

WIRELESS 3-WAY COMPARISON STUDY (DIGITAL WEBSITE 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 visit the assigned website 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 (78 questions)
 - Report #2 = Observations for AT&T (78 questions)
 - Report #3 = Observations for T-Mobile (78 questions)
 - Report #4 = Provider ranking (56 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.
- Enter personal information and a credit/debit card number to get pricing information.
 - Your card will not be charged (cancel the order before processing).
- No purchase is required, and reimbursement for any purchase or contract will not be made.
- Screenshots of phones & pricing are required (most important part)!
- Get an itemized breakout of the required down payment and any other costs.
- Observations for each provider is expected to take 20-30 minutes (60-90 minutes total).
- If you accept the assignment, you are agreeing to visit all 3 websites on the same day and fill out all 4 questionnaires for payment to be made.



Before You Begin

- Plan time to visit all 3 provider websites on the same day
- Take detailed notes for each provider
- Have the checklist available
- Prepare at least 1 question to ask
- Know what website observations to make



Don't Forget!

- Explore all 3 platforms
- Use the checklist to make the required observations for each provider
- Pose as a new customer seeking a new provider for a phone & plan purchase
- Report the itemized cost for down payment and other costs
- Take all 4 required screenshots



General Requirements

- Screenshots are the most important part of report submission! Be sure to take them all.
- 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 must visit the provider's website using a personal computer/laptop. Do not use the app.
- At some point you may need to create a new account and must do so to continue.
- 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 make observations for all 3 providers 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 for the websites to visit.
- Complete the website observations alone and without distractions around you.
- Document all plan/phone pricing required.
- 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 review.
 - Submit the 3 website reports after completing each one (ideally BEFORE exploring 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 shopping.



Shop Instructions

- Use the table and 'Assignment Checklist' below to make required observations (same for all 3 providers). [Click here](#) to print a copy of the checklist.
- In addition to the checklist items, do the following:
 - Record how long it takes for the landing page to load in mm:ss (ex. 00:15).
 - Make note if it takes more than 3 seconds for any page to load.
 - Pose as a new customer switching providers.
 - Make the same phone AND plan selection for all 3 providers and add them to the cart
 - Do not make the purchase. Delete the cart after all observations are made.

- Take detailed notes while exploring each website to help you submit accurately (critical).
- Take all required screenshots. Examples are provided at the bottom of the document.
- Be sure to observe all items in the checklist. They may not always flow in the order presented.
- **Don't forget** to provide the itemized breakout of the money due that day and other costs in your report.

Required phone/plan to choose for all 3 providers & additional details		
Required Phone Selection (all providers)	Required Plan Selection by Provider	Decline Extras
<ul style="list-style-type: none"> ○ 2 <u>new</u> iPhone 17 Pro phones ○ Both 256GB ○ Both <u>new</u> phone numbers (not keeping the old numbers) <p><i>*Must be 2 of the exact phones</i></p>	<ul style="list-style-type: none"> ○ AT&T: Premium 2.0 ○ T-Mobile: Experience More 2.0 ○ Verizon: Simplicity Plan 	<ul style="list-style-type: none"> ○ Do not add: <ul style="list-style-type: none"> • Trade-in value • Protection plans • Accessories of any kind
<ul style="list-style-type: none"> • Additional details: <ul style="list-style-type: none"> ○ Select a monthly payment option/financing (not bought outright/cash) ○ Always choose FREE shipping option ○ Document the name of the plan(s) offered <p><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></p>		
Assignment Checklist ✓		
Step #1: Obtain your current Credit Score		
<p>Don't forget to take a screenshot of your credit score!</p> <ul style="list-style-type: none"> • Visit Experian.com to get your score. <ul style="list-style-type: none"> ○ 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. • Screenshot #1: Your 3-digit score with your name and date of inquiry. 		
Step #2: Make the required Landing Page & Navigation observations		
<ol style="list-style-type: none"> 1. ☐ Record the time it takes the main home page (landing page) to load in minutes and seconds. 2. ☐ Find the section to create an account/sign-up and note the ease of locating it. <i>Create an account AFTER you build your cart to see if it is required to check out; otherwise, not required.</i> 3. ☐ Note if the home page clearly featured a recently launched device (i.e., iPhone 17, Samsung, Galaxy S26, etc.). 4. ☐ Note the visual and modern appeal/feel of the home page. <i>You will compare and rank the look and feel of each platform when you submit your platform ranking questionnaire.</i> 5. ☐ Note if internet banners or icons are visible on the main home page. 		

6. ☐ Note the ease of navigate to the 'deals' or 'offers' details.

Step #3: Make the required Phone Selection observations (build your cart)

Don't forget to take these two required screenshots!

