

Participate in Credit Research Survey

Dear Shopper:

We are conducting a study based on consumers with lower credit scores or little credit and how they are impacted in the cellular industry with their rates, plans, equipment, and insurance options. We will be evaluating how lower credit scores can impact the number of lines consumers are approved for, the amount of minutes offered, rates, and equipment prices. We would like you to help us understand how your credit affects the services you receive and limitations based on your FICO score. **NO purchase is required** and each shopper gets to pick from a wide selection of locations in their area. In order to participate in this study you **must go through a credit check for pre qualification** in addition to having a credit check completed at the cellular carrier we assign you to shop – to do this, we need first will need your permission.

In order to participate, there are a few items that the credit agencies require and that you **MUST** do:

1. We must have your **Social Security Number registered and validated on our system**. This information is asked upon registering with CRS as a Mystery Shopper. It is required by law and by the IRS that we have every individual's tax ID information on file. We now have a direct link with the IRS Validation system to verify that all SSN and Tax ID information is valid and matches the profile information for each registered individual. This is to protect ourselves from being defrauded by individuals and to protect our shopper's from someone else using their information. Our **system is encrypted**, using SSL security, which is the same used by banks and financial institutions.
STEP 1 TO GET APPROVED FOR THIS PROJECT IS TO CHECK YOUR PROFILE PAGE on our Site TO INSURE YOUR SOCIAL SECURITY NUMBER IS ACCURATE and Address Info is UP TO DATE. Once you complete this section, our system will export your profile information to run your credit to see if you qualify. If your information is not accurate, you will be rejected for the study. (It Takes up to 10 business days to get approved – check your email and shop log for updates on assignments)
2. Check your registration profile to insure you have a **STREET ADDRESS** on file. WE will NOT allow anyone to participate that only lists a PO BOX. We must have a **legitimate Street Address on file**
3. MUST have a **VALID DL or VALID State ID, Passport or Valid Military ID** to conduct these shops and participate.
4. MOST Importantly- every shopper MUST complete the "Extended Profile" questions from their shop log. On every shopper's profile page is a link, labeled "Extended Profile". This area we commonly use to allow a shopper to expound on their specialty experience. This normally qualifies a shopper for more work with us. However, we have now added some questions to qualify them SPECIFICALLY for this project toward the bottom of that page. The sections Cellular Service and Terms and Conditions – must be completed to participate in this study for consumers with **LOW, Poor, or Little Credit History**.

PLEASE follow all 4 of these steps carefully to participate. We will not be starting the project until around the first week of May. At that time, we will just begin the basic recruitment steps. It takes **10-15 days** for us to process each applicant's information to qualify them for this project. Please check your shop log for updates and look for email announcements from us informing you of your approval.

FAQS

"Why don't we see these locations listed on the job board?"

Each shopper will be allowed to pick a location from a list we have in their area. However, that will not be given to them until AFTER the approval process. Depending on each shopper's credit score, depends on what type of location they are assigned to shop. Because it is impossible for us to know up front each shopper's score, we will wait until a shopper has been approved before we determine a location type. We may post some "generic" links for states at some point for this project. However, initially, the shopper will express interest by FOLLOWING THE STEPS Above 1-4 – Our system will automatically detect when a shopper has expressed interest and will export their information over to the "pre-qualification" team. They will then contact the shopper once they have been approved.

“Is My Information Safe?”

Yes, upon registering as a CRS shopper, you were already required to provide this information. (SSN, Tax ID, DOB, Address, etc). Our system is encrypted and uses SSL, which is the same technology used by banks and financial institutions. We are not asking shoppers to provide the information again, simply to INSURE it is accurate on their profile page where they originally gave it to us. We are exporting it from that area once a shopper expresses interest and agrees to the terms by electronic signature in their “Extended Profile” page. All results of this study are confidential and we do not use individuals names- we are only looking at raw data results of how consumers in general are effected by lower FICO scores and obtaining contract phone service.

“Can I participate if I have good credit?”

No, unfortunately, at this time, the project is only for shoppers with bad credit, bankruptcy, lower credit for non payment, AND for individuals with LITTLE credit. Little built up credit is not necessarily bad credit, it just means the individual has not applied for credit or financed anything in their name. We see this commonly with students, immigrants, and sometimes housewives that have never had credit cards, cars, loans, or financed items in their name.

“How much can I earn?”

Depending on the shopper’s credit, will depend on how many locations they will be allowed to shop. Most shopper’s will be approved for 2 locations, some 3. The shops pay \$25 to \$35 each, and again this depends on the location type they are assigned. Some location types may take longer to shop, those will be paid out at a higher rate. So, shoppers have the potential to earn \$50 to \$105 to participate.

“What is involved in the shop?”

The shopper simply has to visit one of our client assigned locations to express interest in cellular service. Shopper’s will state their current service / contract is about to expire and they want to “shop around” to see which carrier currently has the best plans to offer. For contract service, all Cellular Carriers must run an individual’s credit before they offer them a service contract. Based on the credit score, they may limit a person to certain plans, certain number of lines, require a deposit, require them to pay full price for equipment, and many other restrictions. This is what we want to learn. Each shopper will simply report back on the survey we put in their shop log, what occurred in terms of restrictions when they went into the cellular carrier. The shop survey is easy, short – no narratives- simple check off responses for the most part.

“Do you have to have previous Mystery Shopper experience to participate?”

NO- We actually need to recruit 200-250 shoppers in 15-20 different states within 60 days for this project. SO, feel free to share participation information with friends or family that may also have poor credit and in need of extra income. They will simply register as a new shopper at this link and follow all 4 steps above like our current shoppers. <http://www.sassieshop.com/2crs>

“What States are you conducting the study in?”

To start, we are conducting the study in these states (however we will be moving into other areas in July so feel free to express interest now no matter what area you are in)
Starting in May – TX, FL, CA, MICH, NY, NJ, GA, DC/ MD, PA, MASS. IL

“How many times will I have to have my credit checked?”

This depends on how many shops each shopper takes. Each shopper will have to go through an initial check so we can determine their score. This one, we will do our best to erase / reverse. Next, each shopper will be required to have their credit pulled for each shop they do. In most cases, because it is common for consumers to “shop around” multiple checks done within a week – count as 1 check, especially if they are for the same type of service. (Automotive- Home loan, Cellular, etc) In addition, the impact is very minimal only reducing their scores temporary for 30 days by a few points.