatically open an e-mail message.

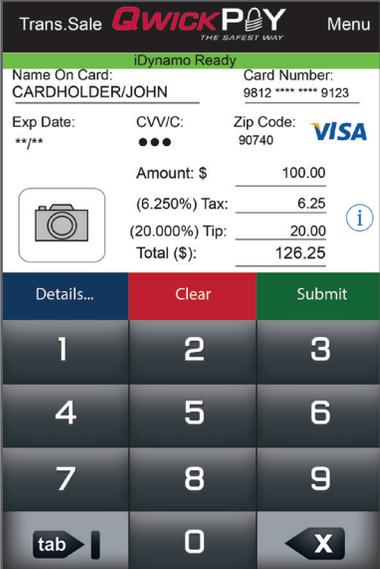
4. SEND RECEIPT

Send your custom receipt via e-mail to the customer. The e-mail will automatically contain the receipt, your merchant e-mail address (CC'd) and the subject header containing the receipt number. Tap SEND to send the e-mail now. Print Receipt: After you e-mail the receipt you can also optionally print the receipt to any available AirPrint printer. Under QWICKPAY SETTINGS change RECEIPT PRINTING to ON and QwickPAY will automatically prompt you to print a receipt after each transaction.

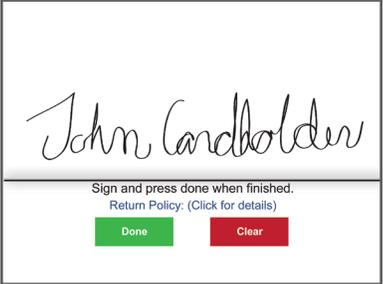
1 SWIPE



2 ENTER DETAILS



3 SIGNATURE



4 RECEIPT



SALE - MANUAL ENTRY

From the transaction MENU select SALE-MANUAL ENTRY to accept a payment without a card swipe.

QwickPAY will automatically open a browser and log the merchant into the QwickPAY Virtual Terminal with no additional prompt for QwickPAY Merchant ID and Password. The merchant will be able to perform manual entry transactions ONLY. All other virtual terminal functionality will require full login via a separate browser session and full login using the QwickPAY Merchant ID and Password. You can select SALE from the menu and MANUAL ENTRY (Keyboard) from the drop down menu. Merchants can key enter the card number using their key pad or key board. You will see a CAUTION message warning you that card not present transactions are less secure. Tap or click CONTINUE to make the sale.

1. ENTER DETAILS AND SUBMIT

ENTER manually the necessary card data and the amount you wish to charge. You can additionally add the customer's contact information by clicking on DETAILS (these are optional fields). This allows you to keep a record of the customer's contact information and if an email address is collected, will also allow you to send a copy of the receipt to the customer after the transaction is processed. SUBMIT Tap or click on the SUBMIT button once you are ready to process this transaction. Once charged, you will see the approval or decline message.

2. EMAIL RECEIPT

Tap or click on VIEW RECEIPT if you wish to view, print or email the receipt.

The image displays three sequential screenshots of the QwickPAY mobile application interface, each marked with a red circle and a number:

- 1. CAUTION:** A warning message titled "Sale - Manual Entry" with the text: "Caution Hand keyed transactions are expensive, less secure and more likely to result in chargebacks. If you must hand key a transaction, you should also take an imprint of the card and obtain a wet ink signature in case of a chargeback dispute." A "Continue" button is at the bottom.
- 2. ENTER DETAILS:** The "QWICKPAY THE SAFEST WAY Virtual Terminal" screen. It features a "Sale - Manual Entry" button, a "Name on Card" input field, and a "Card Number" input field.
- 3. RECEIPT:** An email receipt screen with the QwickPAY logo and "THE SAFEST WAY" tagline. It includes fields for "To:", "CC: merchant@merchant.com", "BCC:", and "From: merchant@merchant.com". The subject is "QwickPAY Receipt VTHA123456789" and the message body is redacted. The "Trans Type" is "Sale-Swipe".