1. ☐ Explore the phone filtering options to look up specific brands, prices, and features you are interested in and note the ease of use. *Make note how many clicks it takes to see the details of a specific phone model.*
2. ☐ Select the iPhone 17 Pro, and make note of the available pictures of the device(s) – did you get a 360-degree view of what it looks like?
3. ☐ Change the color of the phone and confirm if the phone picture changes color.
4. ☐ Note if the full retail price vs. the monthly installment price of the phone is clear.
5. ☐ **Screenshot #2: Page showing the phones selection, payment options, and full retail price**
6. ☐ Look for a pre-owned and/or refurbished/used option and make note of how easy it is to find them.
7. ☐ Review phone promotion details and ease of understanding them.
If multiple phone promos are available, does the site explain which is better or apply the better offer to your cart?
8. ☐ Note if there is an option or tool to compare the iPhone 17 Pro against other models.
9. ☐ Look for the technical specifications of the phone; note the ease of finding and understanding.
10. ☐ Note if it is clear whether the selected phone is in stock.
11. ☐ Note if customer ratings are clearly visible when you click on a phone page to see the details.
12. ☐ Note if the site suggests compatible accessories (e.g., cases).
13. ☐ **Add two iPhone 17 Pro phones with 256 GB to your cart (no trade-in, protection, or accessories)**
14. ☐ Look for a tool or way to estimate the taxes based on your location/zip code.
15. ☐ **Screenshot #3: Your cart showing the total monthly bill and amount due today BEFORE you enter your personal information.**

Step #4: Make the required Plan Selection observations (build your cart)

Don't forget to take the required screenshot!

1. ☐ Count the number of service plan options shown and note if the differences are clear (e.g., entry-level vs premium). *Look for the plan options if they are not clear.*
2. ☐ Look for a tool or 'help me choose' option that matches your needs to a specific plan.
3. ☐ Note if a multi-line discount is reflected and easy to confirm.
4. ☐ Look for plan benefits (streaming, hotspot, etc.) and note the ease of finding them.
5. ☐ Look for device protection options and note the ease of finding them.
6. ☐ Change a couple of initial selections and confirm if the total monthly price is updated.
7. ☐ Look for an 'auto-pay' or 'bring your own device' discount. *If offered, select one of the options and note if the discount is applied in the total price or only mentioned in fine print.*
8. ☐ Look for the fine print (taxes, fees, etc.) of the device/plan and note the ease of finding them.
9. ☐ Confirm whether same-day delivery is an option for your address.

Step #5: Make the required Trade-In & Promotion observations

1. ☐ Note if a device trade-in offer is mentioned and if multiple device trade-ins are possible. *If yes, go through the process to see trade-in value (temporarily add a trade-in to your cart).*
2. ☐ Note the ease of finding a trade-in estimator and if questions to determine the trade-in amount are clear. *Look for a way to save your trade-in quote for later.*
3. ☐ After adding the trade-in offer to your cart, check your total to see if the discount is clearly shown. *Determine if the discount applied matches the trade-in offer.*
4. ☐ Remove the trade-in from your cart.
5. ☐ Note if any unexpected add-ons are forced into your cart (e.g., insurance, accessories).
6. ☐ Determine if there is a line-item cost for the total monthly bill (device payment + service plan + protection + surcharges).

Step #6: Make the required Support & Engagement observations

1. ☐ Use the chat bot or live chat feature to ask a basic question related to a phone or plan. *Note if a chat session automatically pops up during the session.*
Example questions:
 - Do you have good reception in [your city/state/zip]?
 - Can I keep my current phone number?
 - How long does it take to activate my new service?
 - Are there activation fees or setup costs?
2. Confirm whether you saw the following:
 - ☐ 'Click to call' button for phone support
 - ☐ FAQ or Help section
 - ☐ Guest checkout option without logging into an account

Step #7: Complete the Soft Credit Pull

Don't forget to take the required screenshots!

1. ☐ Once the required phone and plan are in your cart, click to continue to the next step.
2. ☐ Follow prompts to create your profile and put in your personal information for the soft credit pull (it will not show on nor impact your credit report), then click to the next step.
3. ☐ If you are given steps to verify your identity, you must complete the steps to continue.
4. ☐ Choose the free shipping option, then click to the next step.
5. ☐ Click to view the Retail Installment Contract/agreement and take screenshot #4 and #5.
6. ☐ **Screenshot #4 and #5:**
 Area of the Retail Installment Contract showing the financing term and breakout of costs.
 Area of the Retail Installment Contract showing your name and the date.
7. **AFTER you enter your personal information. It will take multiple screenshots to capture required images of the Retail Installment agreement.**
 - For Verizon, the Retail Installment Contract should automatically appear (if not, look for a link).
 - For AT&T, you will need to click on the link for 'Retail Installment Agreement'.
 - For T-Mobile, this should automatically appear (if not, look for a link).
8. ☐ You will need to enter your credit/debit card number to get all of the required information.

- **STOP** before finalizing payment. Do not place the order, and your card will not be charged.

Step #8: Submit all 4 reports within 12 hours of shop completion

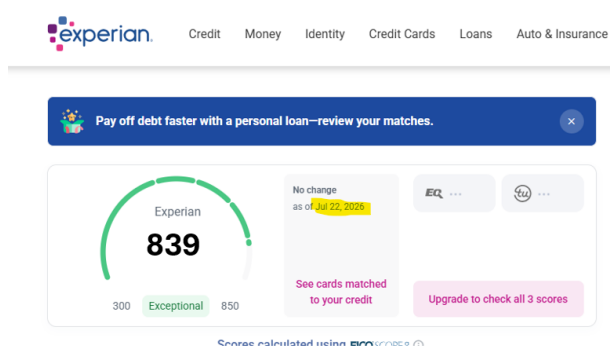
- Take your time submitting reports and accurately enter the results (critical).
- Submit the 3-observation reports BEFORE filling out the 3-way ranking report.



