

VPOS



**This is the VPOS Button the Merchant will send out AFTER they have registered their users. The button is global to the account and all registered users now and in the future can use this button to access the VPOS Terminal once they have been registered. This button will not work for anyone that is not registered by the Master Account Holder.**

### **Explanation of the VPOS buttons within the Payment Portal Gateway:**

Use IBV (Internet Balance Verification)	Use Both E-Mail and Text Message
Use ICA (Internet Check Authorization)	Use Text Message Only
NO Verification	Use E-Mail Only

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**Get Checking Account**  
**Require Voided Check**

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**Get Checking Account (used for VPOS to request Routing and account info (but not at time of call), this is requested in the email or the text the customer receives. VPOS Operator does not get access to the information.**  
**Require Voided Check (used for larger ticket items) when a customer gets the email they are requested to take a pic of the check or scan it and return with the info in the email.**

We can remove the VPOS view of the routing number and account number from the VPOS operator upon request to the back office. This cannot be done by the Merchant without a request. This is a global option on the master ISO account.

If the VPOS operator does not see this info to request it, when the sale is completed the customer receives an email or text requesting this info and the VPOS operator never see this info. The Routing and Account info is then printed on the check that the merchant receives.

**IBV:** Main purpose is to verify that the customer has enough money in their checking account to cover the payment. Cost .90 to use. Customers authorizes the transaction from either text or email. Customer enters their SSN, Date of Birth (Depending on bank) Routing # and Account #.

**ICA:** Main Purpose is to make sure the buyer and seller are on the same page as far as the cost and product and that the buyer authorizes the payment. ICA does not check the balance verification and is free to use. Customer receives either an email or text requesting account # and Routing #.

**NO Verification:** Great for repeat customers, no verification occurs. Customer does not get an email requesting any information. Customer still gets a transaction receipt.

[This is what the VPOS Operator will go through in a step by step tutorial.](#)

## **LOGIN**

**GenieCashBox Cash Register**

Genie Number:  Test-Account-Merchant

Operator:

Operator Passcode:

[Click To Login](#)

[VPOS User Guide](#)

Genie CashBox

Genie CashBox

**Step One (1)**

Enter the customers Phone Number.

Enter the Sale Amount

Enter the reference Number and Description

Click Continue...

The screenshot shows the Genie CashBox mobile application interface. At the top, it displays 'Test-Account-Merchant' and 'Jonathan - Jonathan Imm' with a 'Logout' button. Below this are input fields for 'Enter Cell Phone or Genie Number:', 'Purchase Amount: \$', 'Reference Number:', and 'Description/Memo:'. A 'Continue' button is positioned below the description field. At the bottom, a table header is visible with columns: 'Order No.', 'Amount', 'Status', 'Date/Time', 'Customer', and 'Results'. The 'Genie CashBox' logo is displayed vertically on both the left and right sides of the screen.

Order No.	Amount	Status	Date/Time	Customer	Results
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### Step Two (2)

If the customer is a new customer you will need to enter the Routing Number and Account Number  
If the Merchant does not want the VPOS Operator to ask the customer for the checking info they can opt to check the box for (Get Checking Account) and an email sent to the customer will request the info.

If the merchant is asking for this information and the customer is not comfortable giving out banking info, it can be requested by email or text through the option of (Get Checking Account)

The screenshot shows a mobile payment interface for 'Genie CashBox'. At the top, it identifies the merchant as 'Jonathan - Jonathan Imm' and shows a 'Logout' button. The order amount is '\$ 1.00'. Below this, it asks to 'Send Payment Request to:' with 'Genie Number: 7273881380' and 'Name: Test-Account-Merchant'. The 'Checking Account Information' section has three input fields: 'Bank ABA Routing Number', 'Bank Account No', and 'Reenter Bank Account No'. There are two columns of radio button options: the first column includes 'Use IBV (Internet Balance Verification)', 'Use ICA (Internet Check Authorization)', and 'NO Verification'; the second column includes 'Use Both E-Mail and Text Message', 'Use Text Message Only', and 'Use E-Mail Only'. Below these are two checkboxes: 'Get Checking Account' and 'Require Voided Check'. At the bottom, there are 'Continue' and 'Cancel' buttons.

