

WIRELESS 2-WAY (DIGITAL: WIRELESS FINANCING)

INSTRUCTIONS • QUESTIONNAIRE

ASSIGNMENT OVERVIEW - SEE DETAILED INSTRUCTIONS TO COMPLETE THE SHOP

- You cannot be a post-paid customer of T-Mobile or Verizon. Pre-paid customers are eligible for the shop.
- Shops are assigned by credit score (FICO). You score must be between 300-700 to participate.
 - 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 T-Mobile and Verizon on the same day to build a specific cart and capture pricing information.
- A soft credit check with each provider is required. Follow the prompts to complete it.
 - 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 the phone & pricing are required.
- Get an itemized breakout of the required down payment and any other costs.
- Observations for each provider are expected to take 20-30 minutes.
- If you accept the assignment, you are agreeing to visit both websites on the same day and fill out the questionnaire for payment to be made.



Before You Begin

- Plan time to visit both provider websites on the same day
- Review the Shop Instructions carefully before beginning (very specific details provided for building the cart)
- Be ready to capture required screenshots of the pricing and retail installment agreement.



Don't Forget!

- Visit both websites on the same day
- Pose as a new customer seeking a new provider for 2 new phones/new lines
- Report all required costs
- Take all required screenshots (Most important! Reports will not be accepted without them).



General Requirements

- You cannot be a post-paid customer of 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:
 - Near Prime scenario: credit score of 601-700
 - 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 both providers on the same day.
- Read all instructions and the questionnaire before you complete the shop.
- 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 your report to shopperhub.cxgroup.com within 12 hours of completing the review.
- Retain all documentation, including screenshots, 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 build your cart for both providers.
 - [Click here](#) to print a copy of the checklist.
- Pose as a new customer switching providers and needing 2 new phones.
 - Select the same phones on both websites and add them to your cart for both providers
 - Do not make the purchase. Delete the cart after all observations are made.
- Take detailed notes on all pricing required in the questionnaire (review before starting).
- Take a photo of all required screenshots. Examples are at the bottom of the document.
 - Photos that are fuzzy, blurry, washed out, or too dark/shadowed will not be accepted.
- **Don't forget** to provide the itemized breakout of cost and financing in your report.

Required phone/plan to choose for both providers & additional details		
Required Phone Selection (same for both providers)	Required Plan Selection by Provider	Decline Extras
◦ 2 <u>new</u> iPhone 17 Pro phones ◦ 256GB ◦ <u>New</u> phone numbers for both ◦ Add the same phones to the cart for both providers <i>**Shops will not be accepted if you add the wrong phone OR only a single phone to the cart.</i> <i>**If the iPhone 17 Pro 256GB is unavailable, notify your scheduler.</i>	◦ T-Mobile: Experience More 2.0 ◦ Verizon: Simplicity Plan	◦ Do not add: • Trade-in value • Protection plans • Accessories of any kind

- Additional details:
 - **IMPORTANT!** T-Mobile: You Must select Flex Financing (if given the option).
 - Verizon: Must select a monthly payment option/financing (not bought outright/cash)
 - Always choose FREE shipping
 - Screenshots are most important and must be clearly legible!
 - Shops will not be accepted if incorrect phones are added, Flex Financing is not selected (T-Mobile only), or if screenshots are missing/illegible

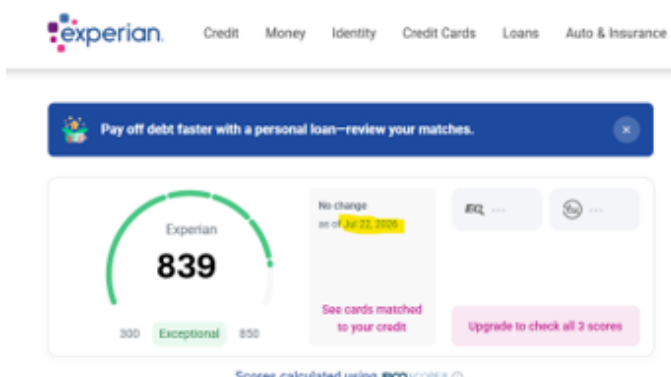
Assignment Checklist ✓

Step #1: Obtain your current Credit Score

Don't forget to take required screenshot #1 of your credit score!

- 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.
- **Screenshot #1: Your 3-digit score with your name and date of inquiry.**

Dated FICO Credit Score from Experian
(date is highlighted)



Step #2: Go to Verizon.com to build your cart & obtain pricing

Don't forget to take required screenshot #2 AND #3 – sample images below.

