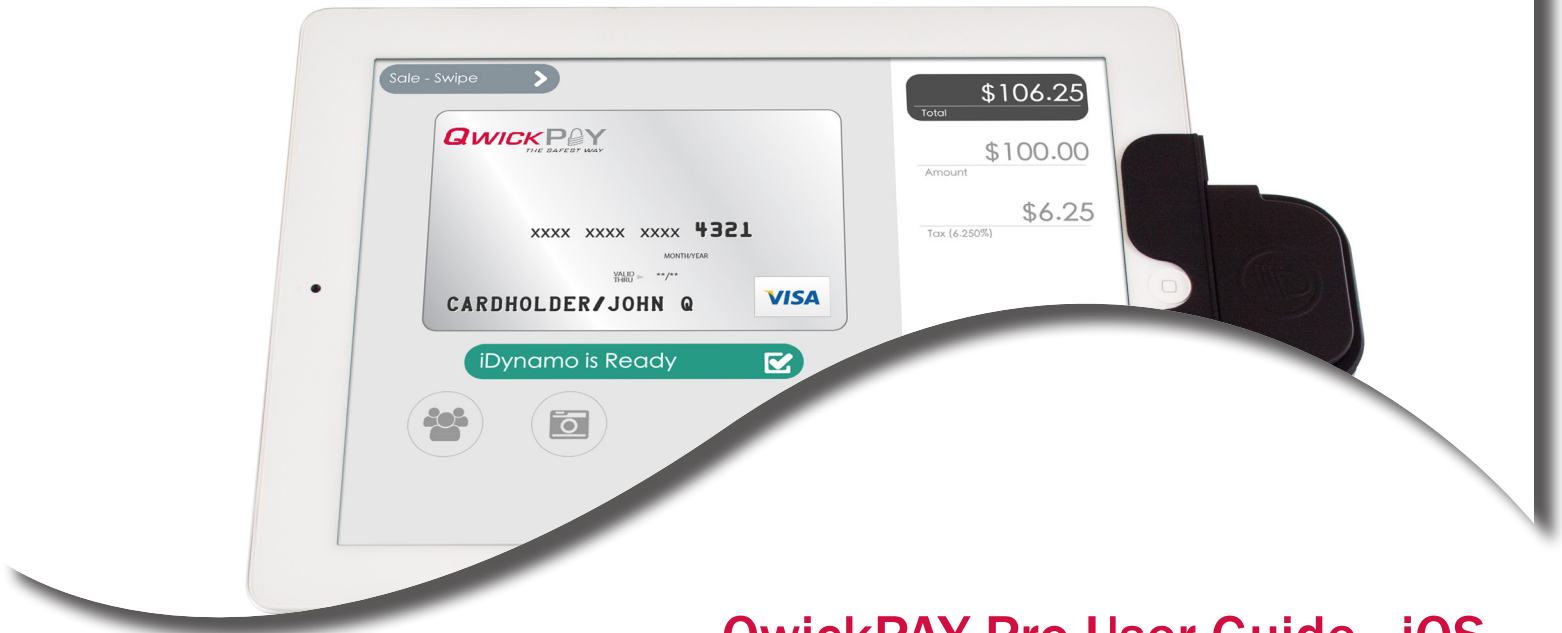


QWICKPAY

THE SAFEST WAY



QwickPAY Pro User Guide - iOS

Mobile Merchant Powered by Magensa



QwickPAY Pro 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 Pro is made for businesses that need an easy solution to take credit card transactions. All you need is the QwickPAY Pro App, a merchant account, the SCRA, 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*
iPad (3rd generation)
iPad 2

* iDynamo 5 Lightning connector
iDynamo with 30-pin connector

Requires iOS 7 or newer



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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 QwickPAY Pro from the App Store. Launch QwickPAY Pro 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 iPad device.



MAKE A SALE

Make sale using QwickPAY PRO, 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 left is the QwickPAY logo with the tagline "THE SAFEST WAY". To its right are three navigation tabs: "Get QwickPAY" (highlighted), "Sell QwickPAY", and "Get Support". Further right are social media icons for Facebook, Twitter, and Google+. Below the navigation is a link that says "Get QwickPAY / Contact Us". The main heading reads "Accept credit and debit cards anytime, anywhere." followed by the subtext "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 "iDynamo (QwickPAY for iOS)" selected), "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. In the bottom right corner of the form area, there is a "Give Feedback" button.



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 page for custom receipts. The page shows a 'Your logo' section with a logo upload area, a 'Header Info' section with a text input field, a 'Signature Line' section with a checkbox, and a 'Footer Info' section with a text input field. A 'Preview' section shows a sample receipt with the QwickPAY logo, address, transaction details, and footer information.

Your logo

Preview

Transaction Type: Sale

Status: Approved

Transaction ID: VTHA12345678

Auth Code: 123456

Date: 8/24/2013 7:46:51 AM

Amount: 100.00

Tax: 10.00

Tip: 20.00

Total: 130.00

Card Number: *****1234

Name On Card: DOE/JOHN

Exp Date: 12/8/24/2017 7:46:51 AM

No returns.



