QwickPAY User Guide - Android

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, SCRAs). 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.

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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.

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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 App from Google Play. 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 Android 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.
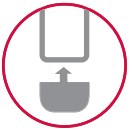
1 **SIGN UP FOR A SUBSCRIPTION**

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.

DOWNLOAD AND LOGIN
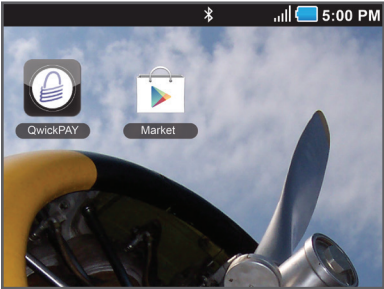
DOWNLOAD
1. Android users tap on Google Play Store icon on the main screen of your mobile device.
2. Enter your account password and user name. If you do not already have an account you will need to establish one with Google Play.
3. You can then enter the link information below or do a search for QwickPAY
   https://play.google.com/store/Apps/details?id=com.magtek.mobile.android.QwickPAY
4. Select QwickPAY from the list.
5. Tap on Install. The App will automatically start to install on your mobile device.
6. 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

Your logo may appear here.
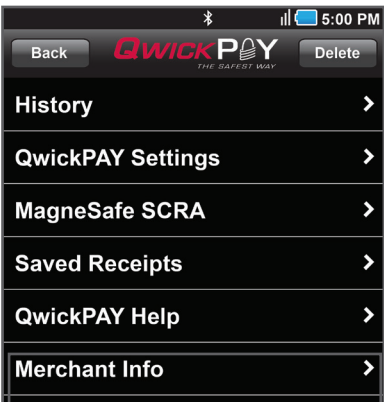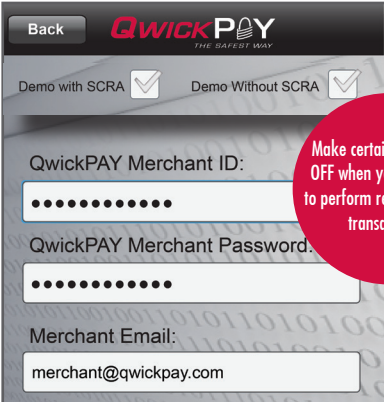
3 ACCESS MAIN MENU

4 MERCHANT INFO

Back	Delete
History	>
QwickPAY Settings	>
MagneSafe SCRA	>
Saved Receipts	>
QwickPAY Help	>
Merchant Info	>
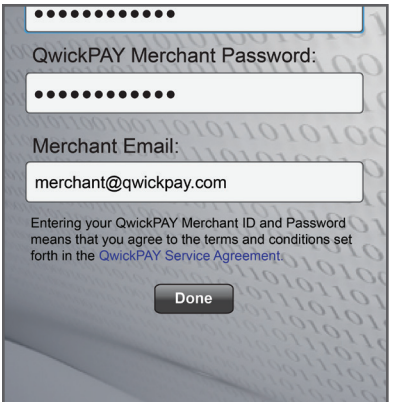
5 MERCHANT ID, PASSWORD, EMAIL

Back

Demo with SCRA   Demo Without SCRA

Make certain demos are OFF when you are ready to perform real-world LIVE transactions.

QwickPAY Merchant ID:
•••••••••••
QwickPAY Merchant Password:
•••••••••••
Merchant Email:
merchant@qwickpay.com

6 TERMS

••••••••••••
QwickPAY Merchant Password:
••••••••••••
Merchant Email:
merchant@qwickpay.com

Entering your QwickPAY Merchant ID and Password means that you agree to the terms and conditions set forth in the QwickPAY Service Agreement.

Done

BulleT
USB HID or
Bluetooth SPP

CONNECT BULLET [BLUETOOTH] DEVICE

The MagTek BulleT secure card reader authenticator uses Bluetooth technology to connect and communicate with your Android device. The BulleT uses an internal, rechargeable battery.

USB HID CONNECTION (See Virtual Terminal)
Insert the Micro-B end of the cable into Micro-B port on the bottom of the reader and the Standard-A connector into a USB port on the PC/Mac. USB connection will automatically detect your device.

