Purchasing Power
Benefit Information Meeting with the University System of Georgia
1. Introductions

2. Program Overview

3. The Shopping Experience

4. Program Administration
   a. Eligibility Process
   b. Deduction Process
   c. Remittance Process
   d. Missed Deductions

5. Program Administration FAQ

6. Communications

7. Q & A
Program Overview
Purchasing Power is a purchase program sponsored by your employer or organization that offers a better way to buy the brand-new, brand-name products you want.

You’ll find the shopping experience is very similar to other online retailers. While it’s not a discount program, you get the convenience of paying for your purchases over time through automated payments. And unlike with layaway programs, Purchasing Power allows you to receive your order up front.

**Buy today, pay over time**

- Sign up for free online
- Shop thousands of brand-name products
- Receive your order up front
- Pay over time, directly from your paycheck or allotment

Zero interest | No credit check | No late fees
Employee Participation Requirements

• You must be at least 18 years of age.

• You must be a full-time active employee of University System of Georgia for at least 12 months.

• You must earn at least $20,000 a year.

• You must have a bank account or credit card (to be used in case of non-payment via payroll deduction).
The Shopping Experience
Account Registration

Where possible meets affordable

New visitor?

Email Address
This will be your login

Employer or Organization
Employer or Organization

How often are you paid?
Monthly (12 times a year)

I have read and agree to the Terms and Conditions and Electronic Delivery Consent.

Yes, I would like to receive special email offers from Purchasing Power.

Start Shopping

Already a member? Sign in

Personal Email Address
Aliases created for all Pay Centers

How often are you paid?
Monthly (12 times a year)
Bi-Weekly (24 times a year)
Monthly (10 times a year)
Flexibility. Without the complexity.

Shop thousands of brand-name products today. Your order ships right away but you get to pay over time, right from your paycheck — with no credit checks, hidden fees, or interest.
Placing An Order

Step 1: Add Item to Cart

Orders are subject to a minimum order amount of $0.

![Your Cart](image)

**Order Totals**

- **Subtotal:** $479.99
- **Shipping & Handling:** $17.00
- **Number of Payments:** 52
- **Price / Payment:** $9.55
- **Total:** $496.99

**Remaining Spending Limit:** $4,614.01

**Your Rewards Balance is $0.00.**

**PROMO CODE**

Promo Code: [Input]

Apply

**MY REWARDS**

Reward Amount to Use: [Input]

Apply

---

Upgrade to SquareTrade 2-Year Laptop Warranty
Plus Accident Protection for just
$1.18 more / payment

Add to Cart

Upgrade to SquareTrade 3-Year Laptop Warranty
Plus Accident Protection for just
$2.00 more / payment

Add to Cart

Continue Shopping  Checkout
Step 2: Eligibility Verification

The information you submit here will help us confirm that you're eligible for our program and process your orders.

Fields marked * are required.

Name
Legal name used by: [REDACTED]
First Name *
Diana
Middle Initial

Last Name *
Ross

Hire Date
Month and year you joined: [REDACTED]
Month *
March

Year *
2015

Social Security Number *
Social Security Number without dashes *

Eligibility ID
Unique ID number used by: [REDACTED] to individually identify you *

Find Your ID
Step 3: Back-up Payment and Order Repayment Terms

**Backup Payment Method**  *required*

We use this only if we can't process your regular payment.

- American Express | Reba McEntire************

**Duration of Payments**  *required*

Select a payment term.

- 12 Months | 26 Payments of $33.63 Each
- 6 Months | 13 Payments of $67.25 Each
- 12 Months | 26 Payments of $33.63 Each
Placing An Order (cont.)

Step 3: Confirm Order and Accept Customer Agreement

Order Totals

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtotal</td>
<td>$999.99</td>
</tr>
<tr>
<td>Shipping &amp; Handling</td>
<td>$17.00</td>
</tr>
<tr>
<td>Sales Tax</td>
<td>$57.19</td>
</tr>
<tr>
<td>Promo Code Savings</td>
<td>-$200.00</td>
</tr>
<tr>
<td>Price / Payment</td>
<td>$33.63</td>
</tr>
<tr>
<td>Number of Payments</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>$874.18</td>
</tr>
</tbody>
</table>

Place Order

FEDERAL TRUTH-IN-LENDING DISCLOSURES

1. Promise to Pay. In return for delivering the purchased goods and/or services (your "Account"), you agree to pay us for the entire amount of the purchase (the "Total Sale Price") as disclosed in the FEDERAL TRUTH-IN-LENDING DISCLOSURES, as well as any/all other authorized fees and charges, as mentioned below, according to the terms of this Agreement.

2. When Effective. Your signature to this Agreement is your consent to the terms of this Agreement and acknowledgement of delivery of a copy of this Agreement to you. Therefore, before you sign this Agreement, you should read this entire Agreement, which includes terms and conditions relating to the voluntary payroll deduction program and shopping services as well as the FEDERAL TRUTH-IN-LENDING DISCLOSURES. This Agreement will become effective immediately upon your delivery to us of the Agreement, via the internet.

I have read and agree to the Customer Agreement, Terms & Conditions and Electronic Delivery Consent

I have read and agree to the Customer Agreement, Terms & Conditions and Electronic Delivery Consent
Program Administration
File Types and File Transfer Flow

Purchasing Power File Administration for USG

1. Employee Eligibility (Census File Data)
   - Alight will create and deliver an eligibility file to Purchasing Power each week on Wednesday detailing all employees under the OneUSG, Augusta University, UGA and GA Tech pay centers who are eligible for participation in the program.