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 PRO.
<http://itunes.Apple.com/> Select QwickPAY Pro from the list.
4. Tap on Install. The App will automatically start to install on your iPad device. Once it is installed you will see the icon on your main screen.

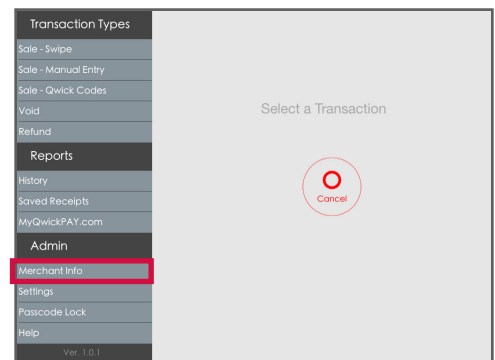
LOGIN

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 MENU button in top left corner and then select MERCHANT INFO. Enter your credentials and the e-mail address you wish to be associated with this subscription and tap SAVE.

1 LAUNCH



2 MAIN MENU



3 MERCHANT INFO

Merchant Info Save

Demo Mode no SCRA

QwickPAYPro Merchant ID:
janemerchant123

QwickPAYPro Merchant Password:

Merchant Email:
myemail@mycompany.com

Entering your QwickPAYPro Merchant ID and Password means that you agree to the terms and conditions set forth in the [QwickPAYPro Services Agreement](#)

4 DEMO OFF • TERMS

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

Merchant Info Save

Demo Mode no SCRA

QwickPAYPro Merchant ID:
janemerchant123

QwickPAYPro Merchant Password:

Merchant Email:
myemail@mycompany.com

Entering your QwickPAYPro Merchant ID and Password means that you agree to the terms and conditions set forth in the [QwickPAYPro Services Agreement](#)



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 the iPad devices listed below.

Connect the iDynamo via the 30-pin or iDynamo 5 via the Lightning connector. Launch QwickPAY PRO and tap on the menu in the upper left corner. Then tap on SETTINGS. Select the iDynamo device ("On"). Then press the SAVE button.

iDynamo



iPad
3rd generation
iPad 2

Made for
iPad Air*
iPad with Retina Display*
iPad mini with Retina Display*
iPad mini*
iPad (3rd generation)
iPad 2

* iDynamo 5 Lightning connector
iDynamo with 30-pin connector

iDynamo 5



iPad mini



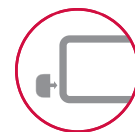
iPad Air
iPad mini with Retina display



iPad with Retina display

*"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 PRO to communicate with the audio device. Plug the uDynamo into the audio jack. Then launch QwickPAY PRO and tap on MENU. Then tap on SETTINGS. Select the uDynamo device ('On'). Then press the DONE button. Updating SETTINGS will accomplish the following:

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 PRO cannot automatically detect this and you will need to turn mute OFF.)

Turn the device ON and OFF automatically, to save on battery usage. (QwickPAY PRO 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 PRO to control the operation of the card reader.

CHARGING

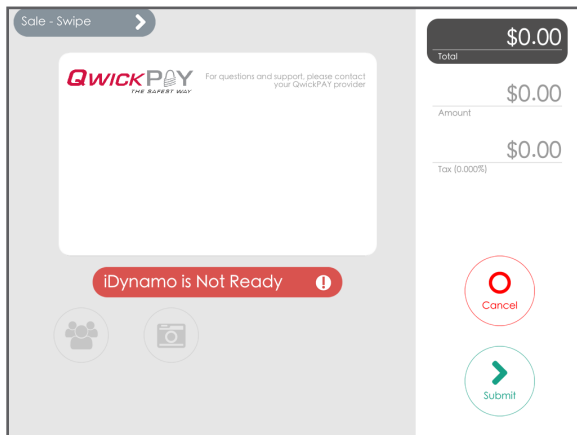
To charge the battery, connect the device to a USB host interface or an external charging adaptor. Ensure the LED indicator shows that the battery is charging (flashing amber and green). The uDynamo is powered by rechargeable internal lithium-ion batteries. The uDynamo can process up to 300 swipes on 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.

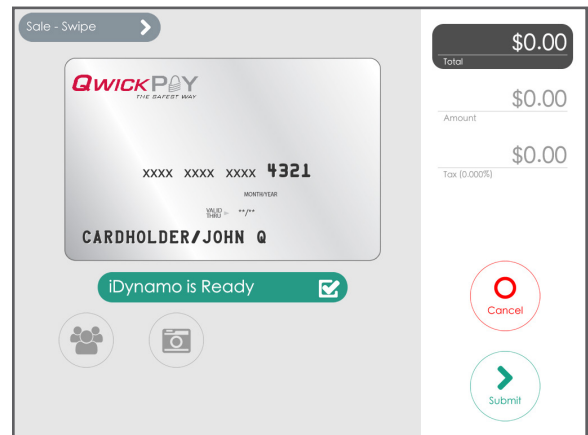
AUTOMATIC DEVICE DETECTION

DEVICE IS 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 "...is Not Ready" on the transaction screen.