CHARGE
Attach the USB cable. It takes approximately 2.5 hours to fully charge the battery and it will stay charged for approximately 100 card swipes. The LED will slowly blink amber while the battery is charging and then turn solid amber when the battery is fully charged (for best results, allow the battery to fully charge).

PAIRING AND CONNECTING
1. On your Android device pull up APPLICATIONS or MENU (depending on your Android device) and select SETTINGS.
2. Select WIRELESS AND NETWORK.
3. Select BLUETOOTH SETTINGS.
4. Turn on the BulleT reader; a green light will flash when the device is trying to connect.
5. On your Android device select SCAN FOR DEVICES.
6. Select the MAGTEK DEVICE when it appears on the screen.
7. The screen will prompt you for a PIN (the default is 1234).
8. At this point the device is PAIRED BUT NOT CONNECTED to QwickPAY.
9. Go to the QwickPAY Application on your device.
10. In the App, the top red bar shows the device is not connected.
11. Press the 'Android MENU' button on your Android device and choose CONNECT.
12. Connect to the desired MAGTEK BLUETOOTH device.
13. The top green bar shows the device is now connected.
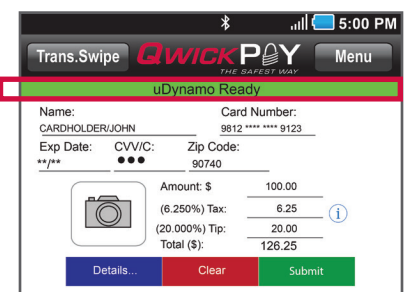14. The device is now ready to use.

1 BLUETOOTH SETTINGS
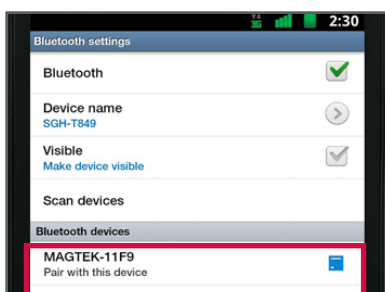
1 PRESS CONNECT

1 DEVICE READY TO USE

CONNECT BULLET [BLUETOOTH] DEVICE

LED Indicator (Charging)

Power Switch

The power switch is located on the front of the reader.
Press to turn ON (default is 120 seconds).
Hold 1 second to extend ON.
Hold 3 seconds to turn OFF.

LED INDICATORS

LED Color	LED Condition		USB Connection	Meaning
Off	Off		n/a	No power
Green	Steady On		--	Ready to read a card - after power button pushed
Green	Rapid Flashing		No	Searching for Bluetooth connection
Green	Slow Blinking		--	Authentication has been established - ready to read a card
Green	On 2 seconds		--	Good Read
Amber	Steady On		Yes	Battery fully charged
Amber	Short Flash		No	After power button is pushed
Amber	Slow Blinking		Yes	Battery charging
Red	Steady On		--	Authentication failed
Red	Short Flash		--	Following amber after power button is pushed
Red	Rapid Flashing		Yes	Battery voltage too low to operate normally
Red	On 2 seconds		--	Bad card swipe

CONNECT BULLET [BLUETOOTH] DEVICE - FOR NEWER ANDROID DEVICES

In newer versions of the Android OS customers may experience an issue when they are trying to discover and pair the BulleT when scanning for available Bluetooth Devices in their Android Phone/Tablet. Previously they would find and pair very easily because it would display and identify the BulleT as MAGTEK – A0123D4, but in newer Android OS's it is displaying as a MAC Address in this format of NC-2H-KM-7G-KW.

Here is a procedure to find the correct MAC Address and Pair the Android device with the BulleT reader:

1. Before opening the QwickPAY application, go to your device's home screen and tap the MENU button.

2. Select SETTINGS

3. Select BLUETOOTH under Wireless and network settings. Turn Bluetooth ON.

4. Turn on the BulleT SCRA. A green LED light will flash when the device is trying to connect.

5. On the Android device, select SCAN

6. Select the MagTek device ("MAGTEK-XXXX") that appears on your screen.

7. The screen will prompt you to enter a PIN. The default is 1234.

8. The device is now paired, but not connected to QwickPAY. To connect to QwickPAY, launch the QwickPAY App. Continue following the instructions.

