

# **PURCHASE PERKS: Western's eBanking Purchase Rewards Program Training Guide**

As of 11/21/14

## **OVERVIEW**

Beginning December, 2014, Western members will be able to Opt In to **Purchase Perks—a FREE Purchase Rewards Program**. Integrated within eBanking, Purchase Perks identifies merchant codes associated with Western Debit Card and ACH purchase activity, and automatically presents offers from merchants and retailers directly to the member's checking account Transaction History page.

To help answer questions regarding this new program, please review the following:

## **PURCHASE PERKS PROGRAM INTRODUCTION**

### **Q. What is the Purchase Perks program?**

A. Purchase Perks is a FREE, online rewards program available to Western checking account holders. Integrated with eBanking, this transaction-based reward program automatically identifies merchant codes associated with Western Debit Card purchases and ACH payment history to create personalized, money-saving offers from merchants and retailers.

### **Q. Which merchants participate in the program?**

A. Purchase Perks integrates with a network that includes the majority of the top 100 U.S. retailers and thousands of local merchants—everything from mass merchandisers to local coffee shops.

### **Q. Is there a fee?**

A. No. Purchase Perks is a FREE benefit for Western checking account holders.

## **AVAILABILITY**

### **Q. When will Purchase Perks be available?**

A. Western plans a soft launch—making Purchase Perks initially available to a small test group of eBanking users in December, 2014. Pending feedback, the program will be made available to all eBanking users shortly thereafter.

## **ELIGIBILITY REQUIREMENTS**

### **Q. What is required to take advantage of Purchase Perks?**

A. Member must be eBanking user and have a Western Checking Account with Debit Card.

### **Q. Are other Western products eligible?**

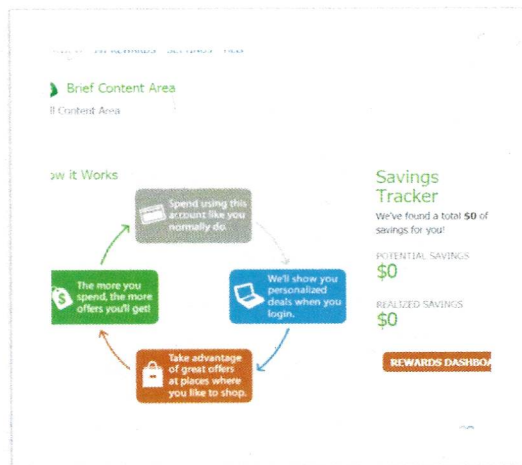
A. No, Purchase Perks is only available through a Western Checking Account.

- Q. Can I access/view Purchase Perks via smartphone or other mobile device?**  
**A.** Not at this time.

## HOW DOES IT WORK?

**Q. How does Purchase Perks work?**

- A.** Once you've opted in (see GETTING STARTED below), make purchases as you normally would using your Western Debit Card. When you log into eBanking, you'll see merchant offers begin to appear within your Transaction History page. Essentially, you're taking advantage of money-saving offers at the places you already shop—the more you spend, the more offers you'll receive!



**Q. What types of rewards are currently offered?**

**A. 1.) Cash Back**

Many merchants will offer cash back rewards. By making a purchase or visiting a retailer multiple times, you might be presented with a cash back credit to your account. These cash credits must be "Activated." (see I'M IN, NOW WHAT, below)

**2.) Discounted Gift Cards**

Gift Cards are electronic and pre-paid. A gift card may be an image or a numeric code. Typically, electronic gift cards can be used online and/or at the merchant's physical location. If you are redeeming your gift card at a physical location, you will need to print out the gift card image and present it to the cashier.

**3.) Coupons**

Coupons are discounts that take effect when you complete a purchase at a merchant. When you select a coupon reward, you will either be given a code to be used at checkout, or you will be redirected to the merchant's website and the discount will automatically be applied. Some coupons can be used at the merchant's physical location.

**Q. Are rewards transferable?**

- A.** Most rewards are easily transferable.