DEVICE IS READY



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

section 2

APPLICATION OVERVIEW



QwickPAY PRO DEMO

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



QwickPAY PRO MENU

Review the complete QwickPAY PRO menu.



QwickPAY PRO SETTINGS

QwickPAY PRO allows you to enter default settings for Tax and Tip values and turn Receipt Printing on/off.



ICON OVERVIEW

QwickPAY PRO icons provide an easier way to navigate through the Application.

CONTACT
DETAILS



PHOTO



SUBMIT



CANCEL



BACK
SCREEN



ADD
AMOUNT



BACK
SPACE



QwickPAY PRO DEMOS

QwickPAY Pro 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:

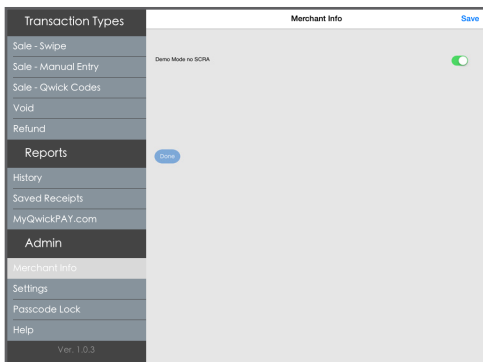
Warning
You are currently configured for Demo Mode.
This is NOT a Live transaction.
To disable Demo Mode: Go to the application's Menu,
tap Merchant Info, enter your Merchant ID and Password,
and Email, then tap DONE.

CREDENTIALIALS

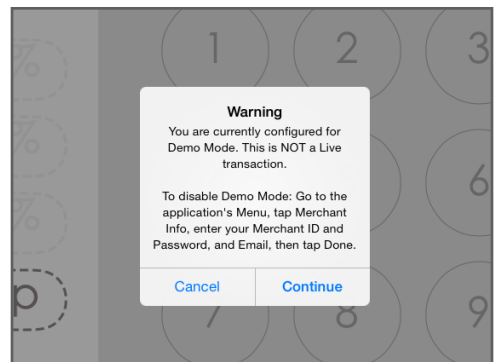
QwickPAY Pro provides a demo within the App. Download the App from the App Store and tap on MERCHANT INFO> and turn “Demo Mode no SCRA” ON.

Then press the SAVE button.

DEMONSTRATION - ON/OFF



DEMONSTRATION WARNING





QwickPAY PRO 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 iPad device shows you all of the transactions you have performed on your iPad 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.

Saved Receipts: Tap here to view, email, SMS 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.



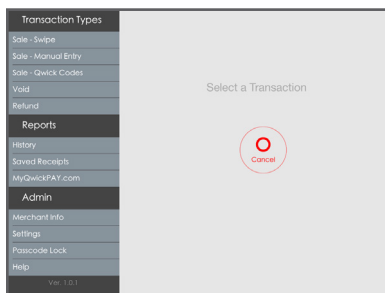
To change your e-mail address in the QwickPAY PRO App: Clear the field (tap on the X) next to the Merchant Email. Enter a new e-mail address. Tap Save.

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 Pro. 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.

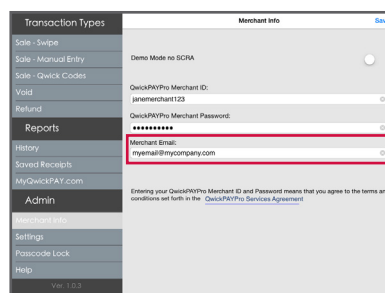
NOTE: Please do NOT erase or adjust the Merchant ID. Demo Mode should be OFF.

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

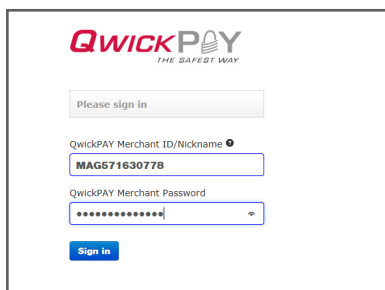
MAIN MENU



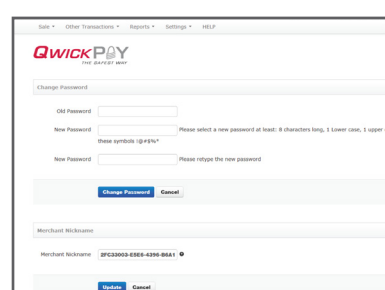
CHANGE EMAIL ADDRESS



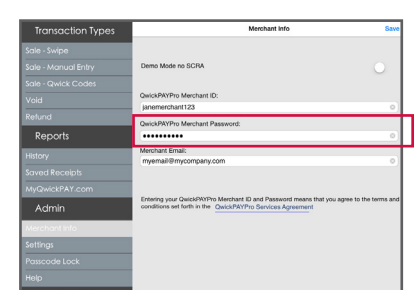
VIRTUAL TERMINAL LOGIN



VIRTUAL TERMINAL ADMIN



QWICKPAY PRO CHANGE PASSWORD





QwickPAY PRO SETTINGS

DEFAULT SETTINGS

QwickPAY PRO allows you to enter default settings for Tax and Tip values.