9. The red bar at the top of the main transaction screen indicates that the BulleT SCRA is not connected. Press the MENU button on your Android device (NOT the menu button within the App) and tap CONNECT.

10. You can verify that the BulleT SCRA is now connected and ready to use when the bar at the top of the transaction screen changes to green and displays "Connected: MAGTEK-XXXX".

1 ANDROID DEVICE MENU
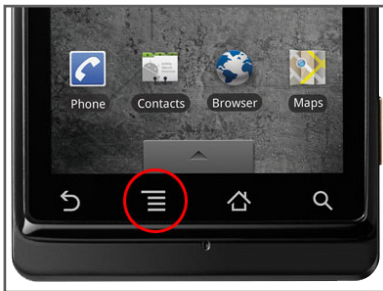
2 ANDROID DEVICE SETTINGS
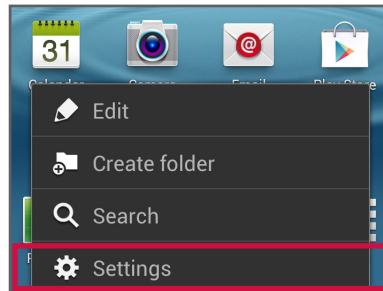
3 BLUETOOTH SETTINGS
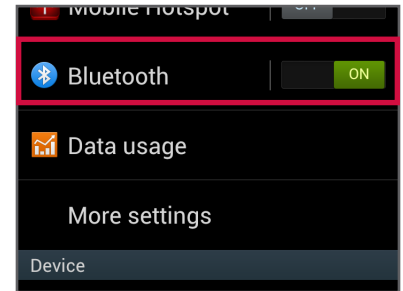
5 SCAN
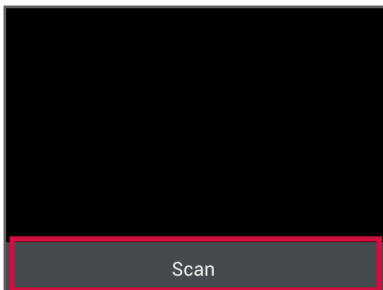
6 PAIR DEVICE
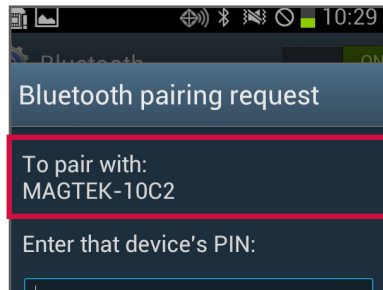
9 ANDROID DEVICE MENU
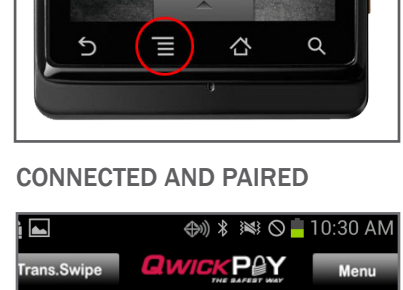
10 CONNECTED AND PAIRED

11
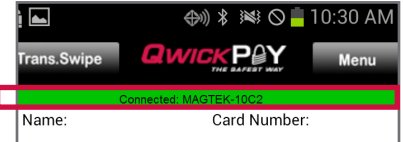
CONNECT uDYNAMO DEVICE

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.

USB CONNECTION (See Virtual Terminal)

Using the included Micro-USB cable (Micro-B), connect the uDynamo to a host USB port on your computer or mobile phone/ tablet. Then launch QwickPAY. The device is now connected and ready to use.

CHARGE

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

① DEVICE NOT READY
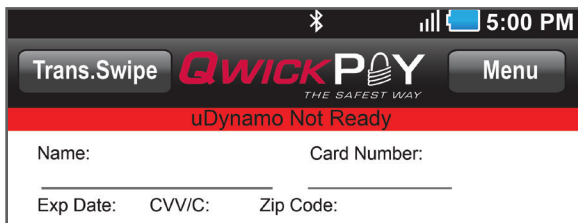
If the device is not ready or cannot be properly detected you will see a red bar and a message with the device type and "...Not Ready" on the transaction screen.

