

WIRELESS 3-STORE COMPARISON STUDY (TELESALES FINANCING)

INSTRUCTIONS • QUESTIONNAIRE

ASSIGNMENT OVERVIEW - SEE DETAILED INSTRUCTIONS TO COMPLETE THE SHOP

- If you previously participated in a wireless comparison study for CX Group or other vendor, you are not eligible to complete these shops.
- You cannot be a post-paid customer of AT&T, T-Mobile, or Verizon. Pre-paid customers are eligible for the shop.
- Shops are assigned by credit score (FICO).
 - You will upload a screenshot of your credit score with your report.
 - If assigned a shop that does not match your credit score, notify your scheduler.
- You will call the assigned phone numbers for AT&T, T-Mobile, and Verizon on the same day.
- You will receive 4 shop confirmations with 4 assignment numbers.
- You will submit 4 reports in the following order:
 - Report #1 = Observations for Verizon (76 questions)
 - Report #2 = Observations for AT&T (same 76 questions)
 - Report #3 = Observations for T-Mobile (same 76 questions)
 - Report #4 = Provider ranking (32 questions)
- A soft credit check with each provider is required. If not offered, request the credit check.
 - Soft credit checks will not affect your credit score or credit history.
 - Name, address, date of birth, and SSN will be required.
- Take the conversation up to finalizing the deal, then decline to buy.
- No purchase is required and reimbursement for any purchase or contract will not be made.
- Get an itemized breakout of the required down payment and any other costs.
- Calls are expected to take 20-30 minutes.
- If you accept the assignment, you are agreeing to call all 3 stores on the same day and fill out all 4 questionnaires for payment to be made.



Before You Begin

- Plan time to call all 3 providers on the same day
- Take detailed notes during each call
- Know how to present yourself
- Prepare at least 1 question to ask
- Know what service timings to capture
- Know what phone handling observations are required



Don't Forget!

- You cannot be a current customer
- Document all required service times
 - Take a device to use for timing
- Take detailed notes on devices/plans recommended
- Request the itemized cost for down payment and other costs via email
- Ask at least 1 question of your own
- Ask the required question
- Make all required observations
- Upload a screenshot of your credit score & emailed price quote (if obtained)



General Requirements

- If you previously participated in a wireless comparison study for CX Group or other vendor, you are not eligible to complete these shops.
- You cannot be a post-paid customer of AT&T, T-Mobile, or Verizon (unless the bill is in another person's name). Pre-paid customers are eligible for the shop.
- You cannot have a past-due or outstanding balance on a previous account.
- Shops are assigned by credit score. Your credit score must match the scenario for your assignment. Check your shop confirmation emails for the scenario you are assigned:
 - Super Prime scenario: credit score of 781-850
 - Prime scenario: credit score of 661-780
 - Near Prime scenario: credit score of 601-660
 - Subprime scenario: credit score of 500-600
 - Deep Subprime scenario: credit score of 300-499
- Do not request the shop if you cannot call all 3 stores on the same day.
- Read all instructions and both questionnaires before you complete the calls.
- You will receive 4 shop confirmations and fill out 4 reports (1 for each shop confirmation).
- Check your shop confirmation emails for the:
 - 3 phone numbers you are required to call.
 - Date you selected to call all 3 stores. (have plenty of time to call all 3).
- Complete the calls alone and without distractions around you.
- Confirm store hours for each location before starting the calls.
 - If you have any issues preventing the calls from being completed, notify your scheduler before submitting any of the reports.
- Report an itemized breakout of the required down payment and other costs provided.
- No purchase is required. Any purchases or contract you agree to will not be reimbursed.
- Submit all 4 reports to shopperhub.cxgroup.com within 12 hours of completing the calls.
 - Submit the 3 call reports after calling each store (ideally BEFORE calling the next).
 - Submit the store ranking report LAST.
- Retain all documentation for six months following your shop.
- You or your immediate family members cannot have worked for the companies you are calling.