TIP: If you want to prompt the customer to add a tip to a sale transaction, make sure to enable “Prompt for Tip”. When enabled, you can add 3 suggested tip levels that will display when making any sale transaction. At the time of the sale, the customer can always choose NO TIP or CUSTOM TIP.

TAX: Set your default value for tax. In the example below the tax is set to 6.000%. When set, all future sale transactions will automatically calculate and add the tax amount to the sale transaction in the Tax field.

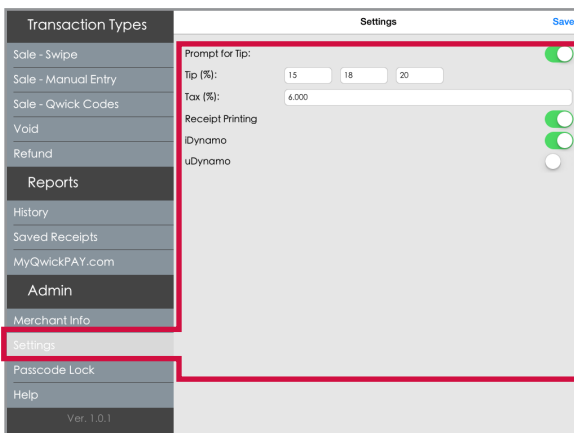
RECEIPT PRINTING: If you want to print a copy of the Receipt using an AirPrint Printer, turn Receipt Printing to ON.

CARD READER: Depending on the SCRA you are using with QwickPAY Pro, please choose either iDynamo (default for iOS) or uDynamo (audio jack interface). Press SAVE to save the changes. Tap the transaction type to go to the transaction screen.

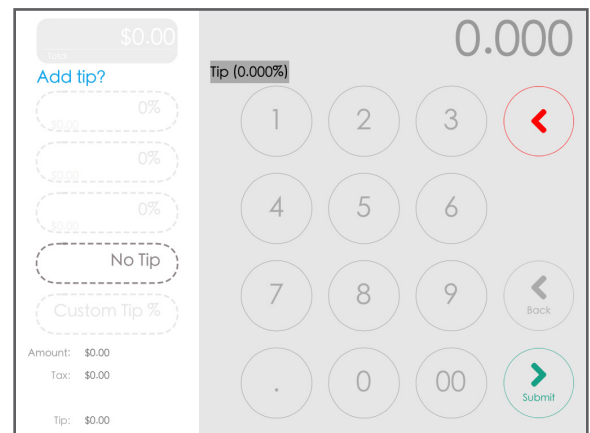
AT THE POINT OF PURCHASE

You can edit the Tax and Tip while in the Transaction screen. Once you enter the Amount, tap SUBMIT. If you enabled PROMPT FOR TIP the tip screen will come into view and you can select one of the 3 tip values, create a custom tip amount, or select NO TIP. Tap SUBMIT to save your changes for this sale. Tax and Tip will revert back to default settings for subsequent transactions.

1 QwickPAY PRO DEFAULT SETTINGS



2 OVERRIDE SCREEN



TRANSACTION OVERVIEW

QwickPAY PRO allows you to use your iPad device as 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.

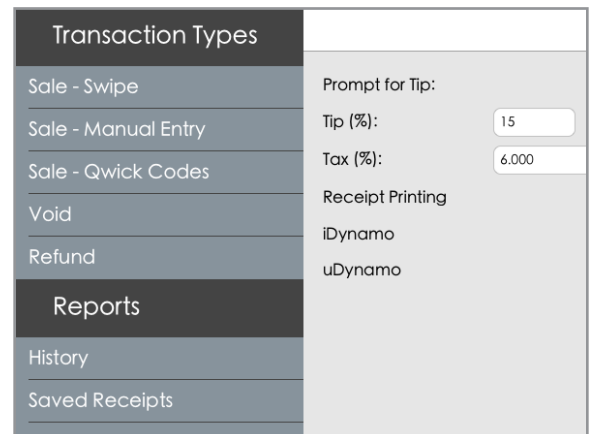
REFUND

Select refund if settlement has already occurred and you need to perform a full or partial credit.

1 ACCESS TO TRANSACTION MENU



2 SELECT FROM TRANSACTION MENU



SALE - SWIPE

For more information on MagnePrint, see the FAQ on Security.

Starting from QwickPAY PRO's main transaction screen, touch the Sale - Swipe button 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. Tap the CUSTOMER icon to add customer details.

