



Rent-A-Center Ecommerce

Checkout Annotations and Specifications

11.04.16

Version 11

Revision History

02.17.16 - v1.0

Initial specifications for main flow/happy path.

02.24.16 - v1.1

- Revisions from R3 review
- Addition of Help Modals
- Addition of alternate flows - NOT APPROVED

03.24.16 - v7

All updates, additions and removals since v 1.1 on 02.24

05.02.16 - v8.1

Updated to reflect final delivered PSDs and content from previous rounds of revisions.

09.15.16 - v10

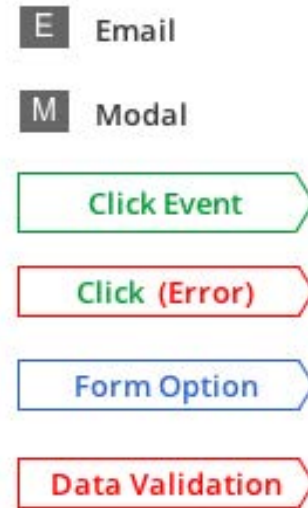
Addition of signed in flow pages and content.
Addition of Order Confirm and Order Delivered Emails
Status bar change and back button addition to card stack flow.

11.04.16 - v11

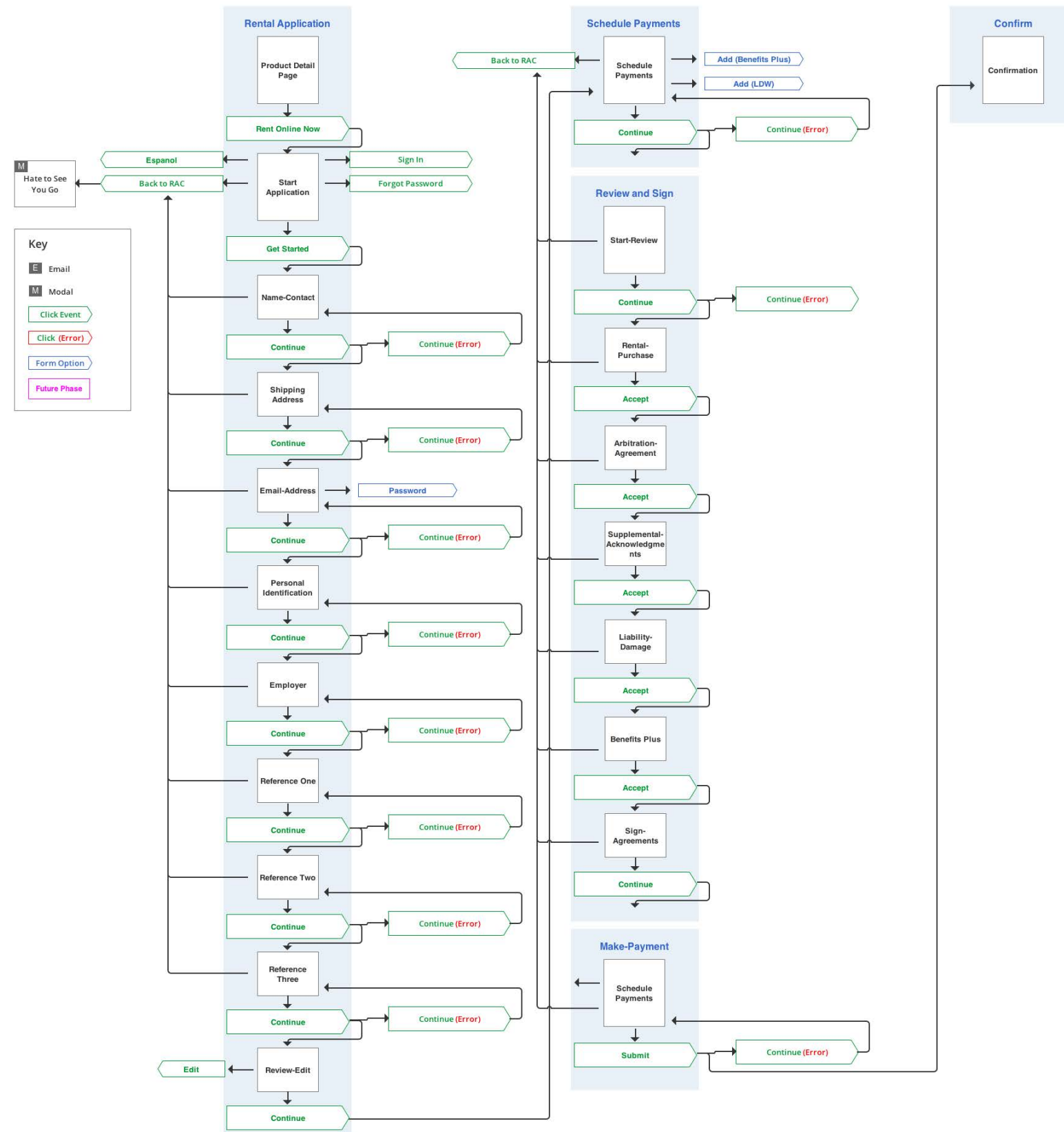
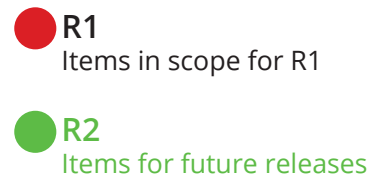
Phone number updates