① DEVICE READY
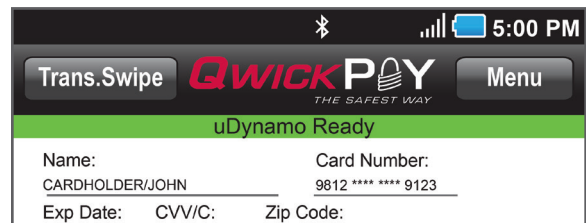
If the device is ready and properly detected you will see a green bar with the device type and the message "...Ready" on the transaction screen.

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, and Zip/Postal Code Field 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:

> Warning
> You are currently configured for Demo Mode.
> This is NOT a Live transaction.
> To disable Demo Mode: Go to the Application's MENU,
> tap Merchant Info, enter your Merchant ID and Password,
> then tap DONE.

CREDENTIALS
Download the App from Google Play Android Market 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):	Merchant ID: Demo	Merchant Password: QwickPayDemoPwd
Without SCRA:	Merchant ID: QwickPayDemoID	Merchant Password: QwickPayDemoPwd

After you enter your e-mail address tap DONE.

DEMONSTRATION - ON/OFF

DEMONSTRATION WARNING

15
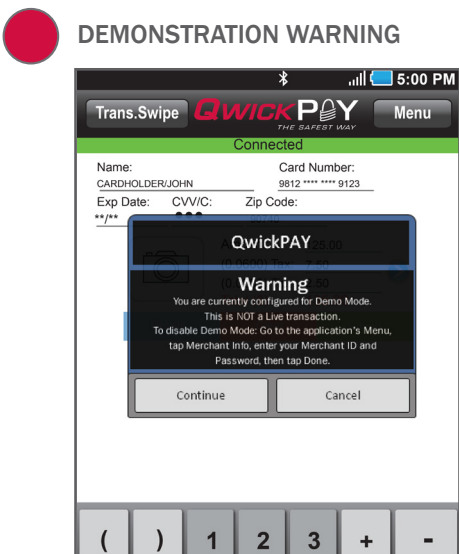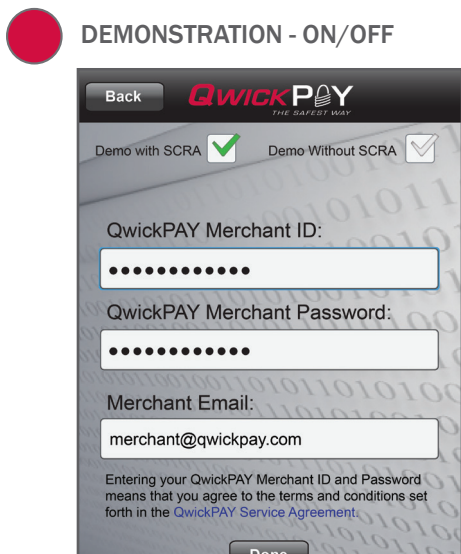
QWICKPAY MENU

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 and email 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 QwickPAY. 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

Back	Delete
History	>
QwickPAY Settings	>
MagneSafe SCRA	>
Saved Receipts	>
QwickPAY Help	>
Merchant Info	>
MyQwickPAY.com	>
Refer a Friend	>
About	>

CHANGE EMAIL ADDRESS

Back

Demo with SCRA   Demo Without SCRA

QwickPAY Merchant ID:
••••••••••••

QwickPAY Merchant Password:
••••••••••••

Merchant Email:
merchant@qwickpay.com

Entering your QwickPAY Merchant ID and Password means that you agree to the terms and conditions set forth in the QwickPAY Service Agreement.