2. ENTER DETAILS AND SUBMIT

Tap AMOUNT to enter one or more amounts using the keypad. Enter an amount and press the PLUS icon [+] to accept. The tax rate will be calculated based on the value established in SETTINGS. Tap TAX if you need to adjust at the time of purchase. Tap the PHOTO icon to take a photo or to add an image from your photo inventory (size is 78x70 pixels). Tap the CONTACT DETAILS icon to add contact information about the customer. Press the SUBMIT button, when you are ready to process the sale. If you have set PROMPT FOR TIP to ON, QwickPAY PRO will present the merchant and cardholder with a screen indicating 3 suggested tip levels or options for NO TIP and CUSTOM TIP. QwickPAY PRO will show how the tip affects the transaction total. Transaction Authorization & Authentication: the transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear almost immediately. An ALERT will appear if the card could not be properly authenticated due to a poor MagnePrint® score (this alert will not display while in DEMO mode).

3. OBTAIN SIGNATURE

The geo location will appear behind the signature panel if GPS LOCATION is set to ON. The customer may sign the receipt with their finger or use an optional stylus.

4. SEND RECEIPT

Press SEND RECEIPT if you want to send a copy of the receipt by Email, SMS or Print.

EMAIL: Follow the on screen prompts to enter the customer's Email address. A copy of the receipt will automatically be carbon copied to the Merchant Email address saved in MERCHANT INFO.

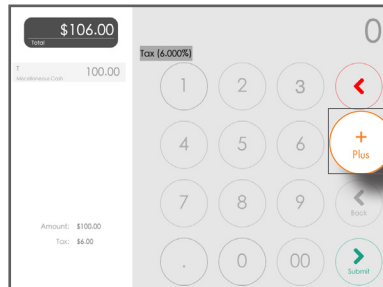
SMS: Follow the on screen prompts to enter the customer's contact name or mobile number in iMessage.

PRINT: You can print the receipt to any available AirPrint printer. Under SETTINGS change RECEIPT PRINTING to ON and QwickPAY PRO will automatically prompt you to print a receipt after each transaction.

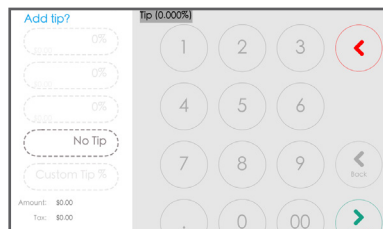
1 SWIPE



2 ENTER AMOUNT(S)



OPTIONAL TIP



3 SIGNATURE



SALE - MANUAL ENTRY

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

QwickPAY PRO 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.

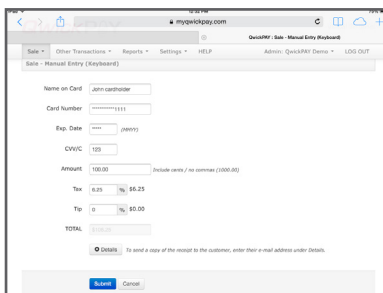
1. ENTER DETAILS AND SUBMIT

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.

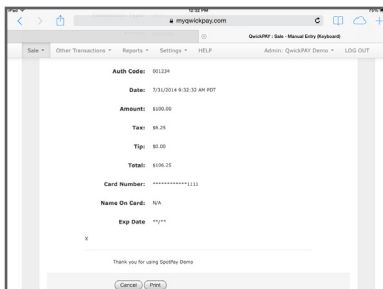
2. EMAIL RECEIPT

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

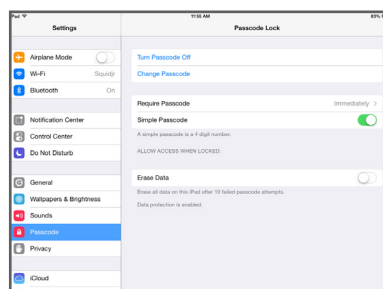
SAVE LOGIN



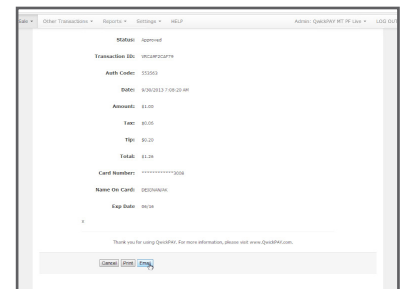
CAUTION



1 ENTER AMOUNT AND DETAILS



2 RECEIPT



SALE - QWICK CODES

For more information on MagnePrint, see the FAQ on Security.

Starting from QwickPAY PRO's main transaction screen, touch the SALE - QWICK CODES button to process a payment with Qwick Codes.

1. ENTER QWICK CODES

Enter your Qwick Codes (the 8-digit), and the cardholder's FIRST and LAST NAME.

2. ENTER DETAILS AND SUBMIT

Tap AMOUNT to enter one or more amounts using the keypad. Enter an amount and press the PLUS icon [+] to accept. The tax rate will be calculated based on the value established in SETTINGS. Tap TAX if you need to adjust at the time of purchase. Tap the PHOTO icon to take a photo or to add an image from your photo inventory (size is 78x70 pixels). Tap the CONTACT DETAILS icon to add contact information about the customer. Press the SUBMIT button, when you are ready to process the sale. If you have set PROMPT FOR TIP to ON, QwickPAY PRO will present the merchant and cardholder with a screen indicating 3 suggested tip levels or options for NO TIP and CUSTOM TIP. QwickPAY PRO will show how the tip affects the transaction total. Transaction Authorization & Authentication: the transaction is sent to the QwickPAY Payment Protection Gateway and a response will appear almost immediately. An ALERT will appear if the Qwick Codes data is invalid (this alert will not display while in DEMO mode).