2. Payroll Deduction File
   - Purchasing Power will send Alight a weekly deduction file detailing all employees who have placed new orders or had changes to their existing payroll deductions. Alight will send a “PIF” file to each pay center (OneUSG, Augusta University, UGA and GA Tech) for payroll processing according to the existing schedule used today for current benefit deductions.

3. Remittance File
   - Each Pay Center (OneUSG, Augusta University, UGA and GA Tech) will submit a remittance file to Purchasing Power after each pay cycle for Bi-Weekly and Monthly paid employees as confirmation of deductions withheld. The remittance data will be used to update the employee Purchasing Power accounts.

4. Remittance Payment
   - Each pay center will remit payment to Purchasing Power via ACH, Bank Wire or Check for deductions withheld each pay period.

All files delivered to or from Purchasing Power are delivered via secure file transfer.
SFTP
Or
HTTPS
Eligibility File Process

- USG pay centers will update employment data to Alight based on the current weekly process used for all benefits managed on the Alight platform.

- Alight will send Purchasing Power an updated eligibility file weekly on Wednesdays for employees who are eligible for the Purchasing Power benefit.

- Purchasing Power will use the weekly eligibility file from Alight to manage program participation.
  
  - Transfers from one institution to another
  
  - Pay Frequency updates
  
  - Changes in Employment Status (LOA or TRM)
Deduction File Process

- Purchasing Power will send Alight a weekly deduction file on Tuesdays for all employees who have made new purchases or had changes to existing deductions.
  - Aggregated deduction amounts for all active orders with outstanding balances.
  - Stop deduction requests will be submitted to Alight when all orders have been paid in full.
  - Payroll calendars have been provided for each pay center to ensure appropriate deduction calculations are completed for BW/24; MT/10 and MT/12.

- Alight will send a “PIF” to the pay centers for any new deduction requests or changes required for existing deductions on the upcoming payroll cycle.
Remittance File Process

- Each pay center will send a remittance file to Purchasing Power in accordance to the payroll processing schedules for the bi-weekly and monthly employee pay cycles.

- Purchasing Power will use the remittance file data to update employee account balances within our database.

  - Employees have direct access to view their account statement detailing payment history through the “My Account” tab on their Purchasing Power account.

- Each pay center will remit payment directly to Purchasing Power via ACH or check for withheld deductions each pay cycle.
Missed Deductions

- **LOA** – Alight will notify Purchasing Power via the eligibility file when an employee is on LOA (paid or unpaid). Purchasing Power will send the employee information regarding direct payment options but does not penalize the employee if no payment is made while on LOA. The deduction amount is recalculated and the employee will pay a higher deduction amount once they return to active status to ensure the order is paid in full according to the purchase term.

- **Partial Deductions** – USG will not process partial deductions. If the employee does not have enough funds available in their paycheck for the full deduction amount to be withheld, USG will not process the deduction for that pay cycle and the deduction amount will be recalculated by Purchasing Power within 30 days.

- **Terminations** – Alight will notify Purchasing Power via the eligibility file when an employee’s status has been updated to Terminated. No further action is required by the pay center. Purchasing Power will work with the employee to make direct payments for the outstanding balance.
Program FAQs
Program Questions from Employees

Customer Support

- Cancellation and Returns
- Tracking Package Delivery
- Program Information
- Order Assistance
- Website and Mobile Issues
Program Administration FAQ for HR, Benefits and Payroll

Review FAQ document created for HR, Benefits and Payroll Personnel

• Eligibility
• Deductions
• Order Processing
• Returns and Refunds
Communications
## Launch communications timeline

<table>
<thead>
<tr>
<th>Communication</th>
<th>Audience</th>
<th>Release Period</th>
<th>Release Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coming Soon email</td>
<td>Employees</td>
<td>10 days prior to Launch</td>
<td>6/21/2018</td>
</tr>
<tr>
<td>o Generates anticipation and awareness to drive excitement about the new program</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Launch Flyer/Poster</td>
<td>Employees</td>
<td>Week of launch (Shipment will be sent to each USG location the week of 6/25/18)</td>
<td>7/2/2018</td>
</tr>
<tr>
<td>o Announcing new program and its launch to all employees. Flyers can be distributed to employees and poster can be hung in common areas.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Welcome Launch email</td>
<td>Employees</td>
<td>Launch Day</td>
<td>7/2/2018</td>
</tr>
<tr>
<td>o Announcing new program and its launch to those with access to electronic communication</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Launch Mailer</td>
<td>Employees</td>
<td>7 to 10 days after Launch</td>
<td>7/11/2018</td>
</tr>
<tr>
<td>o Announcing the new program and its launch to include the entire eligible population only, that may or may not have received the Welcome Email</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Main Promotional Campaigns

• Spring: March 15 – April 15
• May Off-cycle: May 15 – June 15
• Summer: July 15 – August 31
• September Off-cycle: Sept 15 – Oct 15
• Holiday: November 15 – December 15

• Components of a campaign includes:
  – Promotional offer
  – Home mailer, flyer, posters
  – Email for Alight to send to USG employees
Thank you

Visit us online:

www.PurchasingPower.com/Employers
Client & Customer Testimonials
www.youtube.com/PurchasingPowerTV