SALE - QWICK CODES

Qwick Codes transactions send 8-digit alpha Qwick Codes to the QwickPAY Payment Protection Gateway whereby Qwick Codes are securely exchanged for decrypted card data which is then transmitted on to a PCI certified processor and used for authorization. The funds available on the customer's credit/debit card will then be reduced by the amount of the transaction, and the transaction will be placed in a queue for settlement later in the day.

Starting from QwickPAY's main transaction screen, touch the Trans.Sale button in the upper left corner. Select SALE - QWICK CODES to accept Qwick Codes.

1. ENTER QWICK CODES

Enter 8-digit Qwick Codes.

2. ENTER DETAILS

Take a picture using the Camera function to include a photo of the customer or the goods being purchased (optional). You can also select an image from your Photo Library (size is 78x70 pixels), which could include an inventory of your products. Enter the dollar amount(s), tax and tip (they are automatically calculated, but can be changed by pressing the blue arrow button). Press the green Submit button, when you are ready to process the sale.

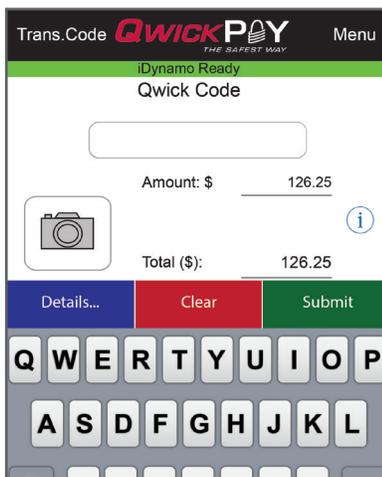
3. OBTAIN SIGNATURE

The transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear almost immediately. (An error alert will appear if the card could not be properly authenticated due to a poor MagnePrint score or if in DEMO mode.) Press ADD TO CONTACTS to save the customer details (optional). Customers may sign the receipt with their finger or use an optional stylus.

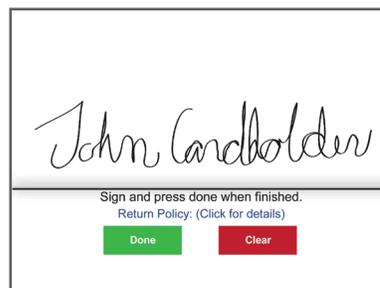
4. SEND RECEIPT

Press SEND to send your custom receipt via e-mail to the customer. A copy will automatically go to your merchant e-mail address. After you e-mail the receipt you can also optionally print the receipt to any available AirPrint printer. Under SETTINGS change RECEIPT PRINTING to ON and QwickPAY will allow you to print a receipt after each transaction.

1/2 ENTER QWICK CODES & DETAILS



2 SIGNATURE



3 RECEIPT



VOID

AUTO ENTRY OF VOID DETAILS

Launch the mobile App. Press MENU (button in the upper right hand corner). Tap HISTORY. Tap on the transaction line. (The most recent transactions are listed first. You will only see transactions that were performed on the device you are working from. Aggregated transactions are only available in the Virtual terminal). The transaction details will display. Tap VOID (button in the upper right hand corner). Trans.Void will automatically launch and will populate with the TRANSACTION ID. The original full sale amount will populate. Press SUBMIT to void the transaction. The customer will be prompted to sign the receipt indicating the transaction was voided (this is optional). You also have the option to email a receipt to the customer and then Print to any AirPrint printer.