**OR**

**If the customer is a returning customer you will have the screen for option 3 automatically. The screen is dependent on the relationship to the customer, either they are new or returning.**

**Step Two-A (2a)**

If the customer is a repeat customer, then you would ask the customer to verify the last 4 digits of the bank account.

The operator can then verify that with what is on the screen in front of them.

If banking has changed it can be modified by clicking on the MODIFY button.

Next select IBV or ICA or NO Verification (if you know the customer)

Next select Email, Text or Both for the transaction authorization

If you are requiring a copy of the voided check, select this button

Now Click Continue

The screenshot shows the Genie CashBox interface with the following content:

- Merchant: Test-Account-Merchant
- Customer: Jonathan - Jonathan Imm
- Logout button
- Order #6989 = \$ 1.00
- Send Payment Request to:
  - Genie Number: 7273881380
  - Name: Test-Account-Merchant
- Bank: M & T BANK
- ABARouting No: 031302955
- Checking Account (Last 4): 123456789
- Last Check Date:
- Modify button
- Payment Options:
  - Use IBV (Internet Balance Verification)
  - Use ICA (Internet Check Authorization)
  - NO Verification
  - Use Both E-Mail and Text Message
  - Use Text Message Only
  - Use E-Mail Only
- Checkboxes:
  - Get Checking Account
  - Require Voided Check
- Continue button
- Cancel button

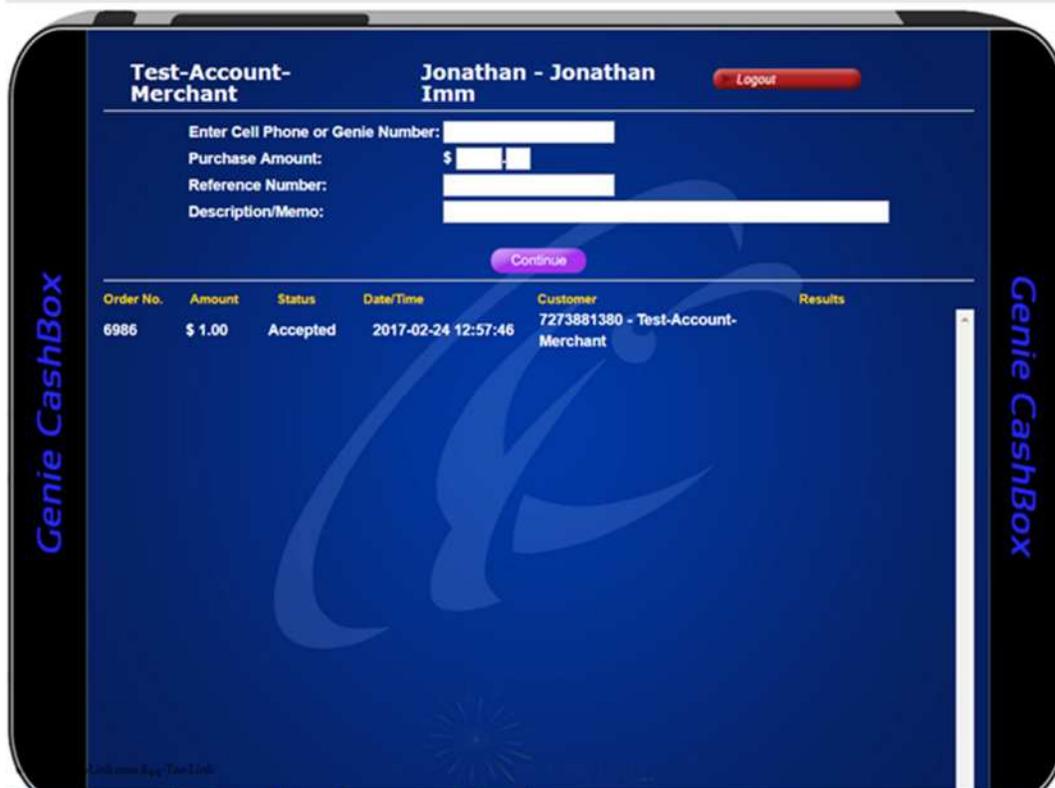
Step Three (3)

The transaction is now complete and waiting for verification from the customer.  
Click Continue



Step Four (4)

The VPOS Operator can now see their individual activity results for the day or shift. They are now ready to start a new transaction right from this screen.



This concludes the VPOS training.