



Dear Subscriber:

Welcome to your new Universal Office and to the Genie family!

In this letter, we want to cover just the most basic of the many features of your new Universal Office, and point you to resources for learning more.

With the Universal Office, Genie will become your personal 24-hour-a-day digital assistant, on the telephone and on the Internet, using the most advanced Communications, Electronic Banking and digital Information Management technology in the world to empower your life. Your Universal Office has many powerful easy-to-use features available to you. Below is a Table of Contents for the Major System Features and their related detailed descriptions and instructions below.

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1) One Number Service:

Genie will take the place of all your existing answering machines and voice mail services to become your personal receptionist, taking your calls 24 hours a day. The only number you will ever need to give people is your Personal Telephone Number, (your Genie Number).

To simplify your life and to use your Universal Office most effectively, it is best that you not use any other answering machines or voice mail services such as those offered by your local phone company or Mobile Phone Company. When you're not at home, simply forward your calls to your Universal Office and Genie will take care of them from there. [Click here for a demo.](#)

2) Answer ALL Your Existing Lines:

Genie can answer calls for you even if you HAVEN'T given someone your Personal Telephone Number, and SAVE you money while doing it. You can have Genie as your personal answering service even on a phone line that is completely separate from your Universal Office. Genie will take the place of all your answering machines and answering services, so that your callers always get the personal Genie touch. And because you won't need the voice mail services your local phone company or cell phone company may have been providing, you can start saving from FIVE to TWENTY-FIVE dollars EVERY month on EVERY line.

How? Just call your local phone company or cellular provider and ask them to turn on a couple of features, called **Ring Busy** and **Ring No Answer** forwarding, and point them to your local or toll-free Genie number. Then Genie will step in and answer calls on that line when you're on the phone OR when you don't pick up the call yourself, for whatever reason.

3) Call Follow Me:

If you tell Genie how you want your calls handled, she'll take care of all the rest. You can take your calls at home, at work, on your cell phone, or anywhere else in the world – as you wish.

How? Access your Universal Office, select 6 from the main menu and follow the simple prompts from there. Or you can set up all your telephony features by logging in to our website at Genie.US or just [click here](#).

4) Call Screening:

If you don't want to be bothered ... no problem. Genie will screen your calls, so you take only the calls you choose. Or, she can transfer calls to any number you want, block calls, and take and deliver messages, precisely as you tell her.

How? When Genie routes a call to you, she will announce your options – 1; to take the call, 2; to have Genie take a message, 3; to send a quick answer, and so forth.

5) Outbound Calls:

Making a call? Simply tell Genie who you want to talk with, and she'll connect you.

How? Access your Universal Office, Select 5 from the menu, and dial your call. At the end of the call, don't hang up, press Pound twice (##) to make another call.

6) Conference Calls:

Beyond individual calls, Genie will even help you to host conference calls "on-the-fly", from any phone, anytime and with anyone you want.

How? Call your Universal Office WITHOUT signing in with your password. Select 6 (Genie WON'T announce that option). Enter your password and select the type of conference you want. Now your callers can call your Universal Office, press 6, and join you in the conference room.

7) Internet Services:

Your Personal Telephone Number becomes your unique "Digital ID", through which Genie will connect you to the world and the world to you anywhere, 24 hours, every day.

And "anywhere", means exactly that. Genie doesn't work for you ONLY on the phone. Your Universal Office includes Genie Online, the world's most comprehensive web-based Information Management system. It's your office on the World-Wide Web.

How? Start your web browser and visit <http://www.genie.us/>. Enter your "Genie Number" (Universal Office Number) and your password. From your online account you can also easily manage your FollowMe, Virtual Merchant, ATM Banking and Email Notifications.

8) Email:

Your Personal Telephone Number is also your Universal Office email address. Through your Personal desktop, you can read email sent to that address, OR to any other email addresses you may have.