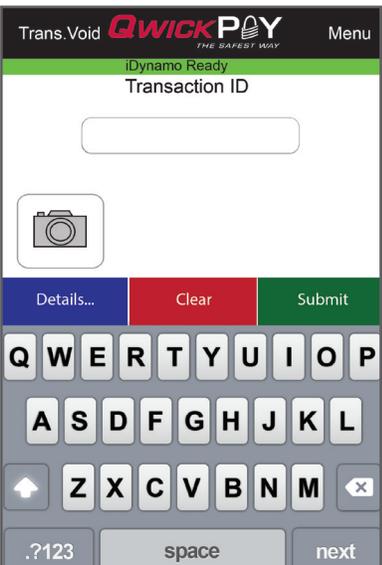
MANUAL ENTRY OF VOID DETAILS

Launch the mobile App. Choose the Trans.Void transaction from the transaction options listed in the upper left corner of the screen. Enter the original transaction ID for the VOID. (Note: You can enter any QwickPAY transaction ID). Press SUBMIT to void the transaction. If preferred, you can have the customer sign the receipt indicating the transaction was voided and have an optional receipt sent to them by e-mail.

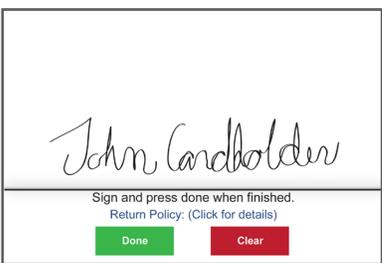
SAVED RECEIPTS: TRANSACTION IDS

QwickPAY mobile stores saved receipts locally on your device (50 KB). You can delete the SAVED RECEIPTS at your discretion. QwickPAY Virtual Terminal stores a history of all transaction receipts. Under REPORTS there are SAVED RECEIPTS. There you can click on the saved receipts to view details and print. These are securely stored with the QwickPAY Payment Protection Gateway.

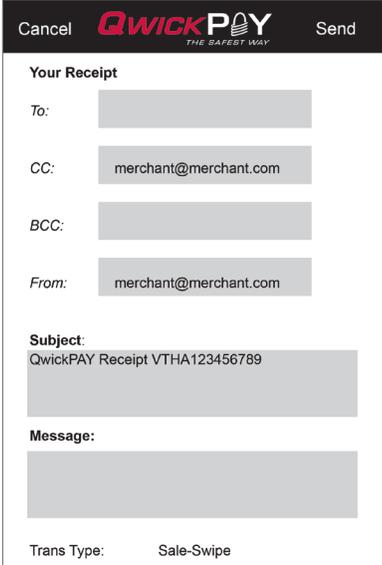
1 TRANSACTION ID



2 OBTAIN SIGNATURE



3 SEND RECEIPT



REFUND

AUTO ENTRY OF REFUND DETAILS

Launch the mobile App. Press MENU (button in the upper right hand corner). Tap HISTORY. Tap on the transaction line. (The most recent transactions are listed first. You will only see transactions that were performed on the device you are working from. Aggregated transactions are only available in the Virtual terminal). The transaction details will display. Tap REFUND (button in the upper right hand corner). Trans.Refund will automatically launch and will populate with the TRANSACTION ID. The original full sale amount will populate, you can adjust the amount by tapping on the Amount line. Press SUBMIT to refund the transaction. Refunds require customer signature. The customer will be prompted to sign the receipt indicating the transaction was refunded. You then have the option to email a receipt to the customer and then Print to any AirPrint printer.

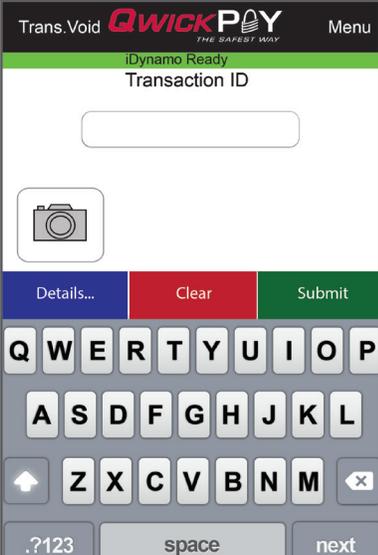
MANUAL ENTRY OF REFUND DETAILS

Launch the mobile App. Choose the Trans.Refund transaction from the transaction options listed in the upper left corner of the screen. Next, enter the original transaction ID from the transaction you wish to refund. (Note: You can enter any QwickPAY transaction ID). Enter the amount you wish to refund. Press SUBMIT to refund the transaction. You can have the customer sign the receipt indicating the transaction was refunded and have an optional receipt sent to them by e-mail.