Shop Instructions

- Have a phone or other device with you to record service times.
- Take notes during each call to help you remember the details.
 - IMPORTANT! Be sure to link your notes to the correct location for reporting.
- **Required!** Ask at least one question related to the plan(s) being offered.
- **Don't forget** to request to have the itemized breakout of the money due that day and other costs sent to you via email (upload with your report AND enter the quoted costs).

Step #1: Obtain your credit score/capture a screenshot & unfreeze your credit (if needed)

- Visit Experian.com to get your score. If Experian does not have your score, visit:
 - CreditKarma.com to get your score
 - A screenshot of your 3-digit score is required to be uploaded with your report.
- Make sure your current credit (FICO) score matches the assignment you are scheduled for.
- If your credit is locked/frozen, unlock it at least 1-hour prior to completing the calls.

Step #2: Call into CX Group's phone system to validate the start/end time of your call

- Call into CX Group's IVR phone system at 866-265-6212 (toll free).
- Once you dial into the IVR system, you will be prompted to enter your assignment number. This can be found on your shop confirmation. Only enter the first series of numbers. For example, if your assignment number is 2089568-3658147, you would enter 2089568.
- After entering your assignment number, the system will ask you to dial the phone number you would like to call. Dial the call center phone number found in your shop confirmation, and follow the prompts. Do not dial a "1" before the area code once in the IVR system.
- If you receive a recording/voicemail, the call is disconnected, or you get a busy signal, hang up and call back later the same day (all call attempts must be generated through the IVR).
- If you get an error message from the IVR when calling the 866 phone number, try calling 617-284-5807 instead (this is an alternate phone number for the IVR).
- You will get an IVR confirmation number. Write down the number and enter it in your report.

Step #3: Make the initial connection & greeting observations

- Record the time it takes to reach a live employee in minutes:seconds (ex: 01:45).
 - Start timing once the IVR system connects the call and you hear ringing.
 - Stop timing once a live employee is on the line.
 - If there is a hold to speak to an employee, wait until an employee is available.
- Listen carefully and document if the recorded (or live) greeting included the following:
 - Thanked you for calling.
 - Identified the company you were calling.
 - Provided the employee's name (include their name in your report).

Step #4: Inquire about new plan/new phone purchase & do the soft credit pull

- Let the employee take the lead in asking questions and providing options (do not rush them).
- Throughout the conversation, record the percentage of time each of the following happened (they must add up to 100%).
 - % of time consisting of 'dead air' (periods of silence) while on the call with the employee.
 - % of time that was spent in active conversation with an employee.
- If placed on hold one or more times, document the total time spent on hold during the call in minutes:seconds (ex: 00:45).
- At the appropriate time request prices for the phone/plan in the table with intent to purchase.

Required Phone Selection (all providers)	Required Plan Selection by Provider	Decline Extras
○ 2 <u>new</u> iPhone 17 Pro phones ○ Each with 256GB ○ Each with <u>new</u> phone numbers (not keeping the old numbers) <i>*Must be 2 of the exact phones</i>	○ AT&T: Premium 2.0 ○ T-Mobile: Experience More 2.0 ○ Verizon: Simplicity Plan	○ Do not add: • Trade-in value • Protection plans • Accessories of any kind
• Additional details: ○ Select a monthly payment option (financing, not buying outright/cash). ○ Select the free shipping option. ○ Request that the quote be emailed to you (upload the quote with your report) ○ If they cannot email it, ask for a breakdown of the following costs: - Price of the phone - Amount financed for each phone - The term of the finance - The amount of bill credits they are applying for each phone - The downpayment required for each phone - The Monthly plan cost for both new phone lines - Any taxes or activation fees <i>If the iPhone 17 Pro 256GB is unavailable, request Samsung Galaxy S26 512GB for both phones (or any other phone priced \$799.99-\$1,200.00 for both).</i>		

- Complete the soft credit pull:
 - This is the only way to obtain the correct price information.
 - Provide the required personal information needed for the soft credit pull.
 - If the employee does not offer to pull your credit, you must ask them to do so.
 - This will ALWAYS be a soft credit check that will not affect your credit score or history.
- Take the discussion right up to the point where signing up for a plan would be the next step, then decline to move forward using one of the following reasons:
 - Have to discuss further with your spouse/significant other/partner
 - Currently shopping around and not ready to decide today or need to think about it.
- Get the employee's name (ask for it if not provided).
- Write down the name(s) of the plan(s) recommended and enter them in your report.
- Write down any plan benefits or promotions mentioned.
- Write down any elements related to the provider's network that are mentioned.
- Write down any accessories offered to you or mentioned.
- Request an itemized breakout of the money due that day and other costs be sent to you via email. Upload the costs with your report.