Sample of Required Screen Shots #1 thru #5

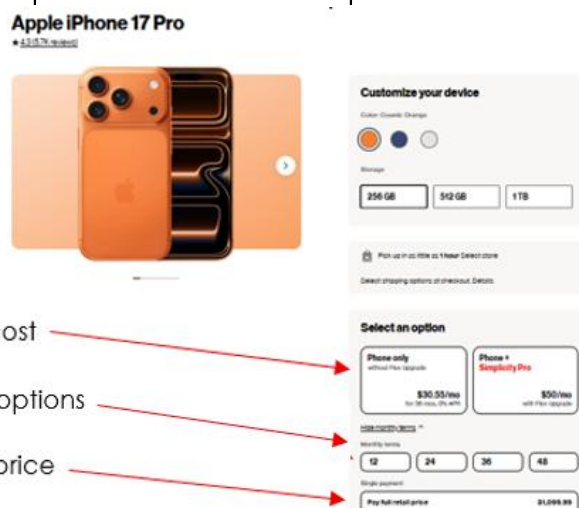
Verizon Screenshot #1

Dated FICO Credit Score from Experian
(date is highlighted)



Verizon Screenshot #2

Initial page showing the phone selection, finance options, and full retail price.



Verizon Screenshot #3

Your cart showing the monthly bill and amount due today BEFORE putting in your personal information.

Here's your cart

[Keep shopping](#)

Phones & Devices

New line 1 - Account owner

734-787-XXXX

Device

Apple iPhone 17 Pro
Cosmic Orange, 256 GB

Plan

Verizon Simplicity Plan

Products & plan perks

Decline Device Protection

New line 2

734-787-XXXX

Device

Apple iPhone 17 Pro
Cosmic Orange, 256 GB

Plan

Verizon Simplicity Plan

Products & plan perks

Decline Device Protection

Monthly total \$151.10/mo

Pricing shown includes \$10/mo discount per line for the Verizon Simplicity Plan. If you don't enroll in paper-free billing and Auto Pay with a bank account or Verizon Visa® Card within 30 days of activation, this discount will be removed and you will be charged \$55/mo per line.

Ongoing monthly charges & credits

Line 1: 734-787-XXXX

Plan	Amount
Verizon Simplicity Plan	\$55.00
Auto Pay and paper-free billing discount	-\$10.00

Device	Amount
Apple iPhone 17 Pro	\$30.55
Cosmic Orange, 256 GB	For \$5/mo (24 APR) Retail Price \$1,099.99

Line 2: 734-787-XXXX

Plan	Amount
Verizon Simplicity Plan	\$55.00
Auto Pay and paper-free billing discount	-\$10.00

Device	Amount
Apple iPhone 17 Pro	\$30.55
Cosmic Orange, 256 GB	For \$5/mo (24 APR) Retail Price \$1,099.99

One-time bill charges \$0.00

\$40/line activation fee waived

Due today \$132.00

Est. sales tax for 48197 \$132.00

Total \$132.00

Total monthly savings \$65.82/mo

Total one-time savings \$80.00

Verizon Screenshot #4

Area of the Retail Installment Contract showing the financing term and cost breakout.

Device Payment Agreement

Apple iPhone 17 Pro, 256 GB COSMIC ORANGE (Line 1)

[Print](#)

verizon

**RETAIL INSTALLMENT CONTRACT
RETAIL INSTALLMENT SALE AGREEMENT/ RETAIL INSTALLMENT
OBLIGATION / SECURITY AGREEMENT
SUBJECT TO STATE REGULATION**

SELLER (CREDITOR): Verizon Wireless Services LLC ("Verizon Wireless")
One Verizon Way, Basking Ridge, NJ 07920 (800) 922-0204

INSTALLMENT SALE AGREEMENT #

1862673533

BUYER'S NAME

[REDACTED] is the Verizon Wireless Account Owner, or if not the Buyer signing below his/her authorized Account Manager delegate(s).

BUYER'S PHONE NUMBER

0000000000

BUYER/ACCOUNT OWNER'S ADDRESS

[REDACTED]

DESCRIPTION OF GOODS

iPhone 17 Pro/MGT/L/L/A ("Device")

TRANSACTION DATE

09/11/2026

YOU, meaning the Buyer named above, agree to pay US, the Seller/Creditor named above, the Total Sale Price of the goods identified above according to the terms of this Retail Installment Sale Agreement/Retail Installment Obligation/Security Agreement (the "Device Payment Agreement").

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
The cost of Your credit at a yearly rate 0%	The dollar amount the credit will cost You \$0.00	The amount of credit provided to You or on Your behalf \$1,099.99	The amount You will have to pay after You have made all payments as scheduled \$1,099.99	The total cost of Your purchase on credit including Your down payment of \$0.00 \$1,099.99

Your payment schedule will be:

Number of Payments: 36

Amount of Payments: Payment 1: \$30.74 Payments 2-36: \$30.55

When Payments are Due: monthly starting on 10/05/2026

SECURITY. You are granting to Seller/Creditor a security interest in the Device.**LATE CHARGE.** Payments received 15 or more days after Your due date may incur a late payment fee of up to 5% or \$5, whichever is less.**ADDITIONAL INFORMATION.** Please see Your Device Payment Agreement terms for any additional information about nonpayment, default, any required payment in full before scheduled payments dates, and prepayment terms.

ITEMIZATION OF AMOUNT FINANCED

(A) CASH PRICE (excluding tax)

\$1,099.99

(B) DOWN PAYMENT (if applicable)

\$1,099.99

(C) FINANCE CHARGE

\$0.00

(D) TAXES

\$0.00

(E) AMOUNT FINANCED

\$90.75

* Not included in Amount Financed

\$1,099.99

DEVICE PAYMENT AGREEMENT TERMS

Verizon Screenshot #5

Area of the Retail Installment Contract showing your name and the date.

