KAY JEWELERS

Report #2845648

Location:	Kay Jewelers [4191] Las Vegas [NV]
Program Name:	CCA Compliance Audit [2020]
Start Time:	Mar 5, 2020 3:18:00 pm
Completed:	Mar 5, 2020 3:37:00 pm

Location Status

#1 **Q:** Location status: — The store was open

#2 **Q:** Were you able to complete the audit? [Answer No ONLY if employees refused to allow audit to occur. You MUST provide details in comment section if audit was refused.] — Yes

#3 **Q:** Please upload a photo of the store's exterior.

Documentation Compliance

YOU MUST PRESENT THE MEMO BEFORE YOU BEGIN THE AUDIT.

NOTE: DO NOT show or share the multiple choice options to the employee you are interviewing.

You MUST ask the store employee for a 'Credit Card Agreement'. DO NOT ask for a Credit Card Application.

#1 **Q:** Indicate the staff member's name: [You MUST ask for the name of the employee assisting you.]

[redacted]

#2 **Q:** Does the store have Credit Card Agreements (CCAs) available on the sales floor? [Sales floor could be any of the following locations: At the Register/POS, Jewelry Case and/or Cleaning Station (Kay only).] — Available on the sales floor

#3 **Q:** Ask the staff member, 'At what point in the credit process is the customer provided with the credit card agreement'? — Once the customer completes the pre-qualification process

The staff member answered, "When they are prequalified."

#4 **Q:** Ask the staff member, 'How do you know which Credit Card Agreement to provide the customer'? — The provider will show on the screen and based on the provider listed/color of the card shown, the store provides the appropriate CCA

The employee answered, "The system lets us know which (Comenity or Genesis) the customer is approved for."

******Note: You MUST refer to the CCA codes provided in the guidelines. DO NOT ask the store employees as they may not be aware of the current CCA codes.**

If the location visited has both outdated and current documentation for Comenity and/or Genesis, you will need to take photos of both the outdated and current documentation. In these cases, you must answer 'No' for the following applicable questions.

#5	**Q:** Does the store have the CURRENT Comenity Credit Card Agreement available? [Current Code is 0220. If ANY of the Comenity agreements in the store are outdated (wrong CCA code/not 0220), YOU MUST select the 'No' response.]	Yes
#6	**Q:** Please indicate the Credit Card Agreement code found on the documentation obtained for Comenity. [The Comenity CCA code listed in the response (CURRENT CODE: 0220) indicates the last 4 digits of the code. You MUST select the response corresponding to the documentation.]	0220
	The code on the available Comenity CCA documentation was 0220.	
#7	**Q:** Please upload a legible photo of the entire page containing the Credit Card Agreement code (CCA code) for the Comenity Credit Card. [Refer to the guidelines for the updated CCA codes. You MUST ensure the photo uploaded shows the complete CCA code.]	View Photo
#8	**Q:** Does the store have a CURRENT Genesis Credit Card Agreement available? [Current Code is 0819. If ANY of the Genesis agreements in the store are outdated (wrong CCA code/not 0819), YOU MUST select the 'No' response.]	Yes
#9	**Q:** Please indicate the Credit Card Agreement code found on the documentation obtained for Genesis. [The Genesis CCA code listed in the response (CURRENT CODE: 0819) indicates the last 4 digits of the code. You MUST select the response corresponding to the documentation.]	0819
	The code on the available Genesis CCA documentation was 0819.	
#10	**Q:** Please upload a legible photo of the entire page containing the Credit Card Agreement code (CCA code) for the Genesis Credit Card. [Refer to the guidelines for the updated CCA codes. You MUST ensure the photo uploaded shows the complete CCA code.]	View Photo
#11	**Q:** If documentation in the store for Comenity was outdated, was the store able to replace it with current documentation prior to completing the audit?	Not Applicable
#12	**Q:** If outdated Comenity documentation was successfully replaced, please upload a legible photo of the entire page containing the Credit Card Agreement Code.	
#13	**Q:** If documentation in the store for Genesis was outdated, was the store able to replace it with current documentation prior to completing the audit?	Not Applicable

#14 **Q:** If outdated Genesis documentation was successfully replaced, please upload a legible photo of the entire page containing the Credit Card Agreement Code.