Step #5: Ask the required question

- Ask the employee: "Do you require a deposit on wireless home internet?" If the answer is yes, ask how much and enter the amount in your report.

Step #6: Submit all 4 reports within 12 hours of the visit

- Take your time submitting reports and accurately enter the results (critical).
- Take good notes after each call to help you submit accurately (critical).
- Submit the 3-call reports BEFORE filling out the 3-way ranking report.



TELESALES CREDIT FLOW QUESTIONNAIRE

Shop date:

Start time:

End time:

Store Information

1. Retailer for this questionnaire:

☐ AT&T

☐ T-Mobile

☐ Verizon

Initial Call/Greeting

2. From the time you initiated the call, how long did it take to reach an employee?

☐ Under 30 seconds

☐ 30 seconds to 1 minute

☐ 1:01 - 3 minutes

☐ 3:01 - 5 minutes

☐ 5:01 - 8 minutes

☐ 8:01 - 10 minutes

☐ Greater than 10 minutes

3. Was the time to get assistance acceptable or unacceptable to you?

☐ Faster than expected

☐ As expected

☐ Slower than expected

4. Did the recorded (or live) greeting include a 'Thank you for calling' statement and identify the company by name?

For example, "Thank you for calling AT&T"

☐ Yes

☐ No

5. Was the employee's name provided either by being audibly stated in the recorded greeting or by their introducing themselves by name?

☐ Yes

☐ No

6. Were you prompted to provide your name either during the recorded greeting or once you reached an employee?

☐ Yes

☐ No

Sales Interaction

7. Was a call transfer required to reach the intended department?

☐ Yes

☐ No

8. Provide the name of the employee who primarily assisted you.

9. Did the employee put you on hold during the call?

☐ Yes

☐ No

10. If yes, how many times were you put on hold during the call?

☐ 1 time

☐ 2 times

☐ 3 or more times

☐ N/A

11. How long were you on hold?

Select the amount of time you were placed on hold. If you were placed on hold more than once, include the total time you spent on hold.

- ☐ Under 30 seconds
- ☐ 30 seconds to 1 minute
- ☐ 1:01 - 3 minutes
- ☐ 3:01 - 5 minutes

- ☐ 5:01 - 8 minutes
- ☐ 8:01 - 10 minutes
- ☐ Greater than 10 minutes
- ☐ N/A

12. How much effort did the employee make to understand your family size (number of phones or lines needed), needs, and interests?

☐ HIGH: Employee made significant effort to engage me in a dialogue to try and better understand my needs

- ☐ MEDIUM: Employee made casual effort to understand my needs, but dialogue was brief
- ☐ LOW: Employee made little to no effort to engage me and determine my needs

13. Did the employee offer to look up your service address to qualify eligibility for home internet?

- ☐ Yes
- ☐ No

14. Did the employee inquire about your employment/military/school enrollment status for the purpose of positioning a service discount?

- ☐ Yes
- ☐ No

15. How would you rate the employee's personality during your interaction?

- ☐ Exceptional: Employee established a good rapport, was friendly, and made me feel comfortable during our interaction
- ☐ Acceptable: Employee was cordial but not overly friendly during our interaction, "strictly business"

☐ Needs Improvement: Employee was rude, unprofessional, or made me feel uncomfortable during our interaction

16. What do you believe occurred that prevented the employee from establishing better rapport?

Enter N/A if you rated the employee's personality during your interaction as 'Exceptional'.