Financed for Your Device:

NOTICE TO BUYER/STATE SPECIFIC PROVISIONS:

- Do not sign this Device Payment Agreement before You read it or if it contains any blank spaces for information that is available at the time You sign this Device Payment Agreement.
- You are entitled to a completely filled-in copy of this Device Payment Agreement at the time You sign it. Keep it to protect Your legal rights.
- Under the law, You have the right to pay off in advance the full amount due at any time, and in doing so You may receive a partial rebate of any finance charges. If You desire to prepay the full amount due, the amount due will be furnished upon request.
- By signing this Device Payment Agreement, You are granting to Verizon Wireless a purchase money security interest in the Device and any or all cash or non-cash proceeds of the Device, which will continue until Verizon Wireless has received payment in full of the Secured Obligations.
- You have the right to redeem the property (Device) if repossessed for a Default and, to require, under certain conditions, a resale of the property (Device), if repossessed.
- We have no right to unlawfully enter Your premises or commit any breach of the peace to repossess goods (Device) purchased under this Device Payment Agreement.
- If You are in Default under this Device Payment Agreement, We may take possession of the Device and may sell, lease, or otherwise dispose of the Device to satisfy any unpaid Secured Obligations.
- This Device Payment Agreement is covered by state and federal laws, and You have the rights of a buyer under such laws.
- ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED UNDER THIS DEVICE PAYMENT AGREEMENT OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
- This is a Retail Installment Sale Agreement/Security Agreement and not a lease. We have a limited return policy. Please ask for details.
- DISTRICT OF COLUMBIA: Seller certifies that the information contained in this Agreement complies with the District of Columbia Municipal Regulations, Title 16, Chapter 1.
- South Dakota Customers: If there are any improprieties in the making or servicing of this Device Payment Agreement, please contact the South Dakota Division of Banking: South Dakota Division of Banking 1714 Lincoln Ave, Suite 2 Pierre, SD 57501 (605) 773-3421.
- Illinois Customers: The Illinois Predatory Loan Prevention Act ("PLPA") prohibits an installment sales agreement that imposes a PLPA Annual Percentage Rate ("PLPA APR") exceeding 36% on the unpaid balance of the amount financed. Any installment sales agreement with a PLPA APR over 36% is null and void and may not be collected. Disclosed APR may be lower than PLPA APR.

I agree to all the terms and conditions of the Retail Installment Sale Agreement/Security Agreement (RISA), including my obligation to make the monthly payments described on page 1 of my RISA, my right to cancel within thirty (30) days, and my grant of a security interest to Verizon Wireless in the device.

Verizon Wireless Services LLC 09/11/2026 17:06:03

Retail Installment Sale Agreement/Security Agreement accepted by [REDACTED] at [REDACTED] on 09/11/2026 17:06:03

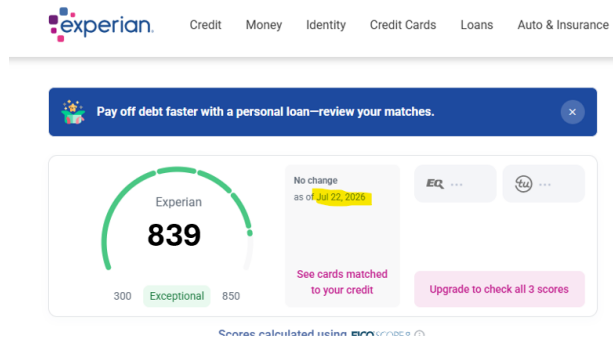
Version: 06/08/2026

Agree and continue

AT&T Sample of Required Screen Shots #1 thru #5

AT&T Screenshot #1

Dated FICO Credit Score from Experian
(date is highlighted)



AT&T Screenshot #2

Initial page showing the phone selection, finance options, and full retail price.

The screenshot shows the AT&T phone selection page for the iPhone 17 Pro. It features a large image of the phone and a sidebar with options for Model (iPhone 17 Pro, 6.3 inch display), Color (Silver), and Capacity (256 GB, 512 GB, 1TB). The 256 GB model is selected, priced at \$30.56/mo. The 1TB model is priced at \$41.67/mo. Below the phone image, there are sections for "Monthly cost", "Payment options", and "Full retail price". The "Full retail price" is listed as \$1099.99. The "Monthly cost" is \$30.56/mo. The "Payment options" section shows "AT&T Premium 2.0" and "AT&T Administrative/Regulatory Cost Recovery Fee".

AT&T Screenshot #3

Your cart showing the monthly bill and amount due today BEFORE putting in your personal information.

Monthly bill

Amount due today

The screenshot shows the AT&T "My cart" page. It displays the "Wireless" section with a "Monthly bill" of \$229.10 and an "Amount due today" of \$132.00. The cart contains two lines: Line 1 (iPhone 17 Pro, 256GB, \$30.56/mo) and Line 2 (iPhone 17 Pro, 256GB, \$30.56/mo). The "Price details" section shows the breakdown of the monthly bill, including the phone price, AT&T Premium 2.0, and the regulatory fee. The "Amount due today" section shows the breakdown of the amount due today, including the phone price, AT&T Premium 2.0, and the regulatory fee.

AT&T Screenshot #4 & #5

Area of the Retail Installment Contract showing the finance term and cost breakout.