## INFORMATION PROTECTION

### Q. How secure is my information?

A. Because Purchase Perks is integrated within eBanking, your information is protected by eBanking's Multi-Factor Authentication (MFA) secure login. MFA requires two forms of identification to provide secure online access.

### Q. Is my payment profile secure?

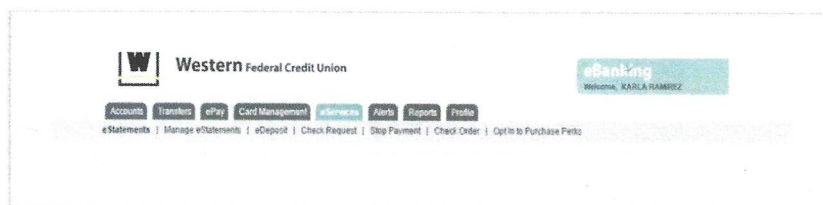
A. Yes. Your payment profile is securely transmitted and stored by the payment processor and is used only for the purposes of completing transactions via the Purchase Perks Rewards Program.

## GETTING STARTED

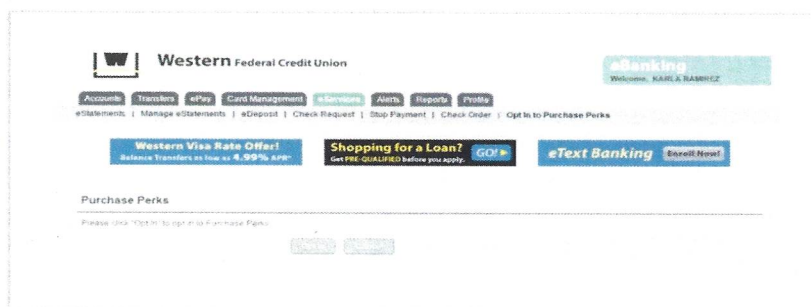
### Q. How do I Opt In to Purchase Perks?

A. To opt in:

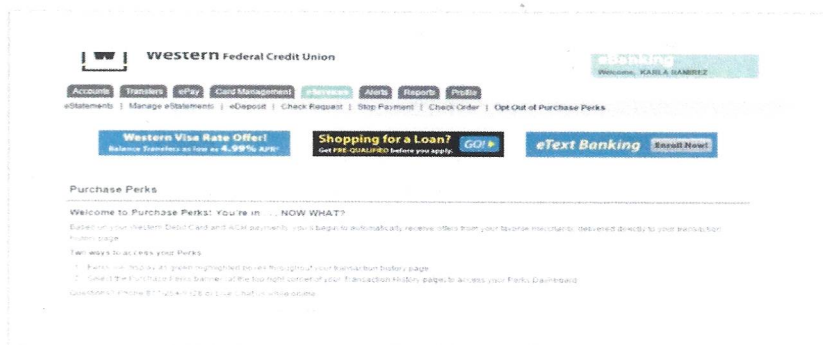
- Login to your Western account via eBanking
- Navigate to the eServices Tab and select "Opt In to Purchase Perks."



- You will be prompted to "Opt In" via the confirmation button.



- Upon submission, you will be directed to a success page.



## I'M IN. NOW WHAT?

**Q. How do I begin receiving rewards offers?**

**A.** Make purchases as you normally would using your Western Debit Card. When you log into eBanking, you'll see merchant offers begin to appear within your Transaction History page.

**Q. Where can I view and access my rewards offers?**

**A** Once you login to your Western Checking Account via eBanking, reward offers can be viewed and accessed in two ways:

**1. Account Transaction History**

- Perks will display as green highlighted boxes throughout your Transaction History page as offers associated with purchase transactions.

**2. Your Purchase Rewards Dashboard**

- Select the "Your Purchase Rewards" dashboard banner (located at the top-right corner, as well as the bottom of the Transaction History page)
- Select "My Rewards."