17. The employee asked questions to understand what I valued or what mattered most to me.

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree
- ☐ Strongly disagree

18. The employee seemed genuinely interested in understanding what I valued most or what mattered to me.

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree
- ☐ Strongly disagree

19. The employee was respectful when addressing my questions, concerns, or confusion and DID NOT make me feel awkward or embarrassed.

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree

☐ Strongly disagree

20. The employee sought to understand what, if anything, made me dissatisfied with my current carrier, plan, or phone.

☐ Strongly agree

☐ Somewhat agree

☐ Neither agree nor disagree

☐ Somewhat disagree

☐ Strongly disagree

21. How useful were the answers the employee provided to your questions?

☐ All of the answers provided were useful

☐ Most were useful, but some were not useful

☐ About half were useful, while half were not useful

☐ Most were not useful, but some were useful

☐ None of the answers provided were useful

☐ N/A – I did not ask a question

22. How comprehensive was the solution offered by the employee based on your needs and interests?

☐ Very Comprehensive – The employee provided a solution that met all (or almost all) of my needs

☐ Somewhat Comprehensive – The employee provided a solution that met most of my needs, but didn't address some important aspects

☐ Not Comprehensive – The employee did not provide a solution that would meet most of my needs, did not provide a solution at all, or completely missed the mark on addressing my most important needs

23. What, if anything, do you believe was missing from the solution, and what unanswered questions did you have?

24. Did the employee send you a quote?

☐ Yes

☐ No

25. Price of each phone:

26. Amount financed for each phone:

27. The term of financing:

28. Amount of bill credits applied to each phone:

29. Monthly plan cost for both new phones:

30. Taxes or activation fees:

31. What type of service(s) did the employee include in their sales proposal?

☐ Both Mobile and Home Internet services

☐ Mobile services only

☐ Home Internet services only

☐ No services were offered to me

32. Did the employee discuss a branded credit card as part of the proposal?

☐ Yes

☐ No

33. Did the employee discuss a mobile and home discount or bundle that's available with select plans?

☐ Yes

☐ No

34. If applicable, which plan(s) did the employee propose as part of your solution?*Select all that apply.*

- | | |
|--|---|
| ☐ AT&T – Elite (Mobile) | ☐ Verizon – myPlan Unlimited Ultimate (Mobile) |
| ☐ AT&T –Premium 2.0 (Mobile) | ☐ Verizon – myPlan Unlimited Plus (Mobile) |
| ☐ AT&T –Extra 2.0 (Mobile) | ☐ Verizon – myPlan Unlimited Welcome (Mobile) |
| ☐ AT&T – Value 2.0 (Mobile) | ☐ Verizon – 5G Home Ultimate (Home Internet) |
| ☐ AT&T – 4GB (Mobile) | ☐ Verizon – 5G Home Plus (Home Internet) |
| ☐ AT&T – Internet 5000 (Home Internet) | ☐ Verizon – LTE Home Plus (Home Internet) |
| ☐ AT&T – Internet 2000 (Home Internet) | ☐ Verizon – LTE Home (Home Internet) |
| ☐ AT&T – Internet 1000 (Home Internet) | ☐ Verizon – Fios 2 Gig (Home Internet) |
| ☐ AT&T – Internet 500 (Home Internet) | ☐ Verizon – Fios 1 Gig (Home Internet) |
| ☐ AT&T – Internet 300 (Home Internet) | ☐ Verizon – Fios 500 Mbps (Home Internet) |
| ☐ T-Mobile – Experience Beyond (Mobile) | ☐ Verizon – 300 Mbps (Home Internet) |
| ☐ T-Mobile – Experience More (Mobile) | ☐ Other Mobile Plan |
| ☐ T-Mobile – Essentials (Mobile) | ☐ Other Home Internet Plan |
| ☐ T-Mobile – Essentials Saver (Mobile) | ☐ No Specific Plan Offered |
| ☐ T-Mobile – All-In (Home Internet) | |
| ☐ T-Mobile – Amplified (Home Internet) | |
| ☐ T-Mobile – Rely (Home Internet) | |
| ☐ Verizon – Simplicity Plan (Mobile) | |