You will need multiple screenshots to capture this information

V25 | September 2026

**CREDIT SALE CONTRACT/RETAIL INSTALLMENT CONTRACT/RETAIL
INSTALLMENT OBLIGATION/RETAIL INSTALLMENT SALE
AGREEMENT/CONDITIONAL SALES CONTRACT/SECURITY AGREEMENT
("THIS AGREEMENT") -
SUBJECT TO STATE REGULATION**

SELLER/CREDITOR: New Cingular Wireless PCS, LLC d/b/a AT&T Mobility
1025 Lenox Park Boulevard NE, Atlanta, GA 30319

BUYER'S NAME: **[REDACTED]**

BUYER'S PHONE NUMBER: **[REDACTED]**

BUYER'S ADDRESS: **[REDACTED]**

DEVICE: Apple iPhone 17 Pro - 256GB - Cosmic Orange

INSTALLMENT ID:

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.	The dollar amount the credit will cost You.	The amount of credit provided to You or on Your behalf.	The amount You will have paid after You have made all payments as scheduled.	The total cost of Your purchase on credit, including Your down payment of is.
0.00%	\$0.00	\$1099.99	\$1099.99	\$1099.99

Your Payment Schedule Will Be

Number of Monthly Payments:	36.0
Amount of Monthly Payment:	\$30.56
Amount of Last Monthly Payment:	\$30.39
Monthly Payments Due	After Your Device is shipped or activated, we bill You for the Device on Your next Service bill. See bill cycle details on Your Customer Service Summary.

Security. We retain a security interest in the subject matter of this Agreement. You grant us a purchase money security interest in the Device.

Late Payment Fee. We do not charge a late payment fee specific to unpaid installment plan charges.

Prepayment. If You pay off all Your debt early, You will not pay a penalty, and because no finance charge is imposed under this Agreement, there is no unearned finance charge to be refunded.

Additional Information below. See Agreement terms below for nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, **individual arbitration**, and any upgrade options.

ITEMIZATION OF AMOUNT FINANCED of \$1099.99

\$1099.99 PURCHASE PRICE

DOWN PAYMENT

\$1099.99 AMOUNT FINANCED

\$0.00 PREPAID FINANCE CHARGE

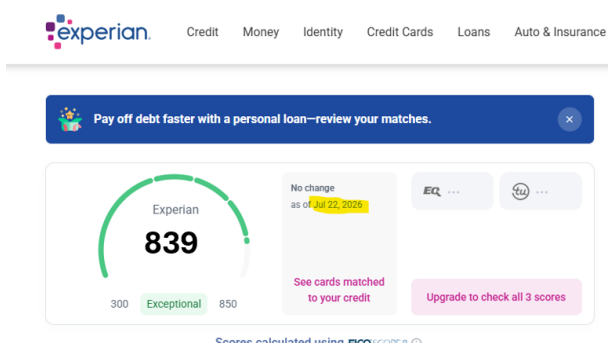
By signing this Agreement, You are buying the Device on credit from Seller/Creditor (and, together with any Seller/Creditor assignees of the obligations under this Agreement following such assignment, "we", or "us") on credit. You grant us a "purchase money security interest" in the Device and all "proceeds" from its sale or other disposition of Device to secure performance of Your obligations under this Agreement (the "Secured Obligations"). Your Secured Obligations include repaying the Amount Financed and any related charges in U.S. funds. The security interest continues until we are paid in full for the Secured Obligations, including reasonable and actual expenses of retaking, processing, and disposing the Device upon Default (including reasonable attorneys' fees). You and we agree this Agreement constitutes a security agreement and Your grant of a security interest to us is a "purchase money security interest" in the Device and the "proceeds" as defined in the Uniform Commercial Code in the state of Your billing address at the time of signing. You agree to pay us the Amount Financed and any related charges in U.S. funds.



Sample of Required Screen Shots #1 thru #5

T-Mobile Screenshot #1

Dated FICO Credit Score from Experian
(date is highlighted)



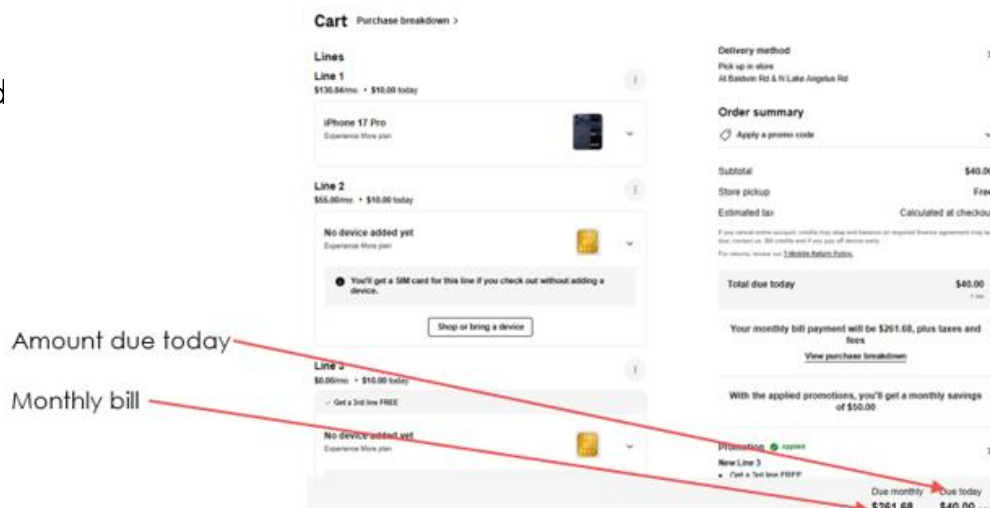
T-Mobile Screenshot #2

Initial page showing the phone selection, finance options, and full retail price.