3. OBTAIN SIGNATURE

The geo location will appear behind the signature panel if GPS LOCATION is set to ON. The customer may sign the receipt with their finger or use an optional stylus.

4. SEND RECEIPT

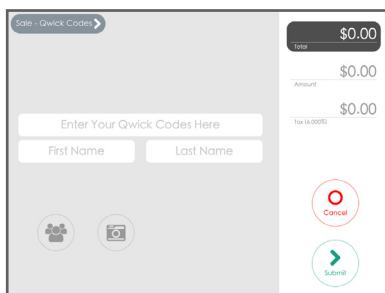
Press SEND RECEIPT if you want to send a copy of the receipt by Email, SMS or Print.

EMAIL: Follow the on screen prompts to enter the customer's Email address. A copy of the receipt will automatically be carbon copied to the Merchant Email address saved in MERCHANT INFO.

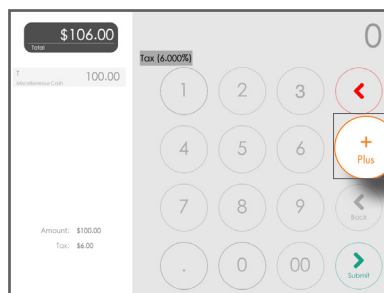
SMS: Follow the on screen prompts to enter the customer's contact name or mobile number in iMessage.

PRINT: You can print the receipt to any available AirPrint printer. Under SETTINGS change RECEIPT PRINTING to ON and QwickPAY PRO will automatically prompt you to print a receipt after each transaction.

1/2 ENTER QWICK CODES & DETAILS



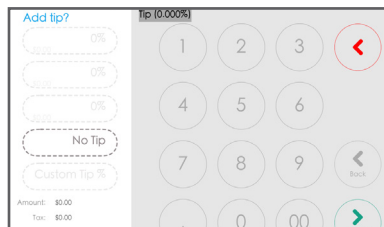
2 ENTER AMOUNT(S)



3 SIGNATURE



OPTIONAL TIP



VOID

AUTO ENTRY OF VOID DETAILS

Launch QwickPAY Pro. Press the TRANSACTION button in the upper left hand corner of the screen. Under Reports, select HISTORY. The most recent transactions are listed first. (Note: You will only see transactions that were performed on that iPad device.) Select the transaction to be voided and its details will display. Tap the VOID button and it will automatically launch the VOID screen populated with the 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 Email, SMS or Print.

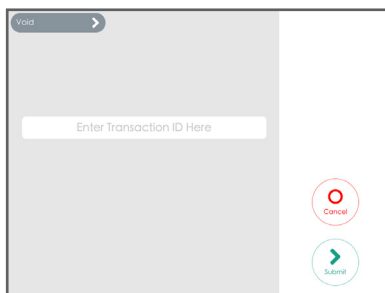
MANUAL ENTRY OF VOID DETAILS

Launch QwickPAY Pro. Choose VOID. Enter the original transaction ID along with the cardholder's First and Last Name (in Details). (Note: You can enter any QwickPAY transaction ID). Press the SUBMIT button 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

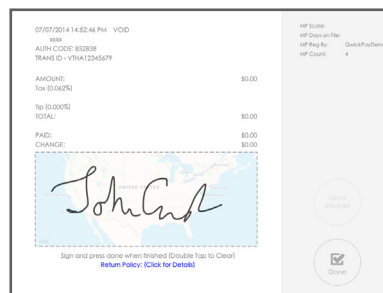
QwickPAY PRO stores saved receipts locally on your iPad device (50 KB). You can delete the SAVED RECEIPTS at your discretion. QwickPAY Virtual Terminal stores a history of all transaction receipts (up to the last 90 days). Under REPORTS there are SAVED RECEIPTS. There you can click on the saved receipts to view details and print. These are securely stored with the QwickPAY Payment Protection Gateway.

1 TRANSACTION ID



The screenshot shows a screen titled "Void" with a right-pointing arrow. Below the title is a text input field containing the placeholder text "Enter Transaction ID Here". At the bottom right of the screen, there are two circular buttons: a red "Cancel" button and a green "Submit" button with a right-pointing arrow.

2 OBTAIN SIGNATURE



The screenshot shows a receipt screen with the following details:

- 07/07/2014 14:52:46 PM VOID
- ISSUE
- AUTH CODE: 828338
- TRANS ID: YTRM1234567
- AMOUNT: \$0.00
- Tax (\$0.00): \$0.00
- By (\$0.00): \$0.00
- TOTAL: \$0.00
- PAID: \$0.00
- CHANGE: \$0.00

Below the details is a signature field with a signature that reads "John End". Below the signature field, it says "Sign and press done when finished (Double Tap to Clear)" and "Return Policy: (Click for Details)". At the bottom right, there are two circular buttons: a grey "Cancel Receipt" button and a grey "Done" button with a checkmark.