Go to Verizon.com, click on 'Mobile' in the top navigation, then click Smartphones.

1. ☐ Select the iPhone 17 Pro with 256GB
2. ☐ Select New Customer
3. ☐ Select 'Phone only' with the monthly fee and 36 months financing (NOT phone + flex plan)
 - Scroll near the bottom to click 'Next steps'
 - Verizon's Simplicity Plan should be auto selected for you. Select it if not.
 - Click 'Next' or 'Continue' again (beneath the bundles and other services)
 - Click 'Continue without offers'.
 - Click 'Continue without Device protection'
 - Select 'No' under Bringing a number (Your new number will appear), then 'Continue'

- Click 'Begin secure checkout'
- 4. ☐ Fill in your contact information and do the soft credit pull.
- 5. ☐ Choose the free shipping option
- 6. ☐ Check the box for the Retail Installment Sale Agreement/Security Agreement
- 7. ☐ Take the required screenshots #2 and #3 while on the Retail Installment Agreement page.
 - Screenshot #2: Top of the Retail Installment Sale Agreement page showing your name, address, device, and transaction date.
 - Screenshot #3: Top of the Retail Installment Sale Agreement page showing the amount financed, down payment, taxes, etc.
- 8. ☐ Stop & Exit – do not finalize the agreement or make any purchase!

Step #3: Go to T-mobile.com to build your cart & obtain pricing

Don't forget to take required screenshot #4, #5, #6, and #7 – sample images below.

Go to T-mobile.com, click on Phone & Devices, then Cell Phones.

1. ☐ If the 'Want an accurate estimate' displays, click the range for your credit score
2. ☐ Select the iPhone 17 Pro with 256GB
3. ☐ Select 'Pay Monthly'
4. ☐ Select the free shipping option
5. ☐ Select 'Get a new number'
6. ☐ Skip the trade-in
7. ☐ Decline device protection, then scroll down and click 'Add to cart'
8. ☐ Click 'Find out what you'll pay today and fill in your contact information to do the soft credit pull.
9. ☐ Choose the Experience More 2.0 plan and take screenshot #4
 - Screenshot #4: Full screen showing the device selected and 'Order summary' with payment/finance options (Standard and/or Flex Financing)
10. ☐ Choose the Flex Financing option (very important!) and take screenshot #5.
 - Screenshot #: 5 Full screen showing the Order summary indicating you've selected Flex Financing and the cost due today.
 - NOTE: It's critical to select Flex Financing if that is an option. If it is not an option, continue with all screenshots and pricing/financing information for Standard financing.
11. ☐ Click 'Check out' and create an account PIN.
12. ☐ Click the link for the Equipment Installment Plan and take screenshot #6 and #7.
 - Screenshot #6: Top of the Equipment Installment Plan page showing the annual % rate, amount financed, and term.
 - Screenshot #7: Middle of the Equipment Installment Plan page showing your name, the pricing, and terms of your agreement.
13. Stop & exit do not finalize the agreement or make any purchase!

Step #4: Submit your report within 12 hours of shop completion

- Take your time submitting the report and accurately enter the results (critical).
- Make sure all screenshots are clearly visible.

verizon [Sample of Required Screenshots #2 and #3](#)

Verizon Screenshot #2

Retail Installment
Agreement/Contract

Top of page showing
your name, address,
device, and transaction
date.

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 #

1477712249

BUYER'S NAME

Verizon Wireless Account Owner, or if not the Buyer signing below
his/her authorized Account Manager delegate(s): Kathy Wallis

BUYER'S PHONE NUMBER

0000000000

BUYER/ACCOUNT OWNER'S ADDRESS

DESCRIPTION OF GOODS

iPhone 17 Pro/MG7L4LL/A ("Device")

TRANSACTION DATE

09/16/2026

Verizon Screenshot #3

Retail Installment
Agreement/Contract

Top of page showing the
annual % rate, amount
financed, down payment,
taxes, etc.

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 10/10/2026

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	\$1,099.99
(A) CASH PRICE (excluding tax)	\$1,099.99
(B) DOWN PAYMENT (if applicable)	\$0.00
(C) FINANCE CHARGE	\$0.00
(D) TAXES*	\$66.00
(E) AMOUNT FINANCED	\$1,099.99

* Not included in Amount Financed



Sample of Required Screenshots #4, #5, #6, and #7

T-Mobile Screenshot #4

Page showing the device selected, and 'Order Summary' with payment (finance options).