#15 **Q:** Please upload a photo of the business card from the store.

View Photo

Cardholder Security

#1 **Q:** Ask the employee; How do you verify a customer's identity when the customer is applying for the credit card?

U.S. or Canada Driver's License or State issued ID

The employee answered, "Their ID."

#2 **Q:** Ask the employee; What is the process if a customer wants to make a purchase but does not have his/her banner credit card? [Ex: If a customer has a Kay branded credit card but forgot it at home and would like to use it to make their purchase]

Verify customer's identity by viewing acceptable identification, perform Account Look Up based on customer providing account details needed

The employee answered, "Their ID, last 4 of their SSN, and DOB."

#3 **Q:** Ask the employee; When working with the customer's account number or ID, is it ever necessary to write down that information?

No

The employee answered, "No."

Credit Card Financing Signage

Refer to the guidelines for Up to Date In-Store Credit Marketing Signage.

#1 **Q:** Does the store have Up to Date In-Store Credit Marketing Signage in place? [Refer to the guidelines for Up to Date Marketing Signage.]

Yes

#2 **Q:** Indicate the Jared in-store credit marketing signage in place at the store. [Jared The Galleria of Jewelry, Jared Jewelry Boutique, Jared Vault]. [Check all that apply.]

#3 **Q:** Indicate the Kay in-store credit marketing signage in place at the store. [Kay and Kay Outlet]. [Check all that apply.]

Financing Tower Sign (Tow-K)
Financing Balloon Stand (FIN BS-K)

#4 **Q:** Indicate the in-store credit marketing signage in place at the store. [Sterling Family/Regional Brands.]

Note: Any in-store credit marketing signage not listed in the guidelines or responses is considered as NOT Up to Date/ Not Valid. You MUST enter the information below.

#5 **Q:** Does the store have In-Store Credit Marketing Signage in place that is NOT Up to Date? [Signage that is outdated]

No

#6 **Q:** Provide the codes indicated on the OUT OF DATE / NOT VALID marketing signage. [Indicate OTHER Marketing Signage that is not listed in the above choices. The in-store credit marketing signage number/code is located on the bottom of the signage.]

#7 **Q:** If any of the in-store credit marketing signage was outdated or if up to date materials were not in place, was the store able to replace with current signage or display the current materials, respectively? — Not Applicable

#8 **Q:** Please upload a legible photo of the In-Store Credit Marketing Signage available in place at the store (either Valid or Not Valid). [Refer to the guidelines for up to date marketing signage. Combine up to 4 Marketing Signs in one photo. Ensure it is legible. In the unlikely event that there is NO marketing signage available, please upload a picture of the front of the store.]

View Photo

#9 **Q:** If you have additional marketing signage photos, please upload them here. [Include a maximum of 4 signs in one photo.]

#10 **Q:** If you have additional marketing signage photos, please upload them here. [Include a maximum of 4 signs in one photo.]

Financing Plans

Question MUST be asked the staff member, 'Describe the different financing plans offered.'

#1 **Q:** Was the staff member able to describe all OR some of the financing plans offered? [Refer to the options listed in the below question for 'different financing plans offered'. Select Yes, ONLY if ALL the below options were offered. If SOME of the options were offered, select Some.] — Some

#2 **Q:** Indicate the different financing plans the staff member described. [Jared The Galleria of Jewelry, Jared Jewelry Boutique and Jared Vault] [Check all that apply]

#3 **Q:** Indicate the different financing plans offered by the staff member.' [Kay, Kay Outlet and all Sterling/Regional Family Brands] [Check all that apply]

12 Months Deferred Interest
18 Months Deferred Interest (SPECIAL EVENT ONLY)
36 Month Low APR (BRIDAL PURCHASE ONLY)

Question MUST be asked the staff member, 'Describe the requirements of each plan offered.'

