

Secure Card Reader Authenticators

When it comes to card reading security and reliability...

Merchants, retailers and financial institutions rely on MagTek. Secure card reader authenticators (SCRAs) capture data with a single swipe and they offer the flexible options needed for PCI DSS compliance and ease-ofuse. MagneSafe™ SCRAs deliver data encryption, card authentication, and device/host authentication to protect cardholders from identity theft and card fraud. They proactively identify counterfeit cards and for the ultimate in application flexibility and interface options, MagTek SCRAs deliver the configuration choice you need with the reliability you know you can trust.

...MagTek means quality.



Secure Card Reader Authenticators (SCRAs)



Dynamag

Ergonomically designed, compact and is able to mount conveniently to most flat surfaces where space is a premium.

iDynamo

Mobile merchants can now leverage the power of their Apple iOS products without the worries of handling or storing sensitive card data at any time.



uDynamo

Connect a secure card reader authenticator to your mobile device through the headphone jack or USB connection for secure transactions.



BulleT

Bluetooth interface and sleek ergonomic design, enables secure wireless communications with a PC or mobile phone.



Flash

Offer secure storage for fast, mobile transactions where cables or wireless connections are not accessible all in a handy ergonomic design.





Dynamag

For retailers and financial institutions that want security, ergonomic design and ease-of-use, the Dynamag secure card reader authenticator (SCRA) is MagneSafe[™] secured and offers a reliable and convenient swipe path with complete security features for the peace of mind you can trust. Specifically designed to meet PCI DSS requirements to secure card data, the Dynamag employs the industry standard, Triple DES encryption and is USB powered. This bidirectional SCRA conveniently makes any existing electronic transaction more secure.

Benefits

The Dynamag enables retailers and financial institutions to "future proof" their POS and PC-based electronic transactions that support today's traditional applications and tomorrow's advanced security requirements. The Dynamag is 100% interface compatible with all traditional MagTek readers. It gives you the flexibility to activate advanced security features including card authentication, data encryption, and device/host authentication remotely when higher security is necessary.

- Ergonomic design
- Industry standard footprint
- Protects card data per PCI DSS requirements
- MagnePrint® card authentication
- MagneSafe technology
- Device/host authentication
- Unique, non-changeable device serial number
- Triple DES encryption
- DUKPT key management
- Tokenization
- Masked data
- Reads up to 3 tracks
- Bidirectional read
- Reads ANSI/ISO/AAMVA cards plus custom formats
- USB HID or USB keyboard emulation; no third party device driver is required
- USB powered
- Multicolor LED to indicate reader status

Small-footprint.

USB Powered.

Bidirectional.



iDynamo Adapter kit available. Made for iPad 3, iPad 2, iPad, iPhone 4S, iPhone 4, iPhone 3GS, and iPod touch 2nd, 3rd and 4th generation.

iDynamo

From the company that leads with "Security from the Inside" MagTek has done it again with the iDynamo, a secure card reader authenticator (SCRA) designed to work with Apple iOS products. The iDynamo offers MagneSafe[™] security and delivers open standards encryption with simple, yet proven DUKPT key management, immediate tokenization of card data and MagnePrint® card authentication to maximize data protection and prevent the use of counterfeit cards. Mobile merchants can now leverage the power of the iPad 3, iPad 2, iPad, iPhone 4S, iPhone 4, iPhone 3GS, and iPod touch without the worries of handling or storing sensitive card data at any time.

Benefits

Ideal for merchants and mobile users, the iDynamo offers MagneSafe security features combined with the power of iPhone and iPod Touch products. This powerful combination assures convenience and cost savings while maximizing card data protection and transaction security from the moment the card is swiped all the way to authorization. No other card reader beats the protection offered by a MagneSafe product.

Other devices claim to encrypt data in the reader. The iDynamo encrypts the data inside the read head, closest to the magnetic stripe and offers additional security layers with immediate tokenization of card data and MagnePrint card authentication. This layered approach to security far exceeds the protection of encryption by itself, decreases the scope of PCI compliance, and reduces fraud.

The iDynamo is rugged and affordable, so it not only withstands real world use, it performs to the high standards set by MagTek as the leader in magnetic card reading products for nearly 40 years.

Features

- Ergonomic and rugged design
- Protects card data per PCI DSS requirements
- MagnePrint card authentication
- MagneSafe security architecture
- Generates dynamic payment card data with each swipe
- Device/host authentication
- Unique, non-changeable serial number
- Time bound session IDs
- Triple DES encryption
- DUKPT key management
- Tokenization
- Masked data
- Reads up to 3 tracks
- Bidirectional read
- Reads ANSI/ISO/AAMVA cards plus custom formats
- Made for iPhone 4S, iPhone 4, iPhone 3GS, iPad 3, iPad 2, iPad and iPod touch



"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 iPad 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. Mobile.

Rugged.

TISTA

CAROHOLDERUS Exp Date:

Adaptable.