The screenshot shows the T-Mobile phone selection interface. On the left, there's a large image of an iPhone 11 Pro Max. To the right, there are three color options: Cosmic Orange, Deep Blue, and Silver. Below the colors, there's a section titled "Showing prices for good credit" which states: "You're viewing estimated pricing for well-qualified customers. Pricing may vary based on the results of a credit check which won't impact your score. Change credit range >". Further down, there's a section titled "Storage and payment" with a green checkmark and the text "You're seeing pricing for: Experience More". Below this, there are two buttons: "Pay monthly" and "Pay in full". The "Pay monthly" button is selected. To the right of the buttons, there's a pricing breakdown for the 256GB model: "\$46-\$4 \$0.00/month for 24 months", "Due today: \$0.00", and "Full price: \$1,299.00 + tax".

T-Mobile Screenshot #3

Your cart showing the monthly bill and amount due today BEFORE putting in your personal information.

T-Mobile Screenshot #4 & #5

Area of the Equipment Installment Plan Contract showing the finance term and cost breakout.
 You will need multiple screenshots to capture this information

T-Mobile

EQUIPMENT INSTALLMENT PLAN CONTRACT AND DISCLOSURES **PLAN ID:** 202609111106708696

RETAIL INSTALLMENT CONTRACT

Seller/Creditor: T-Mobile Financial LLC
12920 SE 38th Street
Bellevue, WA 98006
1-800-937-8997

Buyer: [Redacted]

Date: 09/11/2026

Account: [Redacted]

SKU - Description	Serial / IMEI Number	Price	Down Payment Paid Today	Balance
195950626179 - iPhone 17 Pro - Cosmic Orange - 256GB		\$1,099.99	\$0.00	\$1,099.99
Total Sales Tax (estimated):	\$90.75	Total	\$1,099.99	\$0.00
				\$1,099.99

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.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	(The total cost of your purchase on credit, including your down payment of \$0.00).
0.00%	\$0.00	\$1,099.99	\$1,099.99	\$1,099.99

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
35	\$30.56	Monthly, beginning on 10/04/2026 (estimated)
1	\$30.39	on 09/04/2029 (estimated)

The Annual Percentage Rate does not take into account your required deposit.

See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

EQUIPMENT INSTALLMENT PLAN CONTRACT AND DISCLOSURES
RETAIL INSTALLMENT CONTRACT
PLAN ID:
 202609111106708**696**
Itemization of the Amount Financed of \$1,099.99

Cash Price (a)	\$1,099.99
Sales Tax (estimated) (b)	\$90.75
Total Cash Price plus Sales Tax (c) = (a) + (b)	\$1,190.74
Cash Down Payment (d)	\$0.00
Sales Tax paid at time of sale (or deferred to first monthly bill, for eligible accounts) (e)	\$90.75
Unpaid Balance of Cash Price/Unpaid Balance (f) = (c) - (d) - (e)	\$1,099.99
Prepaid FINANCE CHARGE (g)	\$0.00
Amount Financed (h) = (f) - (g)	\$1,099.99

Late Charge. No late charges will be imposed on a late Equipment Installment Plan payment.

Agreement to Purchase and Make Payments: Except as provided below, you agree to purchase from Seller ("we," "us," or "our") the items described above (the "equipment") on the terms set forth in this agreement. Affiliates of T-Mobile Financial LLC ("T-Mobile Financial", and together with its affiliates, "T-Mobile", "we," "us," or "our") provide wireless service to you (the "Service"). Subject to our delivery to you of the equipment identified above and purchased by you, and subject to your right to cancel this agreement as provided below, you agree to make payments according to the payment schedule above. In addition, you agree to maintain Service on any equipment purchased under this agreement for the term of this agreement. If you accept this agreement after the date it is made available to you, your first monthly payment may be due one month later than the date shown above. The Truth-in-Lending Disclosures above are part of this agreement. Equipment purchased under this agreement will appear on the monthly billing statements for your Service plan. Partial payments may result in the suspension or cancellation of your Service and in equipment not operating on T-Mobile's network. You may prepay this agreement, in whole or in part, at any time without penalty. Partial prepayments will not change your obligation to continue to make scheduled payments, except that you may finish making payments early. This is a one-time extension of credit by us to you.

You have the right to cancel this agreement within 14 days (or more based upon where you made the purchase) of your acceptance and return the equipment in accordance with our return policy. If you exercise this right you will have no payment obligation under this agreement. ~~More equipment may not be returned with wireless service unless stated otherwise.~~



DIGITAL CREDIT FLOW QUESTIONNAIRE

Shop date:

Start time:

End time:

Store Information

1. Retailer for this questionnaire:

☐ AT&T

☐ Verizon

☐ T-Mobile

Landing Page & Initial Navigation

2. How long did it take for the landing page to fully load?

Required format: MM:SS (example: 00:10).

3. How easy was it to find the sign-up option for a new customer?

This refers to the ease in which it was to find the option to set up an account.

☐ Very easy (it was right there)

☐ Difficult (it was hard to find)

☐ Somewhat easy (I had to look around a bit)

☐ I could not find it at all

☐ Neither easy nor difficult

4. Was there a promotion clearly featured on the homepage for a recently launched device (e.g., iPhone 17, Samsung Galaxy S26, etc.)?