35. If other mobile or home internet plan, what plan was proposed?**36. Did the employee propose any phone or device promotions as part of your solution?**

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

37. Did the employee discuss any benefits of the proposed plan(s) beyond talk, text, and data allowance?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

38. Which plan benefits were discussed with you?*Select all that apply.*

- | | |
|--|--|
| ☐ 5G access | ☐ Call filter/spam blocker |
| ☐ Mobile hotspot allowance | ☐ Other benefits not listed here |
| ☐ Streaming services (e.g., Netflix, Disney, Hulu, Max, Music Streaming, YouTube Premium) | ☐ Didn't discuss any but had me review benefits on digital or paper resource |
| ☐ Premium services (e.g., Cloud Storage, Apple One, Walmart+) | ☐ Discussed checked off benefits and had me review additional benefits on digital or paper resource |
| ☐ International benefits (e.g., calling outside of the U.S., traveling outside of the U.S.) | ☐ N/A – did not discuss plan benefits with me |

39. Did the employee specifically discuss the benefits of their network at any point during the sales interaction?

- | | |
|---|--|
| ☐ Employee extensively discussed the network with me | ☐ Employee made no mention of the network during our entire interaction |
| ☐ Employee made some mention of the network | |

40. Which of the discussion points were addressed?*Select all that apply.*

- | | |
|---|--|
| ☐ Streaming capabilities | ☐ Gaming capabilities |
|---|--|

- ☐ Speed
- ☐ Reliability/latency
- ☐ Other 5G experiences

- ☐ Using at home or away from home
- ☐ None of the above

41. The employee did not appear to be following a rehearsed script or routine and worked to understand my situation.

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree
- ☐ Strongly disagree

42. The employee seemed objective and unbiased in what they presented. They did not seem motivated to push a certain plan or certain phone, even if it fit my needs.

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree
- ☐ Strongly disagree

43. How much effort did the employee make to get you to close on the sale today by signing up for a new service plan?

- ☐ High: Employee made significant effort to have me agree to the sale/purchase, asking several times throughout our interaction
- ☐ Medium: Employee made some effort to close the sale, but it felt casual
- ☐ Low: Employee made little or no effort to have me close the sale

44. After you declined the offer to close, did the employee attempt to overcome any objections you had to the sale?

- ☐ Yes
- ☐ No

45. How knowledgeable was the employee regarding all of the products and services discussed during the interaction?

- ☐ High: Employee showed a significant level of expertise regarding the products and services discussed, they seemed to have all the answers
- ☐ Medium: Employee seemed well-versed in the products and services, but did not give the impression of total expertise
- ☐ Low: Employee seemed to have little to no knowledge of the products and services discussed, answers given had low confidence

46. If applicable, which equipment protection services did the employee discuss with you?

This question relates to insurance protection plans. Select all that apply.

- ☐ Mobile Protection Solution
- ☐ Home Device(s) Protection Solution
- ☐ The employee didn't discuss any protection services

47. Did the employee discuss a branded mobile app as an additional benefit of being a customer?

- ☐ Yes
- ☐ No

48. Did the employee discuss or offer to sell any accessories during the sales interaction?

- ☐ Yes
- ☐ No

49. Which types of accessories were offered to you?

Select all that apply.

- ☐ Cases
- ☐ Charging
- ☐ Screen Protector
- ☐ Audio

- | | |
|---|---|
| ☐ Gaming | ☐ Smart Home |
| ☐ Health and Fitness | ☐ Smart Watch |
| ☐ Vehicle Mounts | ☐ Other Accessory |
| ☐ Security | ☐ No accessories were offered or discussed |

50. If Other Accessory, what was offered?

51. Did the employee position a bundle or other promotion on accessories?

- | | |
|------------------------------|---|
| ☐ Yes | ☐ No accessories were offered or discussed |
| ☐ No | |

52. Did the employee discuss any other solutions not previously mentioned?

Example: connected devices like cameras, smartlocks, pre-paid services, etc.