REFUND

AUTO ENTRY OF REFUND DETAILS

Launch QwickPAY Pro. Press the TRANSACTION button in the upper left hand corner of the screen. Under Reports, select HISTORY. The most recent transactions are listed first. (Note: You will only see transactions that were performed on that iPad device.) Select the transaction to be refunded and its details will display. Tap the REFUND button and it will automatically launch the REFUND screen populated with the transaction ID and Amount of the original sale transaction. The Amount can be modified as long as it is equal to or less than the original Amount charged. To modify the refund amount, Tap AMOUNT and enter the amount to be refunded using the keypad. Press SUBMIT to refund the transaction. The customer will be prompted to sign the receipt indicating the transaction was refunded and have an optional receipt sent to them by Email, SMS or Print.

MANUAL ENTRY OF REFUND DETAILS

Launch QwickPAY Pro. Choose REFUND. Enter the original transaction ID along with the cardholder's First and Last Name (in Details) and the Amount to be refunded. (Note: You can enter any QwickPAY transaction ID). Press the SUBMIT button to refund the transaction. The customer will be prompted to sign the receipt indicating the transaction was refunded and have an optional receipt sent to them by Email, SMS or Print.

SAVED RECEIPTS: TRANSACTION IDS

QwickPAY PRO stores saved receipts locally on your iPad device (50 KB). You can delete the SAVED RECEIPTS at your discretion. QwickPAY Virtual Terminal stores a history of all transaction receipts (up to the last 90 days). 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

The screenshot shows the 'Refund' screen with a 'Transaction ID' field. The top right corner displays 'Total \$0.00' and 'Amount \$0.00'. A text input field contains the placeholder 'Enter Transaction ID Here'. At the bottom, there are icons for a group of people, a camera, a 'Cancel' button, and a 'Submit' button.

2 REFUND AMOUNT

The screenshot shows the 'Refund' screen with a numeric keypad. The top left corner displays 'Total \$25.00' and the top right corner displays '25'. The keypad has buttons for digits 1-9, 0, and 00, along with a 'Back' button. The bottom left corner displays 'Amount \$25.00'.

3 OBTAIN SIGNATURE

The screenshot shows the 'Refund' screen with a signature capture area. The top left corner displays '07/07/2014 1:45:46 PM REFUND' and 'TRANSACTION ID: 123456789'. The top right corner displays 'MP SCORE', 'MP Days on File', 'MP Bal. Ret.', and 'MP Count: 4'. The signature capture area shows a signature 'John Doe' over a map of the United States. The bottom left corner displays 'Sign and press done when finished (Double Tap to Clear)' and 'Return Paper (Click to Detail)'. The bottom right corner displays 'Done' and 'Print Receipt' buttons.

TRANSACTION AUTHENTICATION AND AUTHORIZATION

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

AUTHENTICATION: on the right hand side

You may not be familiar with authentication since this is something that is unique to QwickPAY/QwickPAY PRO and the MagneSafe™ Security Architecture (MSA). Only secure card reader authenticators (SCRAs) use the MSA and can perform real-time counterfeit card detection while encrypting the card data within the read head. SCRAs use the MSA to deliver instant encryption so your customers' sensitive card details never enter your iPad device and are sent securely over SSL connections for decryption, authentication and processing. This has been shown to help lower 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. 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 - 0.856). 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 PRO 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 - on the left hand side

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.

TOP LINE: Date and time of transaction, transaction type, customer name, and Card #.

TRANS TYPE: Type of transaction: Sale – Swipe, Sale – Qwick Codes, Void or Refund.

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

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

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

AMOUNT: The total transaction amount prior to applicable tax and tip.

TAX: The amount of dollars charged as Sales Tax.

TIP: The amount of dollars charged as Tip.

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

PAID: How much money was tendered.

CHANGE: If there is any change due.

Tap DONE to leave the screen and go to the main transaction screen or tap SEND RECEIPT to email, print or SMS the receipt.

COUNTERFEIT ALERT

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.

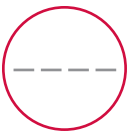
If you press PROCEED, you can continue with the transaction.

TRANSACTION SCREEN

The screenshot displays a transaction summary with the following details:

DATE/TIME: 08/28/14 08:28:54 AM	SWIPE SALE	MP Score:
CARDHOLDER: JOHN Q	xxxx 4321	MP Days on File:
AUTH CODE: 855838		MP Reg By: QwickPAY
TRANS ID: VWA12345678		MP Count: 4
AMOUNT:	\$100.00	
Tax (4.00%)	\$4.00	
TIP (10.00%)	\$10.00	
TOTAL:	\$114.00	
PAID:	\$114.00	
CHANGE:	\$0.00	

At the bottom, there is a 'SEND RECEIPT' button and a 'DONE' button. A note at the bottom of the screen reads: 'Sign and press done when finished (Double Tap to Clear) Return Policy: (Click for Details)'.