The screenshot shows the Western eBanking Transaction History page for a checking account. At the top right, there is a green banner that says "PURCHASE REWARDS" with a circular icon. An arrow points from a box labeled "Dashboard Banner" to this banner. Below the banner, the transaction history is displayed in a table. One transaction is circled in red, showing a purchase at "Nordstrom" for \$270.00. An arrow points from a box labeled "Account History" to this circled transaction. The transaction details show a "Your Theory reward has been activated!" message.

Date / Age	Flags	Category	Merchant	Amount	Balance
05/21/2014 111 days ago		None		\$100.00	\$297.35
06/02/2014 112 days ago		Transfer		(\$150.00)	\$147.35
06/15/2014 111 days ago		None		\$250.00	\$397.35
06/19/2014 107 days ago		None		(\$1,488.84)	\$97.35
06/19/2014 107 days ago		None	Nordstrom	(\$270.00)	\$127.35
06/24/2014 102 days ago		Category		\$181.35	\$1,767.35

**Q. What is the My Purchase Rewards Dashboard?**

**A.** Your Purchase Rewards Dashboard is a portal that allows you to access and manage your rewards in one convenient place. From your Dashboard, you can:

- View all rewards: "Available," "Purchased," and "Activated"
- Take advantage of rewards offers
- Influence the offers you receive by using the "Like" or "Dislike" buttons
- Track savings
- Change your settings
- Search merchants
- Access the "Help" menu




Available Rewards   Purchased Rewards   Activated Rewards				
Available Rewards				
AT.	MERCHANT	METHOD	REWARD	LIKE
	McDonald's	CASH BACK	\$2 cash back	
	Starbucks	CASH BACK	\$2 cash back	
	Theory	CASH BACK	10% cash back	
Filter by Merchant:				1 2

Q. I see a rewards offer I like. How do I find out more?

A. Option One: From your Transaction History page

- Select the orange button next to the offer to expand and view offer details.


	ACH Withdrawal NORDSTROM - CO: NORDSTROM - TYPE: ONLINE PMT ID: XXXXXXXX000 Your Theory reward has been activated!	06/19/2014 134 days ago	None	NORDSTROM	(\$200.00)	FREE CHECKIN ... XXXXXXXX3033-S02
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**YOUR THEORY REWARD HAS BEEN ACTIVATED!**

- Shop online or in-store at Theory with the card associated with this account.
- Spend \$200 on your next visit before 12/31/2014 to receive 10% cash back.
- Click the button below for more information and Offer Terms and Conditions.

[VIEW CREDIT STATUS](#)



- Select "View Credit Status" (see above) for complete information (see below).

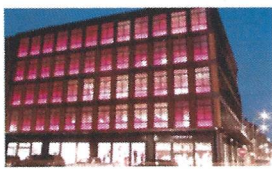
theory

**Get 10% back on your next visit at Theory**

Status: Active

**NEXT STEP:** Shop with the card issued by your financial institution.

Get 10% cash back on your next purchase of \$200 or more at Theory or online at Theory.com when you use the card associated with this account. No need to print a thing! Please refer to the Offer Terms and Conditions for additional details. Purchase must be made by 12/31/2014. Minimum spend \$200.



**Key Offer Terms:** Offer expires 12/31/2014 • \$200 minimum spend  
[Read Offer Terms & Conditions](#)

APPAREL

**10% CASH BACK** **\$200 MIN. SPEND** **PROGRESS: 0 VISITS**

**WHERE TO USE:** IN-STORE OR ONLINE

**OFFER TYPE:** CASH BACK

**NEXT STEP:** Shop in-store or online with this account

[How does this work?](#)

Rewards Dashboard | Theory Terms of Use | Theory Privacy Policy

Powered by

- Select “How Does This Work?” for terms and conditions.

OVERVIEW MY REWARDS

### This is how cash back rewards work

- 1** Your cash back reward has been activated.
- 2** Make a purchase at Theory by 12/31/2014 with this account (no need to present anything else at checkout).
- 3** **10%** cash back of your purchase will automatically be credited to your account.