☐ Yes

☐ No

5. How many clicks did it take to reach a specific phone model?

6. How easy was it to navigate to the 'deals' or 'offers' details?

☐ Very easy (it was right there)

☐ Difficult (it was hard to find)

☐ Somewhat easy (I had to look around a bit)

☐ I could not find it at all

☐ Neither easy nor difficult

7. Did the site offer a 'Guest Checkout' or immediate path for prospects without logging in?

☐ Yes

☐ No

8. Rate the visual appeal and modern feel of the homepage:

☐ Very modern and visually appealing

☐ Somewhat outdated

☐ Modern and visually appealing

☐ Very outdated

☐ Neutral/acceptable

9. Were 'Home Internet' banners or icons visible on the main page?

☐ Yes

☐ No

10. Did the navigation menu feel cluttered?

☐ Yes

☐ No

11. If you were required to set up an account to check out, how much friction did the account

creation step add to your shopping experience?

☐ None at all

☐ A little

☐ A moderate amount

☐ A lot

☐ An extreme amount

☐ N/A – not required to set up an account to check out

Device Selection & Discovery

12. How easy was it to use the device filtering system to look up brand, price, and features of specific devices?

☐ Very easy

☐ Somewhat easy

☐ Neither easy nor difficult

☐ Difficult

☐ Very difficult

13. Were high-quality images and 360-degree views available for the chosen device?

This is related to pictures of the device(s) on the website. (For example, were you able to see the device(s) front to back via the images available?)

☐ Yes

☐ No

14. Did selecting a color change the preview image instantly?

☐ Yes

☐ No

☐ N/A – no color choice on the device selected

15. Was the 'full retail price' versus the 'monthly installment' price clear?

Upload a screenshot of the page showing the phone you selected with the payment options, and the full retail price.

☐ Yes

☐ No

16. Were you able to easily find 'pre-owned' or 'certified refurbished' options?

☐ Yes

☐ No

17. Were promotion details easy to understand?

☐ Yes

☐ No

18. If you selected a device with a conflicting promotion option running (e.g., a 'free device' promo vs. a 'trade-in' promo), did the site clearly explain which was better or which would be applied?

An example of a conflicting promotion would be a 'free' device promotion that requires a trade-in.

☐ Yes

☐ No

☐ N/A – no conflicting promotion

19. Did the site offer a tool to compare the chosen device against other models?

☐ Yes

☐ No

☐ Unsure

20. How easy was it to find the technical specifications of devices?

☐ Very easy

☐ Somewhat easy

☐ Neither easy nor difficult

☐ Difficult

☐ Very difficult

21. How easy was it to understand the technical specifications of devices?

☐ Very easy

☐ Somewhat easy

☐ Neither easy nor difficult

☐ Difficult

☐ Very difficult

22. Was the inventory status clearly stated (e.g., in stock vs. backordered)?

☐ Yes

☐ No

23. When you selected a device to look at, were customer reviews or ratings visible on the device page?

☐ Yes

☐ No

24. Did the site suggest compatible accessories (e.g., cases)?

☐ Yes

☐ No

Plan Selection & Value Proposition

25. How many mobile service plans were presented during the flow?

This is the total number of plan options presented to you during the plan selection process.

☐ 1

☐ 4

☐ 2

☐ 5 or more

☐ 3

26. Were the differences between plans clear (e.g., entry-level vs. premium)?

☐ Very clear

☐ Not clear

☐ Clear

☐ Not at all clear

☐ Somewhat clear

27. Did the site offer a 'help me choose' quiz or something similar to match your data usage or device preferences to a specific plan?

☐ Yes

☐ No

28. If multiple lines were added, was a multi-line discount (e.g., 4 lines for \$120) immediately reflected and easy to confirm)?

☐ Yes

☐ N/A - multi-lines were not added

☐ No

29. Were plan benefits (e.g., streaming, hotspot, etc.) easy to identify?

☐ Yes

☐ No

30. Were device protection options clearly displayed?

Ex: Insurance or replacement protection

☐ Yes

☐ No

31. Was the total monthly price (device + plan) updated in real-time as you made selections?

☐ Yes

☐ No

32. Were 'auto-pay' or 'bring your own device' discount opportunities mentioned?

☐ Yes

☐ No

33. Was an 'auto-pay' or other discount clearly reflected in the total price, or was it only mentioned in the fine print?

☐ Clearly reflected

☐ Unsure

☐ Only mentioned in the fine print

34. How easily accessible was the 'fine print' (taxes, fees, etc.)?

☐ Very easy

☐ Somewhat easy

☐ Neither easy nor difficult
☐ Difficult

☐ Very difficult

35. When you added a phone/plan to your cart, was there a way to estimate your taxes based on your location/zip code?

☐ Yes
☐ No

☐ Unsure/could not tell

36. Were cross-sell offers (home internet, accessories, or protection) presented as a helpful addition or as an intrusive barrier to the checkout flow?