APPLICATION MANAGEMENT**SECURE DEVICE**

For added protection, be certain to protect your device with a Passcode. In order to have the QwickPAY PRO 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 is a list of response and errors codes.



SECURE DEVICE

SET PASSCODE

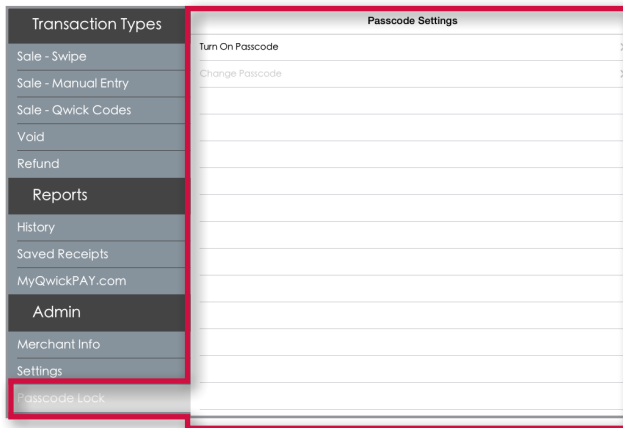
For added protection, be certain to protect your QwickPAY Pro with a Passcode.

Go into Menu/Admin/Passcode Lock.

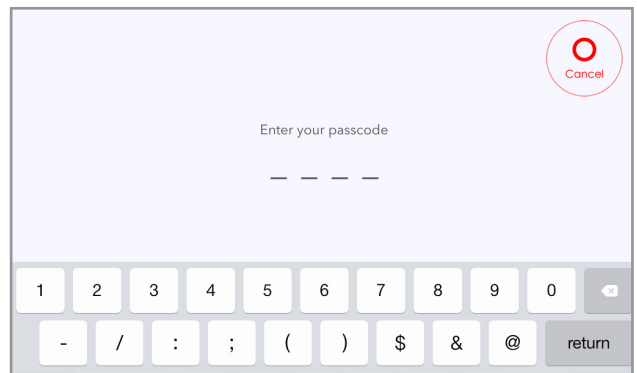
Tap on **TURN ON PASSCODE** and set a four digit code to lock/unlock QwickPAY Pro.

- **To TURN OFF PASSCODE**, enter the current 4-digit passcode. If entered correctly, the Passcode Lock will be disabled.
- **To CHANGE PASSCODE**, enter the current 4-digit passcode. If entered correctly, QwickPAY Pro will prompt you to enter a new 4-digit passcode (followed by a prompt to re-enter for verification).

SET PASSCODE ON YOUR APP



ENTER 4-DIGIT PASSCODE



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

Go into Settings/Safari/Passwords & Auto Fill and turn ON NAMES AND PASSWORDS and ALWAYS ALLOW feature on the iPad device.

Push your HOME button once to go to your HOME SCREEN.

Launch Safari and type, "myQwickPAY.com" in the URL bar to go to the MyQwickPAY.com site.

Once you are there, type in your QwickPAY credentials.

Tap the SIGN IN button. You will receive a message asking if you wish to save the password.

Tap on SAVE PASSWORD.

The next time you visit the Virtual Terminal, it will automatically fill in your QwickPAY credentials without showing what the Password is. Tap the SIGN IN button and you will be logged in. You are now ready to conduct any task you wish in your QwickPAY Account.



SET GPS TRACKING

On first Install, QwickPAY PRO will ask 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:

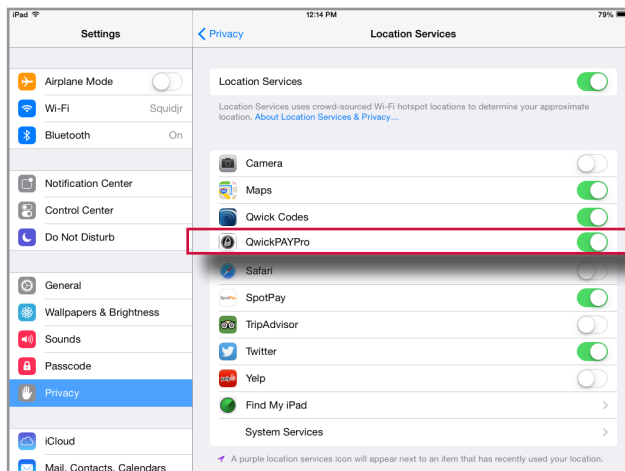
Tap on SETTINGS/PRIVACY on the device's main screen

Next tap on LOCATION SERVICES.

Once in LOCATION SERVICES look for either the QwickPAY or QwickPAY PRO. Turn the location services ON or OFF for each App. Return to SETTINGS or exit out. The new enabled/disabled settings will be saved.



GPS TRACKING





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 CODE

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 PRO 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 PRO App and process the complete transaction and send off the Transaction Receipts via e-mail from the QwickPAY PRO 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 PRO 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 PRO App because we use Port 25 to send the transaction receipt e-mails.