APPAREL
 

**10%**  
CASH BACK

**\$200**  
MIN. SPEND

PROGRESS: 0 VISITS  
1 VISIT

WHERE TO USE:  
IN-STORE OR ONLINE
 

OFFER TYPE:  
CASH BACK

NEXT STEP: Shop at store  
or [online](#) with this account

[Offer Terms & Conditions](#)

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#### Option Two: From Your Purchase Rewards Dashboard

- Select “My Rewards.”
- Under the “Reward” column, select a reward.

OVERVIEW MY REWARDS SETTINGS HELP

Available Rewards | Purchased Rewards | Activated Rewards

#### Available Rewards

CAT.	MERCHANT	METHOD	REWARD	LIKE?
	McDonald's	CASH BACK	<b>\$2 cash back</b>	
	Starbucks	CASH BACK	<b>\$2 cash back</b>	
	Theory	CASH BACK	<b>10% cash back</b>	


Filter by Merchant:

1 2

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OVERVIEW / HOW IT WORKS



**theory**


**Get 10% back on your next visit at Theory**

**Status:** Active

**NEXT STEP:** Shop with the card issued by your financial institution.

Get 10% cash back on your next purchase of \$200 or more at Theory or online at Theory.com when you use the card associated with this account. No need to print a thing! Please refer to the Offer Terms and Conditions for additional details. Purchase must be made by 12/31/2014. Minimum spend \$200.

**Key Offer Terms:** Offer expires 12/31/2014 • \$200 minimum spend  
[Read Offer Terms & Conditions](#)


 APPAREL
 


**10%**  
CASH BACK

**\$200**  
MIN. SPEND


**PROGRESS:** 0 VISITS  
1 VISIT

See how this offer works. For more details, visit the offer page.

 **WHERE TO USE:**  
IN-STORE OR ONLINE
 

 **OFFER TYPE:**  
CASH BACK  
[How does this work?](#)




**NEXT STEP:** Shop in-store or **online** with this account


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- Select "How Does This Work?" for terms and conditions.

OVERVIEW / HOW IT WORKS

**This is how cash back rewards work**

-  Your cash back reward has been activated.
-  Make a purchase at Theory by 12/31/2014 with this account (no need to present anything else at checkout).
-  **10%** cash back of your purchase will automatically be credited to your account.


 APPAREL
 


**10%**  
CASH BACK

**\$200**  
MIN. SPEND

**PROGRESS:** 0 VISITS  
1 VISIT


See how this offer works. For more details, visit the offer page.

 **WHERE TO USE:**  
IN-STORE OR ONLINE
 

 **OFFER TYPE:**  
CASH BACK

**NEXT STEP:** Shop in-store or **online** with this account

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## ADDITIONAL INFORMATION ABOUT REWARDS

**Q. What are the terms and conditions of each reward offer?**

A. Terms and conditions of each reward vary by offer. Terms and conditions of each reward are available in the reward offer "Overview."

**Q. How do I redeem rewards?**

A. Redemption instructions vary by offer, and can include cash back, discounted gift cards, or coupons. Redemption instructions for every reward will be clearly outlined in the reward offer "Overview."

**Q. Why do Cash Back rewards need to be "Activated"?**

A. Activating Cash Back rewards is required in order direct your cash back credit to your Western account.

**Q. How do I "Activate" a Cash Back reward?**

A. Upon selecting a Cash Back reward, you will be prompted to enter your Western account information.

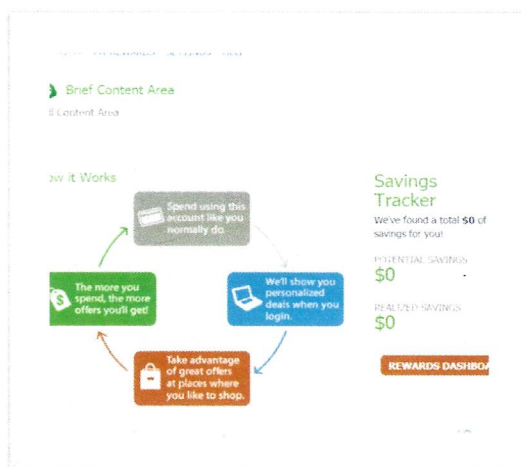
Insert Screenshot

**Q. How long does it take to receive a Cash Back reward?**

A. If a cash back reward is selected, it takes between 60 and 90 days for the cash to be credited to your account. This time frame varies by merchant.