CHANGE PASSWORD

Back

Demo with SCRA   Demo Without SCRA

QwickPAY Merchant ID:
••••••••••••

QwickPAY Merchant Password:
••••••••••••

Merchant Email:
merchant@qwickpay.com

Entering your QwickPAY Merchant ID and Password means that you agree to the terms and conditions set forth in the QwickPAY Service Agreement.
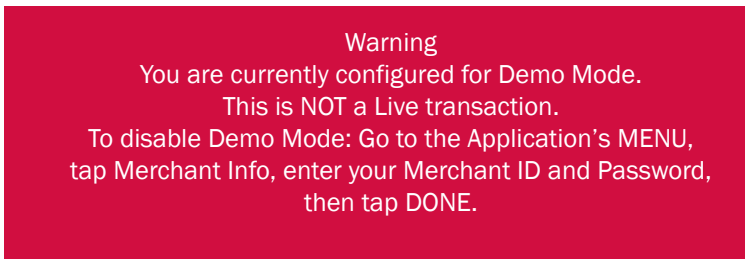
QWICKPAY SETTINGS

DEFAULT SETTINGS

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

ZIP/POSTAL 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
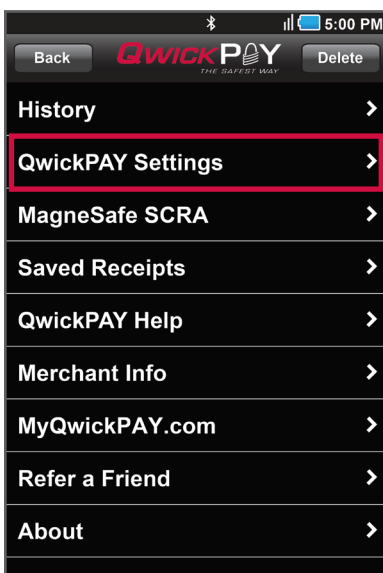
2 DEFAULT SETTINGS
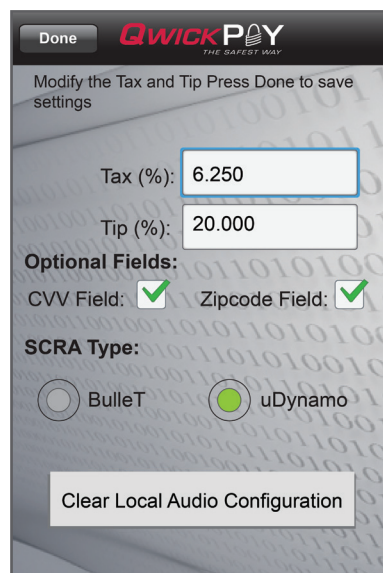
1 AT THE POINT OF PURCHASE
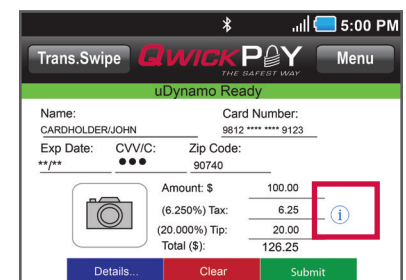
2 OVERRIDE SCREEN
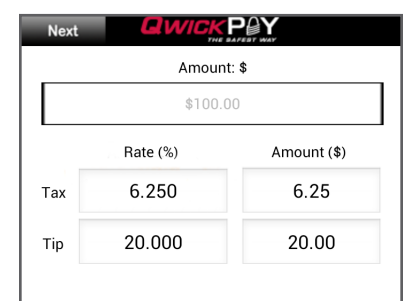
TRANSACTION OVERVIEW