☐ Helpful addition
☐ Intrusive barrier

☐ N/A – did not notice cross-sell offers

37. Was a same day delivery option available for your selection/address?

☐ Yes

☐ No

38. Rate the level of 'information overload' when choosing a plan.

☐ None at all
☐ A little
☐ A moderate amount

☐ A lot
☐ An extreme amount

Trade-in & Promotion Flow

39. Was a trade-in offer mentioned during the device selection process?

☐ Yes

☐ No

40. How easy was it to find the trade-in value estimator?

☐ Very easy
☐ Somewhat easy
☐ Neither easy nor difficult

☐ Difficult
☐ I could not find it at all
☐ N/A – no trade-in offer mentioned

41. Were the questions to determine trade-in condition clear?

☐ Yes
☐ No

☐ N/A – no trade-in offer mentioned

42. Did the cart clearly show the promotional discount that would be applied for a trade-in?

☐ Yes
☐ No

☐ N/A – no trade-in offer mentioned

43. Did the promotion that you were eligible for match the actual offer amount in the cart?

☐ Yes
☐ No

☐ N/A – no trade-in offer mentioned

44. Did the site allow for multiple device trade-ins?

☐ Yes
☐ No

☐ Unsure
☐ N/A – no trade-in offer mentioned

45. Was there an option to save your trade-in quote for later?

☐ Yes
☐ No

☐ N/A – no trade-in offer mentioned

46. Were there any unexpected 'add-ons' (insurance, accessories, etc.) forced into the cart?

- ☐ Yes ☐ No
47. Did the site provide a clear, line-item breakdown of the 'monthly total' (e.g., device payment + service plan + protection + surcharges) before the credit step?
- ☐ Yes ☐ No

Credit Flow

48. 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.

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

☐ Experian ☐ Credit Karma

50. How easy was it to locate and navigate to the credit application portion of the sales journey?

10=Very easy to locate; 1=Not at all easy to locate.

☐ 10 ☐ 5
☐ 9 ☐ 4
☐ 8 ☐ 3
☐ 7 ☐ 2
☐ 6 ☐ 1

51. Did you encounter any technical errors, delays, or confusion when asked to create a new account to proceed with the credit check?

☐ Yes ☐ No

52. If yes, please explain:

53. Were the terms and conditions of the credit agreement presented clearly before you were prompted to 'sign' or 'accept'?

Upload a screenshot of the top and bottom of the retail installment contract (showing the costs and the date).

☐ Yes ☐ No

54. What was the total cost of both devices (before taxes)?

For example, for 2 iPhone 17 Pros at \$1,100 each, you would enter 2200.00. Enter the amount in dollars and cents without the dollar sign (Ex: 2200.00).

55. 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 showing the total monthly bill and the exact required down payment (excluding taxes/fees). Enter the amount in dollars and cents without the dollar sign (Ex: 150.00).

56. What was the total amount to be financed for both devices?

For example, if two phones cost \$2,200 and there is a required down payment of \$200, the total amount to be financed is \$2000. Enter the amount in dollars and cents without the dollar sign (Ex: 2000.00).

57. What was the term of financing for both phones?

E.g., number of months being financed.

58. What was the amount of bill credits applied for both phones?

Enter the amount in dollars and cents without the dollar sign (Ex: 200.00). If no bill credits, enter 0.00.

59. What was the monthly plan cost for both phones?

Enter the amount in dollars and cents without the dollar sign (Ex: 100.00).

60. What were the taxes or activation fees for both phones?

Enter the amount in dollars and cents without the dollar sign (Ex: 55.00).

Support & Engagement

61. Did a chat bot or live chat option pop up while you were on the site?

☐ Yes

☐ No

62. If yes, was the chat invitation helpful, or did it block critical next steps or buy options?

☐ Helpful

☐ N/A – I did not see a chat bot or live chat

☐ Blocked critical next steps or buy options

63. Did the chat bot or live chat successfully answer a basic question?

☐ Yes

☐ N/A – I did not see a chat bot or live chat

☐ No

64. Was there a 'click to call' button for phone support?

☐ Yes

☐ No

65. Was there an 'FAQ' or 'Help' section?

☐ Yes

☐ No

66. Did any page take longer than 3 seconds to load?

☐ Yes

☐ No

67. Did the site 'auto scroll' you to the top after an error?

☐ Yes

☐ N/A – no error occurred

☐ No

68. Were all hyperlinks functional (no 404 errors)?

☐ Yes

☐ No

69. Were there any intrusive 'pop-up' surveys displayed while you were on the site?

☐ Yes

☐ No

70. Mobile only: Did the site work equally well in portrait and landscape?

☐ Yes

☐ N/A – desktop computer/laptop

☐ No

71. Mobile only: Were all buttons and input fields (like zip code) easy to tap without zooming in?

☐ Yes

☐ N/A – desktop computer/laptop

☐ No

72. Did the site time out too quickly during your session?

☐ Yes

☐ N/A – did not time out

☐ No

73. Did the site remember your cart if you refreshed the page?

☐ Yes

☐ No

☐ N/A – did not refresh the page

74. Rate the overall ease of navigation without using a search bar:

- | | |
|---|---|
| ☐ Very easy | ☐ Difficult |
| ☐ Somewhat easy | ☐ Very difficult |
| ☐ Neither easy nor difficult | |

75. Based on your experience with the app/website, how likely are you to recommend this carrier's products or services to a friend or family member?

- | | |
|--|--|
| ☐ Very likely | ☐ Not likely |
| ☐ Likely | ☐ Not at all likely |
| ☐ Neither likely nor unlikely | |

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

77. Shopper first and last name:

Enter your first and last name as you entered it for the soft credit pull.

78. Scenario:

Do not answer. STN will answer.

- | | |
|---|---|
| ☐ Super Prime: 781-850 | ☐ Subprime: 500-600 |
| ☐ Prime: 661-780 | ☐ Deep Subprime: 300-499 |
| ☐ Near Prime: 601-660 | |

END OF QUESTIONNAIRE