



Purchasing Power Benefit Information Meeting with the University System of Georgia



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Program Overview

A man with light brown hair, glasses, and a beard is smiling while wearing large purple over-ear headphones. He is holding a white smartphone in his hands. He is wearing a red and blue plaid shirt. The background is a blurred outdoor setting with large, semi-transparent circles in red, blue, and yellow overlaid on the image.

Purchasing Power Benefit Description



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



New visitor?

Email Address

Employer or Organization

How often are you paid?

☐ 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)

[Terms and Conditions](#) and [Electronic Delivery Consent](#)





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.

[View Products](#)



Shop All Departments ▾

-  Dads & Grads
-  New Arrivals
-  Best Sellers
-  Clearance

Computers & Electronics

Home, Furniture & Patio

Appliances

TV & Entertainment

Fashion & Accessories

Sports, Fitness & Rec

Toys, Baby & Kids

Luggage & Travel

Health & Beauty

Auto & Home Improvement

Education

Product Search



Shop our Brands



Specialty Shops







Step 1: Add Item to Cart


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

Your Cart

Show Available Spending Limit >


		Price / Payment	Item Price	Move / Remove
	HP Stream Laptop (14in, Intel Celeron, 4GB, 32GB, Violet Purple) Quantity: 1 + Add Another	\$9.23	\$479.99 Shipping \$17.00	 
	Norton Security Deluxe	Included	Included	

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

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 final order total and price/payment will be calculated at checkout, including any discount, sales tax and fees.

PROMO CODE[?]

Apply

MY REWARDS[?]

Your Rewards Balance is \$0.00.

Apply

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 [Why?](#)

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*****[REDACTED]	▼
Select or add a new payment method	
American Express Reba McEntire*****[REDACTED]	
+ Add New Payment Method	

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	

Step 3: Confirm Order and Accept Customer Agreement

Order Totals

Subtotal:	\$999.99
Shipping & Handling:	\$17.00
Sales Tax:	\$57.19
Promo Code Savings:	-\$200.00
Price / Payment:	\$33.63
Number of Payments:	26
Total:	\$874.18

Place Order

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Of Payments	Total Sale Price
The cost of your credit as a yearly rate. 0.0 %	The dollar amount the credit will cost you. \$0.00	The amount of credit provided to you or on your behalf. \$874.18	The amount you will have paid when you have made all scheduled payments. \$874.18	The total cost of your purchase on credit, including your down payment of \$0.00 \$874.18

Payment Schedule

☐ I have read and agree to the [Customer Agreement](#), [Terms & Conditions](#) and [Electronic Delivery Consent](#)

In the Purchasing Power Retail Installment Sales Contract/Retail Installment Sales Agreement ("Contract" or "Agreement") the words "you" and "your" refer to any person who signs this Agreement ("Buyer"). The words "we", "us", "our" and "ourselves" refer to Purchasing Power, LLC or its assignees.

- 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](#)



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.

All files delivered to or from
Purchasing Power are delivered
via secure file transfer.

SFTP
Or
HTTPS

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.



ACH

WIRE

Purchasing Power



- **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)**



- **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.**



- **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.**

- **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** - USC 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, USC 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





Customer Support

CUSTOMER SUPPORT

Contact Us

Frequently Asked Questions

Return Policy

Site Map

- Cancellation and Returns
- Tracking Package Delivery
- Program Information
- Order Assistance
- Website and Mobile Issues



**Review FAQ document created
for HR, Benefits and Payroll
Personnel**

- **Eligibility**
- **Deductions**
- **Order Processing**
- **Returns and Refunds**

Communications

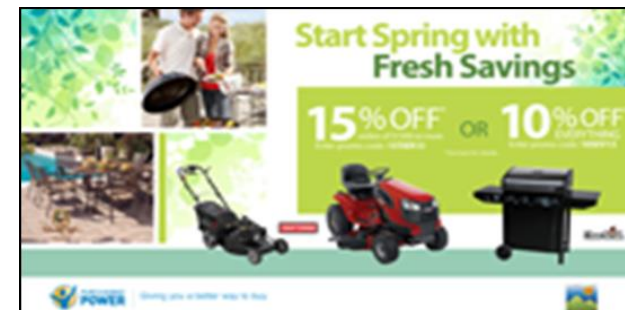


Communication	Audience	Release Period	Release Date
Coming Soon email <ul style="list-style-type: none"> Generates anticipation and awareness to drive excitement about the new program 	Employees	10 days prior to Launch	6/21/2018
Launch Flyer/Poster <ul style="list-style-type: none"> Announcing new program and its launch to all employees. Flyers can be distributed to employees and poster can be hung in common areas. 	Employees	Week of launch (Shipment will be sent to each USG location the week of 6/25/18)	7/2/2018
Welcome Launch email <ul style="list-style-type: none"> Announcing new program and its launch to those with access to electronic communication 	Employees	Launch Day	7/2/2018
Launch Mailer <ul style="list-style-type: none"> Announcing the new program and its launch to include the entire eligible population only, that may or may not have received the Welcome Email 	Employees	7 to 10 days after Launch	7/11/2018

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

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Client & Customer Testimonials
www.youtube.com/PurchasingPowerTV