4214

5

8

0

θ

-

7

1250

PT 12802.01

4



uDynamo

MagTek's uDynamo provides universal connection options for its users. The uDynamo secure card reader authenticator connects to a wide variety of devices through its retractable headphone jack. It also provides a USB interface for connection with various devices including Windows or Mac PCs, and is perfect for virtual terminals. The uDynamo combines the latest technologies for reliable and secure mobile payments and identification.

Benefits

The uDynamo SCRA allows merchants to make secure transactions while on-the-go using mobile devices and connecting through their mobile headphone jack or USB connections. The secure card reader authenticator uses the MagneSafeTM Security Architecture to protect cardholder data through instant dynamic encryption, tokenization and authentication.

- Adjustable stabilizer for a variety of devices
- Swipe path design yields highest read reliability on first pass
- Triple DES encryption sealed inside the head
- Derived Unique Key per Device and Transaction
- Remote configuration and key loading
- Headphone jack interface digital output
- Retractable headphone jack
- USB interface (power and comm i/o)
- Track 1, 2 and 3 data
- Mutual device/host authentication
- Anti-skimming features
- Counterfeit detection cards and devices
- Tamper resistant and evident enclosures
- Token generation (the card, the PAN and the transaction)
- Reads ANSI/ISO/AAMVA cards

Compact.

Portable.

Universal.



BulleT

Security anywhere. With the BulleT secure card reader authenticator (SCRA) security comes with the flexibility and portability of a Bluetooth wireless interface. Small enough to fit into the palm of your hand, the BulleT enables secure wireless communications with a PC or mobile phone using the popular Bluetooth interface. Not only does the BulleT encrypt card data from the moment the card is swiped, but it also enables card authentication to immediately detect counterfeit or altered cards.

Benefits

Ideal for merchants and financial institutions' mobile users, the BulleT offers MagneSafe[™] security features with the convenience of a Bluetooth interface. This powerful combination assures card data protection, transaction security and convenience needed to secure mobile applications with strong encryption and the capability to implement two-factor authentication. The BulleT is specifically designed to leverage the existing magnetic stripe card as a secure token empowering cardholders with the freedom and confidence of knowing that their transactions are secure and protected anytime, anywhere.

- Bluetooth interface
- Handheld and wireless
- Protects card data per PCI DSS requirements
- MagnePrint® card authentication
- MagneSafe technology
- Device/host authentication
- Unique, non-changeable device serial number
- Triple DES encryption
- DUKPT key management
- Tokenization
- Masked data
- Reads up to 3 tracks
- Bidirectional read
- Reads ANSI/ISO/AAMVA cards plus custom formats
- Rechargeable battery with 5-year life; standard USB cables to recharge; hundreds of card swipes between charges
- Range of up to 30 feet (10 meters)
- Multicolor LED to indicate reader status

Bluetooth.

Portable.

Secure.



Flash

Secure transactions, anywhere, anytime. The Flash secure card reader authenticator (SCRA) offers faster mobile transactions. The Flash leverages the card swipe to securely capture and encrypt card data in advance at the point of service (pizza delivery, home cosmetic sales, etc.) and make that data available for secure, routine card processing.

Benefits

The Flash offers enhanced MagneSafe[™] security features. The card data is not only captured in a single swipe, but is also encrypted at the moment of swipe. This enables dozens of transactions to be stored with a single reader. The encrypted information is later transferred to a PC, where an application can retrieve the transactions to reconcile orders, verify amounts, and process transactions. With security features that exceed current PCI DSS requirements for card data protection and transaction security, the Flash offers the convenience demanded by today's on-the-go users.

- Handheld and wireless
- Stores dozens of transactions
- Protects card data per PCI DSS requirements
- MagnePrint® card authentication
- MagneSafe technology
- Device/host authentication
- Unique, non-changeable device serial number
- Triple DES encryption
- DUKPT key management
- Tokenization
- Masked data
- Reads up to 3 tracks
- Bidirectional read
- Reads ANSI/ISO/AAMVA cards plus custom formats
- USB HID no third party device driver is required
- Rechargeable battery with 5-year life; standard USB cables to recharge; hundreds of swipes per battery charge
- Multicolor LED to indicate reader status

Memory SCRA.

Long Life Battery.

କବରନ

e

Portable.



MagneSafe[™] Security Architecture

MagneSafe Security Architecture is a foundation you can build on. The MagneSafe Security Architecture (MSA) has evolved exponentially from its inception in 2006 when it delivered the industry's first Secure Card Reader Authenticators (SCRAs) for secure electronic transactions. The MSA is a digital identification and authentication architecture that safeguards consumers and their personal data. Designed to exceed PCI regulations, MSA leverages strong encryption, secure tokenization, counterfeit detection, tamper recognition, data relevance and integrity, and dynamic digital transaction signatures, which together validate and protect the entire transaction and each of its components.

A key feature of the MSA is MagnePrint® card authentication, a patented, proven technology which reliably identifies counterfeit credit cards, debit cards, gift cards, ATM cards and ID cards at the point of swipe, before fraud occurs. MSA's multi-layer security provides unmatched protection and flexibility for safer online transactions.