How? Your contacts can address email to your Universal Office Number, (YourNumber@Genie.US). For example: 8775551212@Genie.US. You can then read the mail by logging in to <http://www.genie.us/> and clicking on the e-mail icon.

9) Fax Line:

Would you like to be able to receive faxes without installing a separate line? With the Universal Office, your fax number is the same as your telephone number. **No more separate numbers.** All your callers need to remember is one number! Faxes are immediately recognized and handled separately from voice calls. The fax can then be stored for later pickup, routed directly to Email for later viewing or routed to a fax machine at whatever location you choose. Control your faxes and lower your costs with the Universal Office.

From your Internet account or through the admin features over the phone you can manage sending and receiving your faxes. Faxes can also be set to automatically forward to your email for easy viewing and management.

10) Easy Access:

You can access your Universal Office from any touch-tone telephone in the world, or on the Internet using any web browser.

How? Call your Universal Office Number or one of our Public Access Numbers. Press the Star key (*). Your Universal Office will ask for your Password, or, when calling a Public Access Number, you will also be asked for your Universal Office Number and then the Password. Enter it and you're in!

You can use Public Access Numbers to reach any Genie Subscriber, take part in a conference call, place telephone calls, receive voice messages, faxes, and even pages, nationwide or around the world as **a local call**. There's no better way to save on those expensive hotel surcharges for local and long distance calls when you are traveling.

EasyTel has the world's largest footprint of Public Access Numbers, covering thousands of cities and communities - From New York to Los Angeles, from Seattle to Rio De Janeiro, From Buenos Aires to Sydney, from Singapore to Tokyo, and from Istanbul to London and Paris. And we are always adding new Public Access locations around the globe, giving you a true Universal Office!

For a detailed list [click here](#).

11) The Virtual Merchant and the GenieCard:

Welcome to the world of Electronic Banking and Commerce. The Virtual Merchant and the GenieCard have been combined to become your passport into a whole new era of doing business on the telephone and on the World Wide Web.

The following information will tell you about these two cutting edge business tools – What they are, how they work and how to use them. Hopefully, we can answer your questions in this simple Q&A format.

A. What is the Virtual Merchant?

The Virtual Merchant is a tool you use to accept electronic payment for your goods and services, whether you are selling lots of items all the time, a few items occasionally, or just the odd ones-and-twos every now and then.

B. How does the Virtual Merchant work?

By calling the Virtual Merchant from any touch tone telephone, you OR your customer can enter all the necessary information to place an order for your product or your services, and make electronic payment on the spot. The payment information is verified instantly, while you or your customer is still on the line, and the order information is electronically forwarded where you need to send it for fulfilling the order.

There is absolutely no special equipment needed, and no advance setup required. The service is available to you 24 hours a day, 7 days a week, from any touch-tone phone anywhere in the world. [Click here for a demo.](#)

C. Who can use the Virtual Merchant?

Anyone can use the Virtual Merchant, no matter how large or how small their business or selling needs. The Virtual Merchant is right at home selling home care products, personal services, merchandise, or processing contributions for civic, political, charitable or religious organizations – whoever needs to accept electronic payments for anything.

D. How do I access the Virtual Merchant?

Simply call your regular Universal Office number. When Genie answers, press the POUND key (#) on your touch-tone telephone, and you're in. Genie will begin the transaction process by asking you for the whole-dollar amount of the purchase. From there, Genie will walk you through each step of the transaction, including buyer's name, description of the purchase, shipping address, method of payment, etc.

Because there is no special equipment needed, you can use the service from anywhere you are, whenever you need. Whether making the charge from your office over your standard telephone or from the floor of a trade-show over your cell-phone, the experience and service are the same. [Click here for a demo.](#)

E. How does my customer access the Virtual Merchant?

Your customer accesses the Virtual Merchant in exactly the same way that you would do so. They simply call your Universal Office number from any touch-tone telephone, and press the POUND key (#) when

Genie answers. There is no difference in what you would hear and what your customer will hear when placing a Virtual Merchant order.