Line
Kathy
\$115.56/mo. + \$15.00 today

iPhone 17 Pro
Experience More 2.0 plan

iPhone 17 Pro
256GB • Deep Blue

Device payment
\$30.56/mo. for 36 months
+ tax today

Additional down payment
Add

Device connection charge ⓘ
\$15.00
+ tax today

Experience More 2.0 plan ⓘ
AutoPay discount applied

Plan payment
\$99.00 \$85.00/mo. + taxes & fees
\$0.00 today

Order summary

Your payment options

Standard financing

Due today **\$81.90**
Due monthly \$115.56/mo.

Finance your devices for 0% APR for up to 36 months. Taxes and fees due today.

Flex financing*

Due today **\$0.00**
Due monthly \$117.84/mo.

*Finance eligible devices at up to 0% APR for up to 36 months. Taxes and fees included in your financing.
Total estimated finance charges: \$0.00

[Compare payment options](#)

[Need help ordering?](#) X

Payment options (finance options)

T-Mobile Screenshot #5

Page showing the 'Order summary' indicating you selected Flex financing and showing the cost due today.

Line
Kathy
\$117.84/mo. + \$0.00 today

iPhone 17 Pro
Experience More 2.0 plan

iPhone 17 Pro
256GB • Deep Blue

Device payment ⓘ
\$32.84/mo. for 36 months
at 0%. Includes taxes, fees & finance charges.
\$0.00 today

Experience More 2.0 plan ⓘ
AutoPay discount applied

Plan payment
\$99.00 \$85.00/mo. + taxes & fees
\$0.00 today

Order summary

[Save cart for later >](#)

Your payment options
You've selected Flex financing.

[Apply a promo code](#)

Subtotal **\$0.00**
Shipping **FREE**
Estimated tax **\$0.00**

[See breakdown](#)

If you cancel entire account, credits may stop and balance on required finance agreement may be due; contact us. Bill credits end if you pay off device early.
For returns, review our [T-Mobile Return Policy](#).

Total due today \$0.00

Your monthly bill payment will be \$117.84, plus taxes and fees

Due monthly **\$117.84**
+ taxes & fees

Due today **\$0.00** + tax

[Continue shopping](#) [Check out](#)

Confirmation of Flex financing selection

T-Mobile Screenshot #6

Top of the Equipment
Installment Plan page showing
the annual % rate, amount
financed, and term.



EQUIPMENT INSTALLMENT PLAN CONTRACT AND DISCLOSURES

PLAN ID: 202609161107691324

RETAIL INSTALLMENT CONTRACT

Description
iPhone 17 Pro - Deep Blue - 256GB
Device Connection Charge

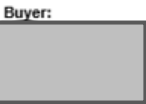
Truth-in-Lending Disclosures

ANNUAL PERCENTAGE RATE	ESTIMATED FINANCE CHARGE	Estimated Amount Financed	Total of Payments	Total sale price (The total cost of your purchase on credit, including your down payment of \$0.00)
The cost of your credit as a yearly rate. 0.00%	The dollar amount the credit will cost you. \$0.00	The amount of credit provided to you or on your behalf. \$1,181.89	The amount you will have paid after you have made all payments as scheduled. \$1,181.89	\$1,181.89

Your Payment Schedule will be:	
Number of Payments	36
35 Payments of	\$32.84
1 Payment of	\$32.49
When payments are due	
Monthly, beginning on 10/09/2026 (estimated)	
Final Payment Due	
09/09/2029 (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.	

T-Mobile Screenshot #7

Middle of the Equipment
Installment Plan page showing
your name, the pricing, and
terms of your agreement.



SKU - Description	Price
195950626186 - iPhone 17 Pro - Deep Blue - 256GB	\$1,099.99
ONSUPCHG - Device Connection Charge	\$15.00
Total Taxes and Fees (estimated)	\$66.90

Itemization of the Amount Financed of \$1,181.89

Equipment Cash Price (a)	\$1,099.99
Taxes on Equipment (estimated) (b)	\$66.00
Non-Finance Related Fee - Device Connection Charge (y)	\$15.00
Taxes and fees on Device Connection Charge (z)	\$0.90
Total (c) = (a) + (b) + (y) + (z)	\$1,181.89
Cash Down Payment (d)	\$0.00
Sales Tax paid at time of sale (or deferred to first monthly bill, for eligible accounts) (e)	\$0.00
Unpaid Balance (f) = (c) - (d) - (e)	\$1,181.89
Prepaid FINANCE CHARGE (g)	\$0.00
Amount Financed (h) = (f) - (g)	\$1,181.89



DIGITAL WIRELESS FINANCING QUESTIONNAIRE

Shop date:

Start time:

End time:

Verizon

1. Verizon: What was the total cost for both devices (before taxes)?

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

2. Verizon: What was the exact required down payment (excluding taxes/fees) for both devices?

Upload the retail installment agreement/contract pages showing the total monthly bill, exact required down payment (excluding taxes/fees), and amount due today for both devices (screenshots #2 and #3). Enter the exact down payment amount in dollars and cents without the dollar sign (Ex: 150.00).