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

53. Which additional solutions were discussed with you?

54. Did the employee offer to follow up with you at a later date regarding this transaction?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

55. If yes, how did the employee explain they would follow up with you?

Credit Flow

56. What is your current credit score?

Upload a screenshot showing your 3-digit credit score. Your name should appear with your credit score and date of inquiry.

57. Did you pull your credit score from Experian or Credit Karma?

- | | |
|-----------------------------------|---------------------------------------|
| ☐ Experian | ☐ Credit Karma |
|-----------------------------------|---------------------------------------|

58. Did the employee provide an estimated monthly cost or required down payment amount before officially initiating the credit check?

If the employee stated the down payment was \$0, select 'Yes'.

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

59. Did the employee explicitly mention a '\$0 down' or 'no money down' option during their initial sales pitch?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

60. Before running the credit check, did the employee clearly explain whether the process would require a 'soft pull' or a 'hard pull' on your credit history?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

61. Based strictly on the results of the credit check, what was the exact required down payment (excluding taxes/fees) for the device(s) selected?

Upload a photo of the quote sent to you showing the exact required down payment (excluding taxes/fees).

62. How confident and knowledgeable was the employee in explaining why a specific down payment was required based on your credit results?

- | | |
|---|---|
| ☐ Extremely confident and knowledgeable | ☐ Slightly confident and knowledgeable |
| ☐ Very confident and knowledgeable | ☐ Not at all confident and knowledgeable |
| ☐ Moderately confident and knowledgeable | |

General Observations

63. Enter the percentage of time the call consisted of 'dead air' (periods of silence):

Enter the percentage of time that consisted of dead air (silence) from the moment you were connected to an employee until the end of the call. Do not include any time you were placed on hold. Format as a whole number (e.g., 30). The numbers you enter for questions 50 and 51 must add up to 100.

64. Enter the percentage of time you spent in active conversation with the employee:

Enter the percentage of time spent in active conversation with the employee from the moment you were connected to an employee until the end of the call. Format as a whole number (e.g., 70). The numbers you enter for questions 50 and 51 must add up to 100.

65. Did the employee's audio environment sound professional and conducive to a business conversation?

☐ Yes

☐ No

66. Did the employee have to consult with a peer or Manager at any point during the interaction?

☐ Yes

☐ No

67. What best describes the employee's tone, listening ability, and focus?

☐ Sounded engaged, listened without distraction, and did not make me feel rushed

☐ Listened but seemed distracted by things around them

☐ Sounded bored, scripted, or disengaged

68. Based on this experience, how likely are you to recommend this carrier's products or services to a friend or family member?

☐ 5 – Very likely

☐ 2

☐ 4

☐ 1 – Not at all likely

☐ 3

69. What, if any, aspects of your overall experience would hinder your interest to buy from this carrier over the phone?

Select all that apply.

☐ Plan knowledge

☐ Employee interaction/personality

☐ Product knowledge

☐ Wait time

☐ Promotion knowledge

☐ Felt ignored or neglected

☐ Cost of equipment

☐ I would never buy over the phone from any carrier

☐ Cost of monthly service

☐ N/A – I would buy from this carrier over the phone

70. Please provide any additional feedback regarding your overall shopper experience or share anything that was surprising or unexpected about your interaction that influenced your overall perceptions.

Enter N/A if there is nothing additional about the experience you feel is important for the client to know.

71. Is a deposit required on wireless home internet?

☐ Yes

☐ No

72. If yes, what is the required deposit amount?

73. Scenario:

Do not answer. STN will answer.

☐ Super Prime: 781-850

☐ Prime: 661-780

☐ Near Prime: 601-660

☐ Subprime: 500-600

☐ Deep Subprime: 300-499

74. What time zone did you make the call from?

☐ Eastern Time Zone

☐ Central Time Zone

☐ Mountain Time Zone

☐ Pacific Time Zone

☐ Hawaiian Time Zone

☐ Alaskan Time Zone

75. Enter the area code of the phone number you called from:**76. IVR Confirmation Number:**

END OF QUESTIONNAIRE