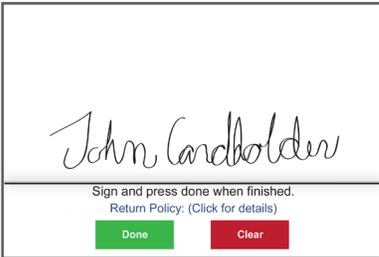
SAVED RECEIPTS: TRANSACTION IDS

QwickPAY mobile stores saved receipts locally on your device (50 KB). You can delete the SAVED RECEIPTS at your discretion. QwickPAY Virtual Terminal stores a history of all transaction receipts. Under REPORTS there are SAVED RECEIPTS. There you can click on the saved receipts to view details and print. These are securely stored with the QwickPAY Payment Protection Gateway.

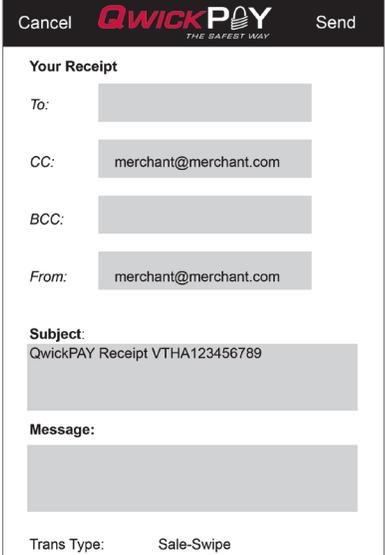
1 TRANSACTION ID



2 OBTAIN SIGNATURE



3 SEND RECEIPT



TRANSACTION AUTHENTICATION AND AUTHORIZATION

Once you SUBMIT your transaction, authorization and authentication screen appears.

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 and encrypt the card data within the read head. SCRAs use the MSA to deliver instant encryption so your customers' sensitive card details never enter your phone and are sent securely over SSL connections for decryption, authentication and processing. This lowers 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 or (DI). 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.

MP SCORE/AUTHENTICATION VALUE: This is MagnePrint® score from the transaction. The score will range anywhere from -1 to +1 and be represented as 3 decimal places (ex - .856). The higher the score, the more likely the card is authentic and not a copied card. The lower the score, the more likely it is a fraudulent card and may incur a charge back.

If the MagnePrint score is below a 0.3, then QwickPAY will display the following alert prior to processing:

COUNTERFEIT ALERT: Examine the card carefully, it is likely a counterfeit. If you suspect fraud, make a Code 10 call. Visit QwickPAY Support FAQs and go to Security for more info on Code 10. If you press PROCEED, you can continue with the transaction.

MP DAYS ON FILE: This is the number of days that the MagnePrint has been on file.

MP REG BY: The party that initially registered the MagnePrint; examples can be: Merchant, Gateway, Processor, Brand or Financial Institution.

MP COUNT: The quantity of times the MagnePrint has been read.

AUTHORIZATION

You are probably familiar with transaction authorization: the process of confirming payment with the credit card company. The card data and amount are sent securely for processing with the customer's credit card account. Processing involves confirming card number, expiration, CVV values, name on the card, zip codes and available funds.

TRANS TYPE: The type of transaction: Sales – Swipe, Sale – Qwick Codes, Void or Refund.

STATUS: The status of the transaction as it is returned from the card-holder's financial institution, i.e., approved, declined, etc.

TRANSACTION ID: An alpha/numeric code returned from the QwickPAY Payment Protection Gateway that is unique to the specific transaction.