Layers of Security

Industry experts agree that a layered approach is the best approach for security and MagneSafe provides the layers necessary in one easy to implement, scalable solution. SCRAs provide true end-to-end encryption with the encryption occurring within the reader, along with tokenization formatting capabilities.

Encryption and tokenization are preventive measures that help to protect cardholder data, at rest and in transit, and at various points through the payment infrastructure. Encryption and Tokenization however, do not protect cardholder data that exists outside of the network. Here data is widely available form other data capture venues such as pocket skimmers, unattended gas pumps, phishing and pharming sites, and telephone scammers.

The multi-layer security of MagneSafe adds the unmatched protection both cardholders and relying parties require through sophisticated card, device and data authentication methods that assure a valid transaction.

SCRAs deliver dynamic payment card data (digital identifiers of ID), and magnetic card stripe fingerprinting (MagnePrint) which provides counterfeit detection, counters skimming attempts and stops fraudulent transactions in real-time. No other security device in the market today is able to do everything that MagneSafe does in one easy to implement, scalable, cost-effective solution.

MagneSafe SCRAs transform the existing magnetic stripe card into a highly secured payment and identification token with proven ability to identify counterfeit cards and prevent card fraud.

Fraud Prevention

It's now possible for card issuers to uniquely identify each physical card they send out by analyzing its magnetic signature. By recording this signature, and making it available to be 'reference checked' by merchants at the same time they swipe for authorization, the cards and processes all stay the same, and only the counterfeit cards are declined.

When a card-present transaction is submitted, the MagnePrint[®] of the card read at the transaction point is transmitted along with the card and other transaction data. The MagnePrint risk management tool compares the 'transaction MagnePrint value' to a 'reference MagnePrint value' already present in the authorization database, calculates the degree of correspondence (the match value) between the two values, and makes a judgment about the card's authenticity based on all available transaction information, including the match value.

During one test, a run of a million transactions with an acceptance threshold set at 0.5 resulted in a "false accept" rate of zero, that is all attempts to process fraudulent cards were thwarted, and the resulting "false reject" rate was only 0.027 percent.

In comparing a given 'transaction MagnePrint value' to its 'reference MagnePrint value', the scoring algorithm assigns a match value between zero (no match) and one (perfect match).

The authorization methodology allows each relying party to select an acceptance threshold between zero and one for its transactions, or even to specify a threshold that varies according to the characteristics of the transaction (e.g., more stringent for higher-dollar transactions originating from a fraud prone merchant).



Evolution of Card Reading Technology

MagneSafe SCRAs are characterized by their ability to:

- Read and encrypt cardholder data
- Generate a unique encryption key per swipe
- Mutually authenticate the reader and a legitimate host
- Manage time bound sessions
- Capture and transmit the dynamic digital identifiers
- Generate a unique token of the transaction
- Features Ideal for PCI 2.0 applications
- Triple DES Encryption
- DUKPT Key Management
- MagnePrint Card Authentication
- Secure Tokenization
- Device & Host Authentication
- MagnePrint® technology
- Masked Data
- Unique, non-changeable device serial numbering

PA-DSS Statement for Payment Applications

The use of MagTek SCRAs and the Magensa Payment Protection Gateway (MPPG), when properly implemented, will dramatically reduce the scope of Requirements 1, 2 and 11 and provide additional scope reduction for requirements 3, 5, 6, 7, 9, 10, and 12.

In order to take advantage of the reduced or eliminated PA-DSS scope that may be achieved by the combination of MagneSafe equipped SCRAs and the Magensa Payment Protection Gateway, the following conditions must also exist.

- All card reading must be accomplished by the use of MagneSafe-enabled SCRAs.
- No manually, keyed entered transactions are permitted through any application interfaces. Key entered PANs for card not present transactions must be entered on a MagTek (PCI PED 2.x compliant) IPAD or IPAD SC.
- 3. All transactions must be routed through the MPPG.
- 4. Neither the merchant nor the application provider possess or have access to the decryption keys used by the SCRAs to encrypt the cardholder data.
- 5. The SCRAs are set to Security level 3 or above.

As with all Payment Applications, the final determination of applicability of PA-DSS should be performed by a qualified PA-QSA.



About MagTek

Since 1972, MagTek has been a leading manufacturer of electronic devices and systems for the reliable issuance, reading, transmission and security of cards, checks, PINs and other identification documents. Leading with innovation and engineering excellence, MagTek is known for quality and dependability. Its products include secure card reader authenticators, small document scanners, PIN pads and card personalization and issuance systems. These products are used worldwide by financial institutions, retailers, hotels, law enforcement agencies and other organizations to provide secure and efficient electronic payment and identification transactions.

Today, MagTek continues to innovate with the development of a new generation of Protection Services secured by the MagneSafe[™] Security Architecture. By leveraging strong encryption, secure tokenization, real-time authentication and dynamic transaction data, MagneSafe products enable users to assess and validate the trustworthiness of credentials used for online identification, payment processing and other high-value electronic transactions.

MagTek is based in Seal Beach, California and has sales offices throughout the United States, Europe, and Asia, with independent distributors in over 40 countries. For more information, please visit www.magtek.com.