#4 **Q:** Was the staff member able to describe all OR some of the requirements for each plan? [Refer to the options listed in the below question for 'requirements of each plan'. Select Yes, ONLY if ALL the below options were offered. If SOME of the options were offered, select Some.] — Some

#5	**Q:** Indicate the requirements described by the staff member for the financing options mentioned in the previous question. EX: If the staff member mentioned 12 months deferred interest, the requirement mentioned MUST be 20% down with $1000 minimum purchase, equal pay plan. [Jared The Galleria of Jewelry, Jared Jewelry Boutique and Jared Vault] [Check all that apply]	
#6	**Q:** Indicate the requirements described by the staff member for the financing options mentioned in the previous question. EX: If the staff member mentioned 12 months deferred interest, the requirement mentioned MUST be 20% down with $500 minimum purchase, equal pay plan. [Kay, Kay Outlets and all Sterling/Regional Family Brands] [Check all that apply] 12 months deferred interest: 20% down with $500 minimum purchase, equal pay plan 18 months deferred interest (SPECIAL EVENT ONLY): 20% down with $3000 minimum purchase, special events only 36 month low APR (BRIDAL PURCHASE ONLY): $0 down with $3000 minimum purchase, 16.99% APR, equal pay plan, bridal purchase only	
#7	**Q:** Ask the staff member, 'What are the 12-month deferred interest payments on a purchase of $1,857.92 after down payment?' [If the employee says any dollar amount other then $125 please select the response of 'Other'.] *The staff member answered, "$125."*	Approximately $125/month for this purchase only
#8	**Q:** Ask the staff member, “What are the 36-month Low APR payments on a purchase of $5,637.00?” [If the employee says any dollar amount other then $210 please select the response of 'Other'.] *The staff member answered, "$210."*	Approximately $210/month for this purchase only
#9	**Q:** Ask the staff member, “What are the 36-month Low APR payments on a purchase of $5,637.00?” [If the employee says any dollar amount other then $200 please select the response of 'Other'.]	Not Applicable

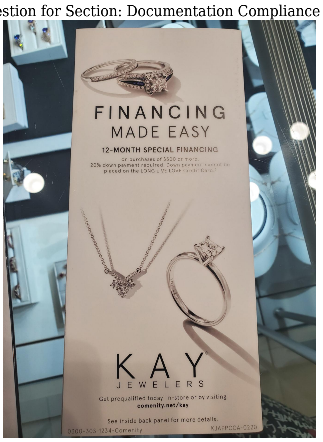
Overall Experience

#1	**Q:** Provide any relevant feedback regarding your visit, both positive and negative. [i.e. interaction with staff, feedback on documentation, overall experience.] *The staff members were friendly, courteous, polite, and professional. The signage with the FIN BS-K verbiage had no matching code printed on it. My overall experience at this site was very enjoyable.*	
#2	**Q:** Upload a photo of your completed Auditor Checklist	View Photo
#3	**Q:** Upload a picture of the store's exterior.	View Photo
#4	**Q:** Please let us know if you have any comments or feedback for Intouch Insight regarding this audit. [The client will not see these comments.]	

I enjoyed working with the staff at this site.

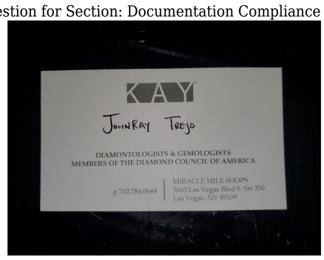
Photos

Question for Section: Documentation Compliance #7

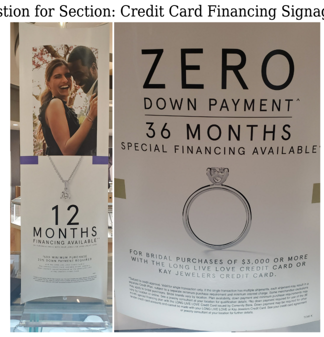


Question for Section: Documentation Compliance #10

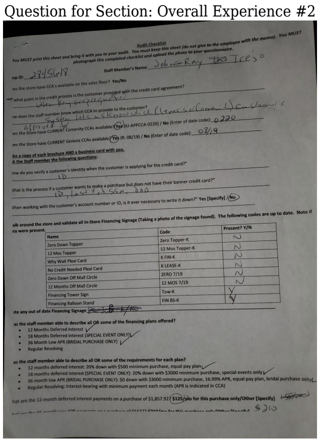
Question for Section: Documentation Compliance #15



Question for Section: Credit Card Financing Signage #8



Question for Section: Overall Experience #2



Question for Section: Overall Experience #3