AUTH CODE: The authorization code that is returned from the card-holder's financial institution when a transaction is authorized for sale.

AMOUNT: The total amount charged without applicable tax and tip added yet.

TIP: The amount of dollars charged as Tip.

TAX: The amount of dollars charged as Sales Tax.

TOTAL: The total amount charged for a specific transaction (with applicable tax and tip).

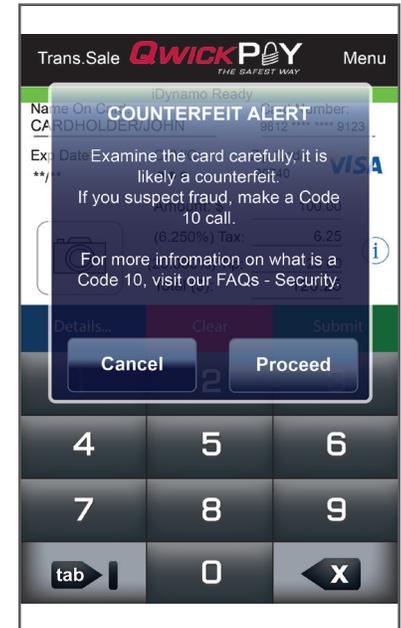
CARD #: The primary account number (or PAN) from the card used to initiate the transaction. This number will be partially masked.

EXP DATE: The expiration date of the card used to initiate the transaction.

E-MAIL: The customer e-mail address where the receipt will be sent.

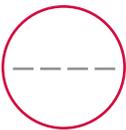
LOCATION: The geographical location where the transaction was made. See QwickPAY Administration to set GPS ON/OFF.

COUNTERFEIT ALERT



TRANSACTION SCREEN



APPLICATION MANAGEMENT**SECURE DEVICE**

For added protection, be certain to protect your device with a passcode. In order to have the QwickPAY credentials saved in the QwickPAY VT, you must first enable Apple's Passcode feature for security reasons.

**SET GPS TRACKING**

This feature provides a record of where the transaction took place.

**RESPONSE/ERROR CODES**

This feature provides a record of where the transaction took place.



SECURE DEVICE

SET PASSCODE

For added protection, be certain to protect your device with a passcode. In order to have the QwickPAY Credentials saved in the QwickPAY VT, you must first enable Apple's Passcode Feature for security reasons. Below are the steps on how you can configure any Apple Device with iOS7 to save the QwickPAY Credentials.

1. Go into Settings/General/Touch ID & Passcode on the Apple device.
2. Tap on TURN PASSCODE ON and set a four digit code to activate the Passcode feature on your Apple device.

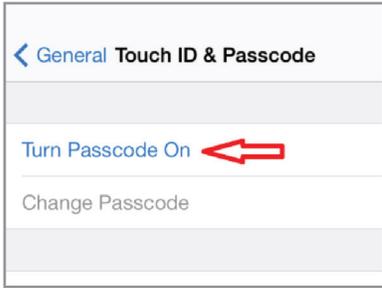
ENABLE VIRTUAL TERMINAL AUTOMATIC LOGIN USING SAFARI ON AN iOS 7 APPLE DEVICE

Go into Settings/Safari/Passwords & Auto-fill (3) and turn On the Names and Passwords & Always Allow (4) features on the Apple device. Now push your Home button once to go to your Home Screen and then launch Safari and type myqwickpay.com in the URL bar to go to MyQwickPAY.com site. Once you are there, type in your QwickPAY Credentials and then tap the Sign in button and you will receive a message like the one shown below asking if you wish to save the password, please tap on Save Password. Next time you visit this site, it will automatically fill in your QwickPAY Credentials without showing what the Password is and will look similar to the picture below. Tap the Sign in button and you are in and ready to conduct any task you wish to do on your QwickPAY Account.