Checkout Main Flow/Happy Path

Flow Key:



Annotations Key:



Start-Agreement Page - Guest

- 1 Back to RAC link**
Initiates Back to RAC modal. Confirmation from modal links to back to previous product detail page.
- 2 Main Progress Indicator**
Indicates main category of progress that user is currently in. Red indicates current category.
- 3 RAC Logo**
Links to Back to RAC modal. Confirmation from modal links to RAC.com home page.
- 4 My Order Module**
Displays product image, title, SKU and pricing information as it was selected in display from previous PDP. If weekly price is displayed, weekly pricing passes through.
- 5 Headline**
H1 headline.
- 6 Guest Checkout Path**
Leads users through main happy path of checkout flow. Links to Name-Contact Page.
- 7 Account Checkout Path**
Requires previous account creation with existing email address and password on record.
- 8 Step Help Content**
User preview of steps required for completion.
- 9 Support Content**
Provides general customer support number, email address and store location information that was passed as selected store during product browse experience. Store location cannot be changed.

Directions link displays store locator modal drop down below link.
- 10 Sign In**
Links to Sign In modal

1 < Back to RAC

2 **1** Rental Application **2** Schedule Payments **3** Review & Sign **4** Make First Payment **5** Confirmation

3 **RAC** Rent-A-Center

4 **My Order** 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

5 **Start Your Online Rental Application**

8 **How Rent-to-Own Works**
It's easy, quick and secure.

1. Complete the online rental application.
2. Select your payment schedule.
3. Review and sign your agreements.
4. Make your first payment.
5. A Rent-A-Center sales associate will contact you.
(We will schedule in-home delivery and set-up, usually within 5 to 7 days.)

10 **Have an Account?**
Sign in to save time checking out.

6 **Don't Have an Account?**
No problem, just proceed as a guest.

9 **We'll need just a few things to process your application.**
To get started make sure you've got your:

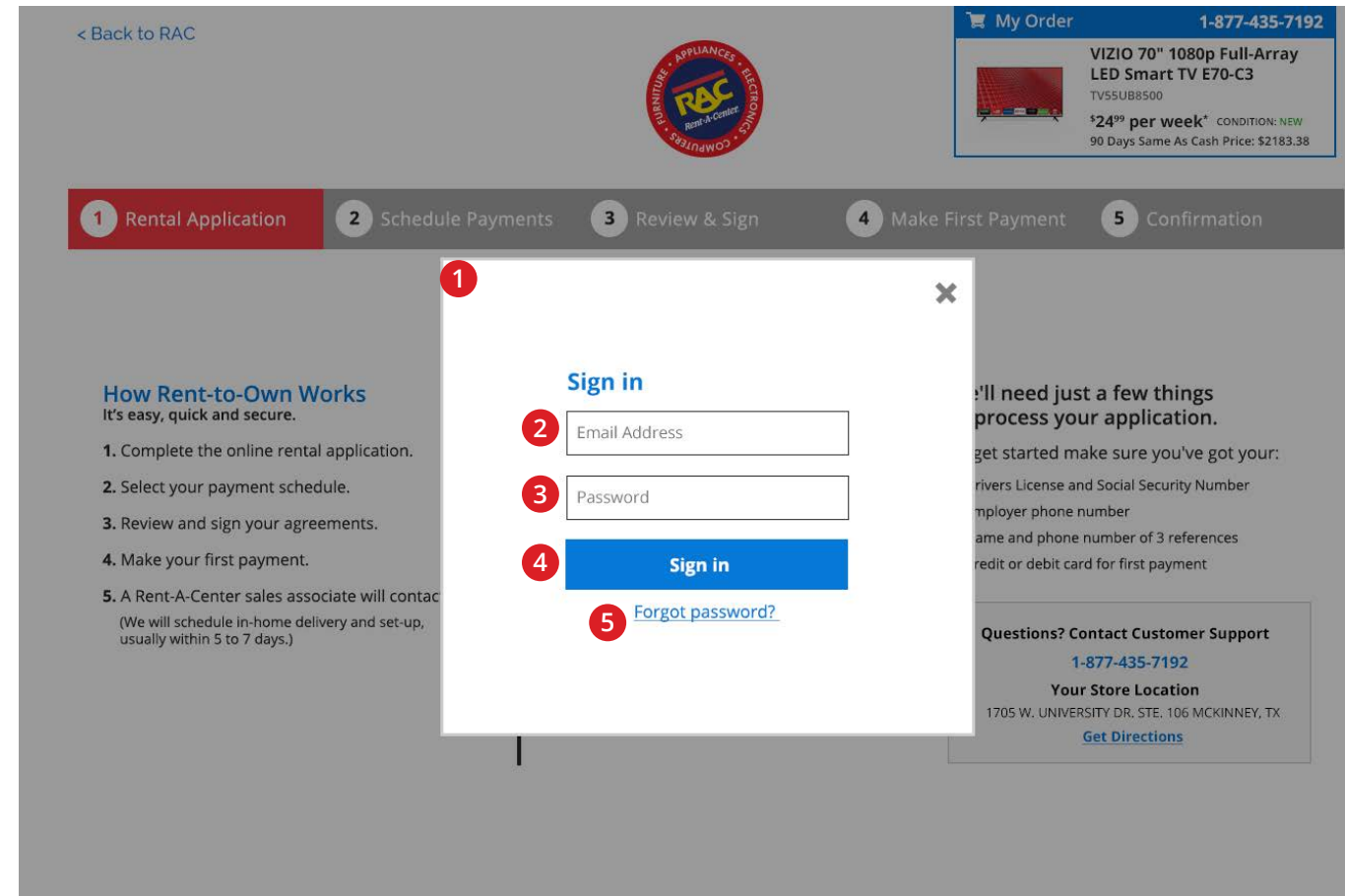
- Drivers License and Social Security Number
- Employer phone number
- Name and phone number of 3 references
- Credit or debit card for first payment

Questions? Contact Customer Support
1-877-435-7192

Your Store Location
1705 W. UNIVERSITY DR. STE. 106 MCKINNEY, TX
[Get Directions](#)

Start-Agreement Page - Sign In

- 1 Sign In Modal**
Standard modal display for all instances for Sign In and Create Account functions.
- 2 Email Address**
Enter email address associated to account.
- 3 Password**
Enter password associated to account email address/ID.
- 4 Sign In**
Validates email address and password fields. Returns validation errors in invalid or signs user into account. See Sign Out Email display for signed in state account navigation.
- 5 Forgot Password**
Links user to Forgot Password within modal window.