**Q. I'm tracking my offer savings. What is the difference between "Potential Savings" and "Realized Savings"?**

A. "Potential Savings" is the cumulative savings represented across all of the rewards currently available to you. "Realized Savings" is the cumulative savings represented across all of the pre-paid gift card rewards you have purchased.



**Q. Why do some rewards require payment?**

A. Just like traditional gift cards, the discounted gift card must be purchased to be used immediately or at a later date.



**Q. Can I save my payment information for future purchases?**

A. Yes. There is an option to save your card information on the purchase screen. When you save your information you will be asked to enter a “nickname” for your payment profile, which will then be used to refer to the saved card.

**Insert screen shot when available.**

**Q. Why don't I see rewards offers?**

A. To see all offers available to you, be sure to navigate to the “Available Rewards” page on your Rewards Dashboard. If you find there are still no rewards available, it may be that you do not yet qualify for a reward offer. Rewards offers will be automatically presented to you once you qualify for them.

**Q. How long are reward offers usually available?**

A. The duration of each reward offer may vary by merchant, but typically rewards are available for a limited time or until the reward becomes sold out.

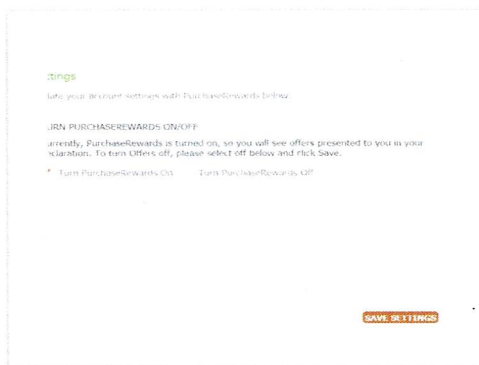
**Q. Why do I no longer see a previously offered reward?**

A. Available rewards may not be consistently displayed within your Transaction History page. Different rewards may be shown from one visit to the next. Moreover, a reward may be displayed alongside a different transaction from one visit to the next. However, all available rewards are always displayed on the “Available Rewards” page on your Dashboard. You may also use the search box to find a merchant by name.

**Q. Can I stop offers from appearing in my Transaction History page?**

A. Yes. You can change your settings to only see offers within your Dashboard and eliminate them from view on your Transaction History page:

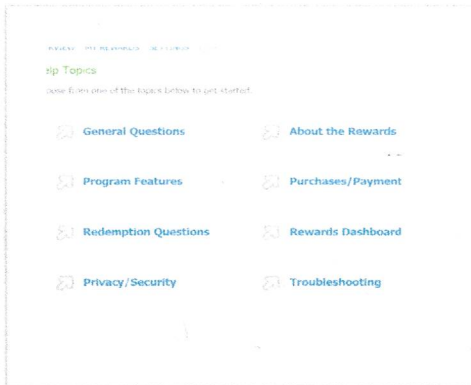
- From your Dashboard, select “Settings.”
- Select “Turn Purchase Perks Rewards Off.”



## QUESTIONS?

**Q. Is there help for frequently asked questions?**

**A.** Yes. Your Rewards Dashboard features an easy-to-use “Help” menu with FAQs:



**Q. Is there a help line?**

**A.** Yes. Phone Western's Contact Center, 877-254-9328.

## HOW DO I OPT OUT?

**Q. How do I opt out of Purchase Perks?**

**A.** To opt out:

- Login to eBanking
- Go to the “eServices Tab” and select “Opt Out of Purchase Perks”
- You will be prompted to “Opt Out”
- Upon submission, you will be directed to a success page.