1 ACCESS SETTINGS - GENERAL



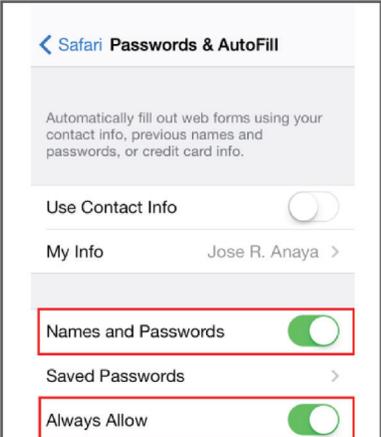
2 ACCESS SETTINGS - ENABLE



3 ENTER 4-DIGIT PASSCODE



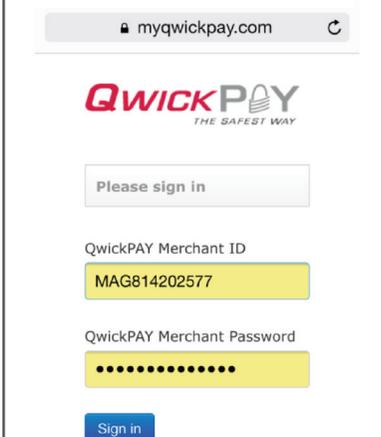
3 PASSWORD AND AUTO-FILL



4 ALWAYS ALLOW



5 SAVE PASSWORD





SET GPS TRACKING

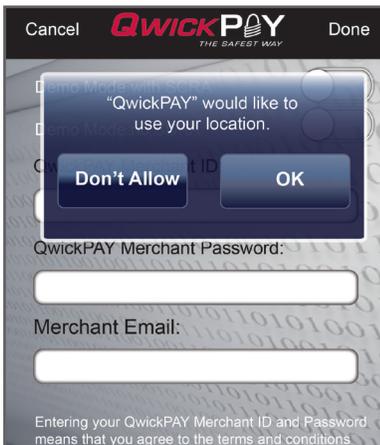
When you first Install QwickPAY, the App will ask you if you wish to allow the App you are installing to use your current location. This feature provides a record of where the transaction took place. If you tap OK, the GPS coordinates will appear on all transaction receipts.

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:

1. Tap on **SETTINGS** on the device's main screen
2. Next tap on **LOCATION SERVICES**.
3. Once in **LOCATION SERVICES** look for either the QwickPAY or QwickPAY Pro App. Turn the location services **ON** or **OFF** for each App.
4. Return to **SETTINGS** or exit out. The new enabled/disabled settings will be saved.

1 USE YOUR CURRENT LOCATION



2 SETTINGS/PRIVACY



3 LOCATION SERVICES





RESPONSE/ERROR CODES

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

Input Validation Errors

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	Invalid DollarLimit (Format: [Dollar Amount].CC) - Input Validation

Other Errors

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.	



PAY BY MANUAL ENTRY

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
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.



PAY BY QWICK CODES

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.

SMTP PORT 25 ERROR



If you experience an SMTP Port 25 error message in the QwickPAY Application, this is due to the Port 25 being blocked in the Wireless Router you are using to access the Internet from your Smart Phone or Tablet.

Here are the resolutions to this matter:

1. The quickest and easiest one is to turn off the Wi-Fi connection on your Smart Phone or Tablet and use the Data Plan from your cellular service to access the Internet. Once this is done, you can now use the QwickPAY App and process the complete transaction and send off the Transaction Receipts via e-mail from the QwickPAY Application.
2. Process the Transactions with the error and once you get to a different Wi-Fi connection or use the Data Plan Carrier Service, launch the QwickPAY App and then go into Menu/Saved Receipts and look into one at a time and then click on Send and sent the Transaction Receipts from this different connection.
3. Go into the Wi-Fi Router settings and open Port 25 to allow Internet Access through there. These settings come open on most Wi-Fi Routers, but some may have them off/blocked from Internet Access and that's what causes the issue with the QwickPAY App because we use Port 25 to send the transaction receipt e-mails.