And just as it is for you, so it is for your customer: It makes NO difference where they are calling from, whether it's a cell-phone on the freeway or a standard desk phone at their home.

F. Which cards does the Virtual Merchant accept?

The Virtual Merchant can process several forms of payment. Currently, the Virtual Merchant accepts Visa and MasterCard charge cards, as well as payments from a GenieCard or a Genie-to-Genie Money transfer from another Universal Office account.

G. Where does the information go?

Before the call is ended, the payment information is verified and recorded. Charge card information is verified by the cardholder's credit card issuer, while GenieCard or Universal Office transfers are checked against the user's GenieCard information. As soon as that happens, the recorded information about the transaction (caller's name, address, product ordered, etc.), along with the financial information, is stored in your Universal Office as a regular message. You can then forward that information to any other Universal Office, or to any email address, you wish. Genie can even do the email forwarding automatically if you wish, using up to three email addresses.

If you are a larger organization, using your Universal Office primarily for the Virtual Merchant function, you can use the email forwarding to automate the entire order handling process. For example, you might forward the transaction record to the Sales office for storage with the customer records, to the Accounting office for the financial data, and to your Shipping clerk for order fulfillment.

For smaller businesses, with occasional sales, it is probably better to forward these messages to a single email address for distribution by hand, especially if you use your Universal Office for routine business or personal messages as well. (No need to advise the shipping clerk of your social calendar.)

No matter what size your organization, though, this sales record with its attached recordings is ideal for your "**third party verification record**", proving that the sale was real. In fact, you should always store these records for a safe period of at least 120 days, to deal with any complaints or other problems.

H. What will my customer see?

Your customer will see a transaction on their next credit card statement, for whatever amount was charged. The "merchant" will show on their statement as **EasyTel Virtual POS** ("POS" stands for "Point of Sale")

Your customer will NOT see your name or your business name on their statement, so you should be sure to tell them what to expect in your sales literature, recorded messages, or when you speak to them.

I. How much does the Virtual Merchant cost?

The Virtual Merchant costs nothing to setup – just go click on the link below to request your Virtual Merchant Account.

Once the account is set up, you can call your Universal Office, press the POUND key (#) and start using your new Virtual Merchant. You pay only transaction costs when you actually USE the service. There is a 50-cent basic transaction fee and a 5% discount fee, (which includes the credit card processing fees to Visa and MasterCard). For example, if you sell an item or service for \$100, the fees would come to \$5.50: 50-cent basic transaction fee plus \$5 discount fee.

Activate your Virtual Merchant Account and receive your GenieCard [click here](#).

J. What about Chargebacks?

Chargebacks are what happens when a customer objects to a particular transaction (or sometimes just changes their mind) and tells their credit card issuer to reject a charge on their card. For example, a child might get hold of his father's credit card and order a product from you. Or the product you shipped is lost in the mail and never arrives. In such cases, the credit card holder might contact their card issuer and dispute the charges. The card issuer then issues a "**chargeback**", which essentially reverses the credit to your account.

First, it is important to understand that YOU are responsible for all chargebacks to your account. Because the sale of your product or service is between you and the customer, it is up to you to resolve any disputes. This is at least part of the reason why it is important for you to SAVE your transaction records, with the attached recordings.

That might well be just what you need to prove that your charge WAS really a valid purchase.

Second, we help protect you against chargebacks by requiring that you maintain a safety reserve in your Virtual Merchant account, with a minimum of a \$100 "balance" as security. (For higher volume users the minimum balance is determined based on usage). Any amount OVER the reserve can be transferred to you for whatever distribution you wish, but the reserve protects both you and us against the occasional chargeback. Most chargebacks are processed within 120 days (except in cases of fraud, it can be up to a year), so the reserve can be released after 120 days after you stop using your Virtual merchant.