QwickPAY allows you to use your Android 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
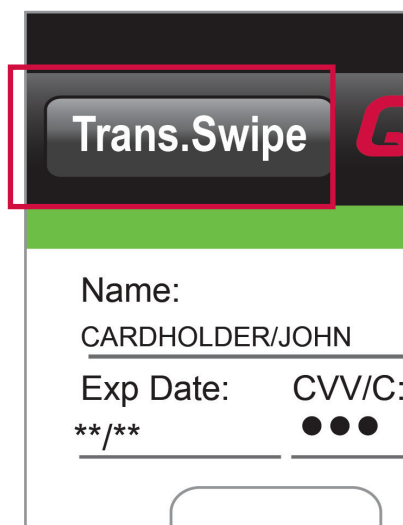
SELECT FROM TRANSACTION MENU
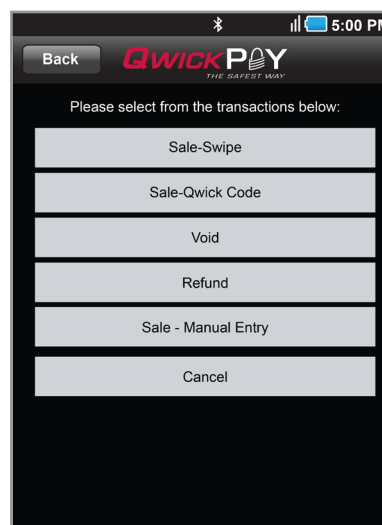
SALE - SWIPE

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

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.

CAUTION

1 ENTER DETAILS

2 RECEIPT
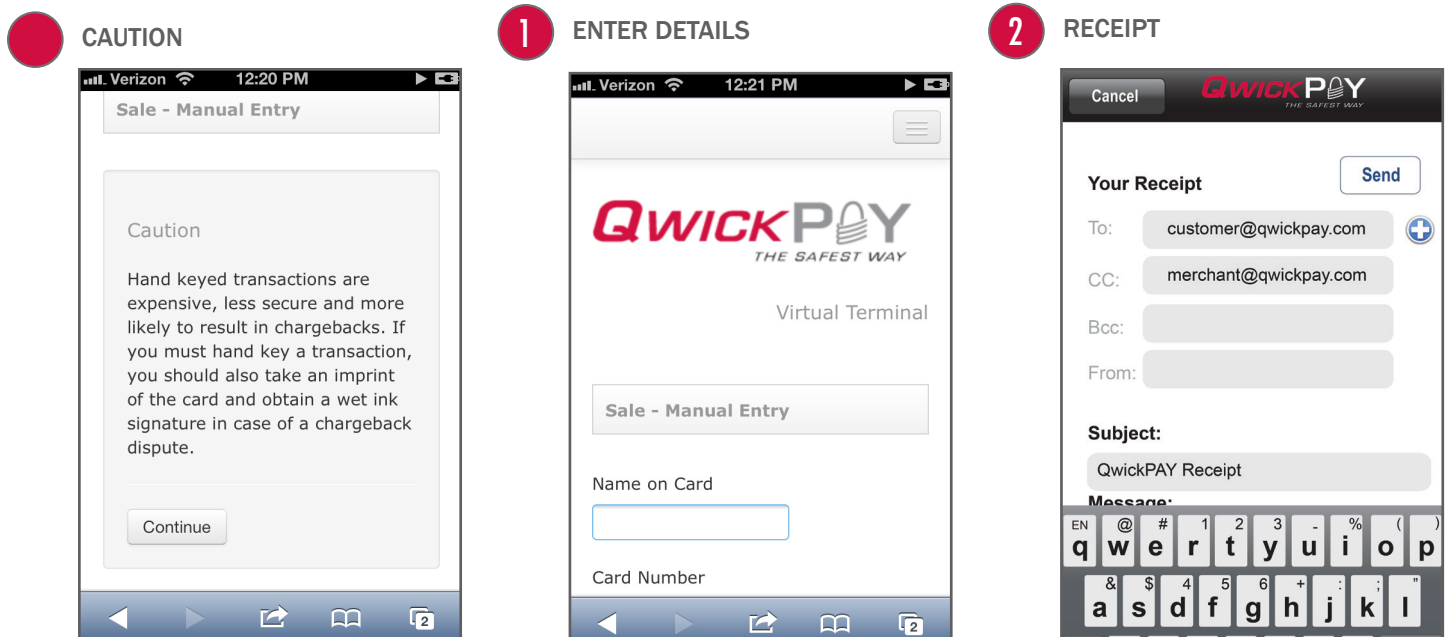
SALE - QWICK CODES

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.