3. Verizon: What was the term of financing for both devices?

E.g., number of months being financed.

4. Verizon: What was the monthly plan cost for both devices?

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

5. Verizon: What were the taxes or activation fees for both devices?

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

6. Verizon: What was the total amount to be financed for both devices?

For example, if the phones cost \$2,200 and there is a required down payment of \$200, the total amount to be financed is \$2,000. Enter the amount in dollars and cents without the dollar sign (Ex: 2000.00).

7. Verizon: Additional comments:

Describe any issues you experienced with the Verizon website and/or process for obtaining the cost information. Also include any feedback you feel is important for the client to know.

T-Mobile

8. T-Mobile: What was the total cost for both devices (before taxes)?

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

9. T-Mobile: Before you did the soft credit pull, was there more than one financing option presented?

Upload the page showing the device selected and 'order summary' with payment (finance options) (screenshot #4).

☐ Yes

☐ No

T-Mobile - Flex Financing

10. T-Mobile: After you did the soft credit pull, did Flex financing display as an option?

☐ Yes

☐ No

11. T-Mobile Flex: What was the Flex financing interest rate (APR)?

Upload the image showing the 'order summary' showing you selected Flex financing (screenshot #5). Enter the interest rate offered through Flex financing.

12. T-Mobile Flex: Was an APR being levied on Flex financing?

Do not answer. STN will answer.

☐ Yes

☐ N/A – no Flex financing

☐ No

13. T-Mobile Flex: What was the exact required down payment (excluding taxes/fees) for both devices?

Upload a photo of the equipment installment plan contract pages showing the total monthly bill, exact required down payment (excluding taxes/fees), and amount due today (screenshots #6 and #7). Enter the exact down payment amount in dollars and cents without the dollar sign (Ex: 150.00). Enter N/A if Flex financing was not offered.

14. T-Mobile Flex: What was the term of financing for both devices?

E.g., number of months being financed. Enter N/A if Flex financing was not offered.

15. T-Mobile Flex: What was the monthly plan cost for both devices?

Enter the amount in dollars and cents without the dollar sign (Ex: 100.00). Enter N/A if Flex financing was not offered.

16. T-Mobile Flex: What were the taxes or activation fees for both devices?

Enter the amount in dollars and cents without the dollar sign (Ex: 55.00). Enter N/A if Flex financing was not offered.

17. T-Mobile Flex: What was the total amount to be financed for both devices?

For example, if the phones cost \$2,200 and there is a required down payment of \$200, the total amount to be financed is \$2,000. Enter the amount in dollars and cents without the dollar sign (Ex: 2000.00).

T-Mobile - Standard Financing**18. T-Mobile Standard: What was the exact required down payment (excluding taxes/fees) for both devices?**

Upload a photo of the equipment installment plan contract pages showing the total monthly bill, exact required down payment (excluding taxes/fees), and amount due today (screenshots #6 and #7). Enter the exact down payment amount in dollars and cents without the dollar sign (Ex: 150.00). Enter N/A if Flex financing was available.

19. T-Mobile Standard: What was the term of financing for both devices?

E.g., number of months being financed. Enter N/A if Flex financing was available.

20. T-Mobile Standard: What was the monthly plan cost for both devices?

Enter the amount in dollars and cents without the dollar sign (Ex: 100.00). Enter N/A if Flex financing was available.

21. T-Mobile Standard: What were the taxes or activation fees for both devices?

Enter the amount in dollars and cents without the dollar sign (Ex: 55.00). Enter N/A if Flex financing was available.

22. T-Mobile Standard: What was the total amount to be financed for both devices?

For example, if the phones cost \$2,200 and there is a required down payment of \$200, the total amount to be financed is \$2,000. Enter the amount in dollars and cents without the dollar sign (Ex: 2000.00). Enter N/A if Flex financing was available.

23. T-Mobile: Additional comments:

Describe any issues you experienced with the website and/or process for obtaining the cost information. Also include any feedback you feel is important for the client to know.

Shopper Information

24. First and last name entered for the soft credit pull:

25. 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.

26. Scenario:

Do not answer. STN will answer.

☐ Near Prime: 601-700

☐ Deep Subprime: 300-499

☐ Subprime: 500-600

END OF QUESTIONNAIRE