If there ARE chargebacks to your Virtual Merchant account, we will deduct the amount of the chargeback from your account, along with a \$25 handling charge. If there is not enough in your Virtual Merchant account to cover the chargeback and fee, the account will remain negative until future charges are processed. If you cancel a Virtual Merchant account that is in the negative, we will process a charge against your current credit card for the balance, before turning off your Virtual Merchant.

The chargeback reserve structure is based on an average of up to \$500 per month in credit card sales activity. If you foresee having more than \$500 per month in transactions, please contact customer service to arrange for a higher line of credit. They will be happy to explain the details of reserves and fees for high-volume accounts.

K. How do I collect my money?

You can access the money you make with the Virtual Merchant by transferring it to your GenieCard or your Genie Visa Card. It takes three business days to receive clear funds from your credit card sales. Transferring is very simple, and can be done any time you wish, after the three-day window, from any touch-tone phone. Just call your Universal Office and sign in as if you were collecting your messages. Then press 7 to access the GenieBank Financial Services menu. From there, press 2 to access your Virtual Merchant account and follow the simple prompts. Any amount can be transferred, as long as you leave the required reserve balance in the Virtual Merchant account (\$100, by default. See "What about Chargebacks?" above.)

That money is instantly ready for you to use, whether by drawing cash from an ATM or using your GenieCard anywhere ATM cards are accepted. The Genie Visa Card includes all the features of the GenieCard and in addition can be used as a traditional Visa card anywhere Visa is accepted.

You can also use the money in your Virtual Merchant account to pay for your Universal Office services (like extra calling time or that big phone conference) if you wish. Just transfer money from the Virtual Merchant to your Genie account instead of to the GenieCard, and you're ready to go! It all done the same way!

L. How do I get a GenieCard?



A GenieCard comes with your Virtual Merchant Account at no additional cost. Click on the link above to request your Virtual Merchant and GenieCard. You can upgrade or get an additional Genie Visa Card, please read "The Genie Visa Card?" below.

When you begin the process, you will be asked a series of five questions. These will cover some personal information that only YOU would know, but which is not usually used by financial institutions. We'll use this information to verify your identity when you come back to the web site later for reports, or to make changes.

Once your order is complete, your new GenieCard will be rushed to you in the mail. There is no charge for the GenieCard, if you are a Virtual Merchant customer.

M. Where can I use my GenieCard?

Your card is good anywhere ATM cards are accepted, whether for cash withdrawals at an ATM, or making purchases anywhere ATM cards are accepted.

The GenieCard works at any ATM with the following logos



N. The Genie Visa Card?



All Universal Office Subscribers automatically qualify for the Genie Visa Card without any additional credit checks or requirements.

At first glance, the Genie Visa Card may appear to be just another Visa debit card. It does have things in common with the traditional Visa debit card; both cards include a "Stored Value Balance". But this is where the similarities end.

The Genie Visa Card has several unique and innovative features not found in any other cards on the market today. In addition to using the Genie Visa Card any place Visa is accepted, you can also use this card as a fully featured domestic and international calling card, make card-to-card transfers and receive your Virtual Merchant deposits free of charge. To learn more [click here](#).

12) The Full Package:

The Universal Office is loaded with more than 75, easy-to-learn features, any 3 of which can forever change your life. We promise, together with your Universal Office, Genie will simplify your life so much that soon you'll wonder how you ever got anything done without her.

13) Customer Support:

If you still need more help, real live customer service experts are available during business hours. They may be mere mortals, but they know Genie's ways and are eager to help you. They can even offer you special group training sessions, lead by the wizards who actually developed the Universal Office system and conjured up your Genie.

How? Simply call your own Personal Telephone Number and when your call is answered press 0, or [click here](#).

Once again, we wish to welcome you to your new Universal Office. We are confident that once you learn more about Genie you will wonder how you ever got along without her!

Sincerely,

Randall Skala

President

[All EasyTel Subscribers automatically Qualify for the GenieCard, Click below.](#)

