MAGTEK®
SECURITY FROM THE INSIDE

QwickCodes™
Mobile, Easy, and Secure

Mobile Wallet

The Future of Cardless ATMs is Now

In early 2016, two of the top United States Banks announced bold plans to introduce card-free ATMs because they know that cash is not going away. ATMs are being used more frequently as the power of mobile wallets and ATMs connects the physical and digital worlds of cash. Digital wallets and cardless ATMs will catalyze exciting new growth in the years ahead as 90% of what tellers do today will be done at ATMs. This trend is driven by millennnials who are comfortable using their smartphones for financial transactions and use cash the most. So, while the future may or may not be cashless, the present is moving to cardless.

QwickCodes Enables Secure Mobile Wallets

QwickCodes mobile wallet embraces the power of smartphones to enable convenient, fast and secure cardless ATM, retail and e-commerce transactions. Most consumers are rarely separated from their smart phones. These highly secure devices include password or biometric protections, location awareness and data encryption which makes keeping your cards on your phone safer than in your wallet. Ubiquity, ease-of-use and rapid innovation such as the use of payment tokens has created many new use-cases such as peer-to-peer payments, money transfers and now, cardless ATM cash withdrawals.
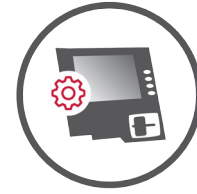
Call a representative to learn more: 562-546-6400.

Grow ATM Revenue with QwickCodes

Increase revenue streams with higher volume from the mobile-generation and value-based convenience fees. This versatile solution supports all current ATM network business models,taps into incremental transactions, and drives ATM revenue.

Easy ATM Operator Implementation

Implementing QwickCodes does not require a complex or time consuming integration. Use simple APIs that leverage existing ATM data structures. QwickCodes works across all major processor networks.

Easy User Experience

Consumers expect financial transactions to be easy and secure. QwickCodes does just that. QwickCodes uses familiar ATM interfaces and menu screens consumers are used to, and gives easy and secure access to as many types of cards as they would like (Visa, MasterCard, Discover, AmEx, gift cards, and any other magnetic stripe payment, credit or ATM card). The app makes it easy to store various Bill To and Ship To profiles for each registered card. Account management tools lets users quickly review their QwickCodes creation and redemption history.
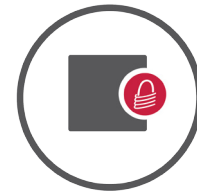
Securing the Physical Elements

Physical cards can be lost or stolen. QwickCodes securely stores payment card details so it is easier to replace lost or stolen physical cards. Since the date is securely stored in the cloud, it can be safely retrieved even if the phone is lost.

Mobile Versatility

QwickCodes reside securely on consumers phones and in the cloud, so they can be accessed anywhere, anytime. QwickCodes does not require special hardware in your phone (NFC technology is NOT required) nor do they require special phone carrier plans. A standard barcode scanner can be used by the merchant to automate the capture of QwickCodes.

Securing the Digital Tokens

QwickCodes provides security by using one-time-use tokens which keep sensitive card data private. Unlimited tokens are used to withdraw cash, pay at retail, or buy online with limited dollar values, expiration dates, and the option to revoke at anytime. After tokens are redeemed they can never be used again by anyone. Tokens are generated using a physical card and a secure card reader authenticator to encrypt card data and prevent fraud.

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