1/2 ENTER QWICK CODES & DETAILS
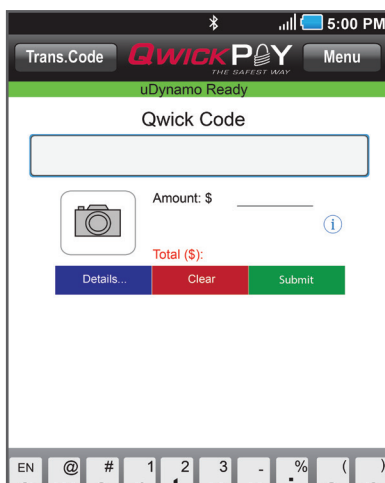
2 SIGNATURE

3 RECEIPT
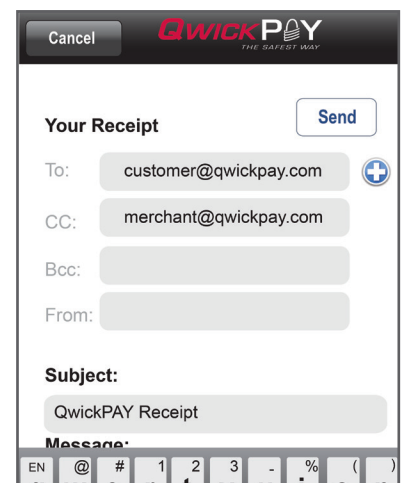
VOID

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).

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. 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.
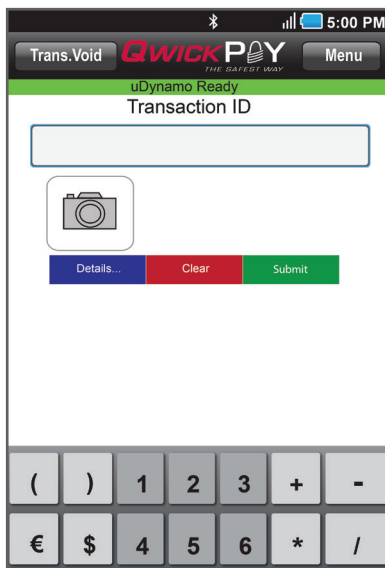
MANUAL ENTRY OF REFUND DETAILS

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 t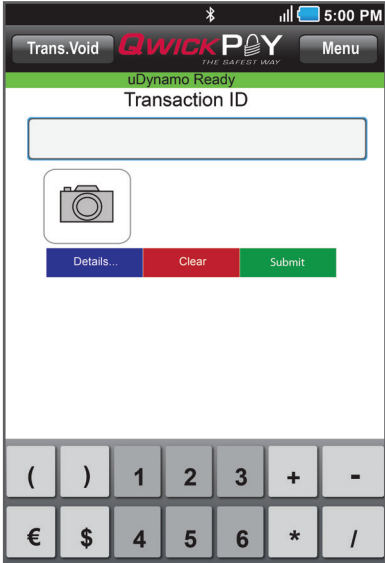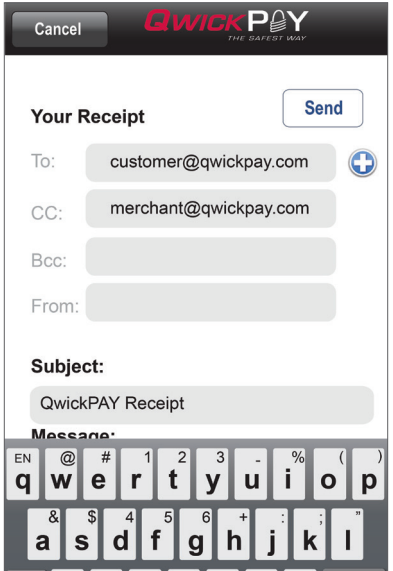ransaction ID from the transaction you wish to refund. (Note: You can enter any QwickPAY transaction ID). Enter the amount you wish to refund. When ready, press the SUBMIT button to refund the transaction. You can have the customer sign the receipt indicating the transaction was refunded and have an 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. 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:

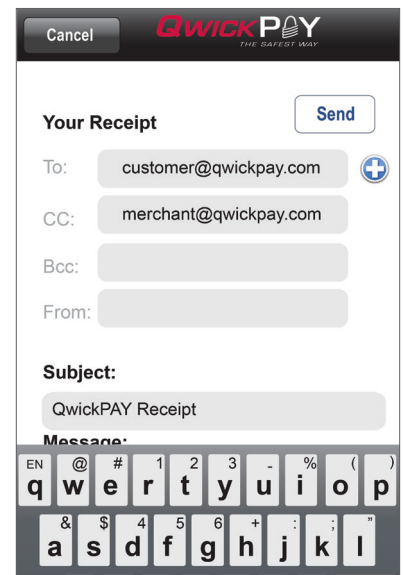> **COUNTERFEIT ALERT:** Examine the card carefully, it is likely a counterfeit. If you suspect fraud, make a Code 10 call. Visit QwickPAY Support FAQs and go to Security for more info on Code 10. If you press PROCEED, you can continue with the transaction.

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/postal 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.

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

TIP AMOUNT: The amount of dollars charged as Tip.

TAX AMOUNT: The amount of dollars charged as Sales Tax.

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.

EMAIL: 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
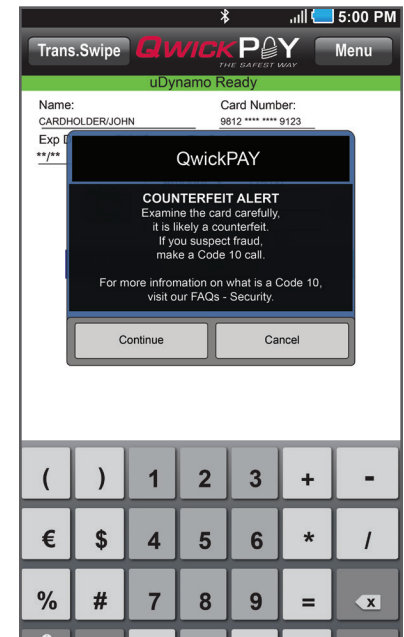
TRANSACTION SCREEN

APPLICATION MANAGEMENT

RESPONSE/ERROR CODES
This feature provides a record of where the transaction took place.

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

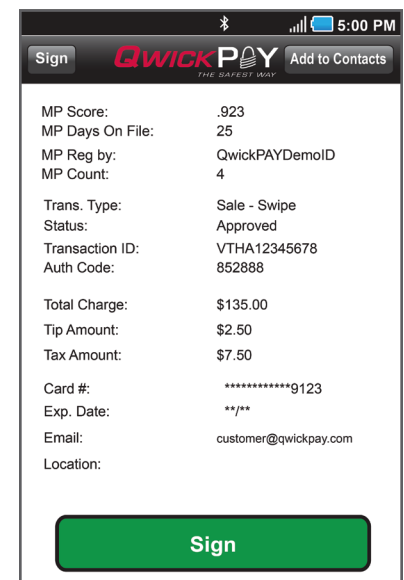| StatusCode	StatusMsg	Notes
H001	MerchantID has incorrect length - Input Validation	Input Validation
H002	MerchantID has incorrect format - Input Validation	Input Validation
H003	MerchantPWD has incorrect length- Input Validation	Input Validation
H004	MerchantPWD has incorrect format- Input Validation	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	PCExpdt has incorrect length - Input Validation	Input Validation
H351	PCExpdt 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.	

RESPONSE/ERROR CODES

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.

RESPONSE/ERROR CODES

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 Code has incorrect length.	Input Validation
H331	Qwick Code has incorrect format.	Input Validation
H332	Invalid IP address.	Input Validation
H333	Invalid GeoLocation.	Input Validation

Other Errors

StatusCode	StatusMsg	Notes
P021	Invalid Qwick Code - Not Found.	Qwick Code is not in the Database.
P022	No Previous Transaction Found.	To Void. No previous transaction has been performed with that Qwick Code (Nothing can be voided).
P023	This Transaction has been previously Voided.	This Qwick Code has been previously used in a VOID transaction.
P024	This Qwick Code has already been redeemed.	This Qwick Code has 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.