Validation Errors

Please enter a valid email address and password.
(If field left blank.)
(If email does not match email on record.)
(If password does not match email address on record.)

Start-Agreement Page - Signed In No Linked Agreements

- 1 Back to RAC link**
Initiates Back to RAC modal. Confirmation from modal links to back to previous product detail page.
- 2 Main Progress Indicator**
Indicates main category of progress that user is currently in. Red indicates current category.
- 3 RAC Logo**
Links to Back to RAC modal. Confirmation from modal links to RAC.com home page.
- 4 My Order Module**
Displays product image, title, SKU and pricing information as it was selected in display from previous PDP. If weekly price is displayed, weekly pricing passes through.
- 5 Headline**
H1 headline.
- 6 Signed In Checkout Path**
Displays user email address. As no data has been pulled from agreements. Checkout flow will be unpopulated of any data.
- 7 Account Checkout Path**
Requires previous account creation with existing email address and password on record.
- 8 Step Help Content**
User preview of steps required for completion.
- 9 Support Content**
Provides general customer support number, email address and store location information that was passed as selected store during product browse experience. Store location cannot be changed.

Directions link displays store locator modal drop down below link.
- 10 Sign In**
Links to Sign In modal

[< Back to RAC](#) **1**

2

3

4 My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application **2** Schedule Payments **3** Review & Sign **4** Make First Payment **5** Confirmation

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8 **How Rent-to-Own Works**
It's easy, quick and secure.

1. Complete the online rental application.
2. Select your payment schedule.
3. Review and sign your agreements.
4. Make your first payment.
5. A Rent-A-Center sales associate will contact you.
(We will schedule in-home delivery and set-up, usually within 5 to 7 days.)

10 Hi, jondoe@gmail.com.

6 Continue

9 We'll need just a few things to process your application.

To get started make sure you've got your:

- Drivers License and Social Security Number
- Employer phone number
- Name and phone number of 3 references
- Credit or debit card for first payment

Questions? Contact Customer Support
1-877-435-7192

Your Store Location
1705 W. UNIVERSITY DR. STE. 106 MCKINNEY, TX
[Get Directions](#)



Start-Agreement Page - Signed In Linked Agreements

- 1 Back to RAC link**
Initiates Back to RAC modal. Confirmation from modal links to back to previous product detail page.
 - 2 Main Progress Indicator**
Indicates main category of progress that user is currently in. Red indicates current category.
 - 3 RAC Logo**
Links to Back to RAC modal. Confirmation from modal links to RAC.com home page.
 - 4 My Order Module**
Displays product image, title, SKU and pricing information as it was selected in display from previous PDP. If weekly price is displayed, weekly pricing passes through.
 - 5 Headline**
H1 headline.
 - 6 Signed In Checkout Path**
Displays user email name. Pulled from previous agreement information in system..
 - 7 Account Checkout Path**
Requires previous account creation with existing email address and password on record.
 - 8 Step Help Content**
User preview of steps required for completion.
 - 9 Support Content**
Provides general customer support number, email address and store location information that was passed as selected store during product browse experience. Store location cannot be changed.
- Directions link displays store locator modal drop down below link.
- 10 Continue**
Links to Name Contact card with NO data from account populated

1 < Back to RAC

2 **1** Rental Application **2** Schedule Payments **3** Review & Sign **4** Make First Payment **5** Confirmation

3 **RAC** Rent-A-Center

4 **My Order** 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
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1. Complete the online rental application.
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3. Review and sign your agreements.
4. Make your first payment.
5. A Rent-A-Center sales associate will contact you.
(We will schedule in-home delivery and set-up, usually within 5 to 7 days.)

6 **Hi, Jonathan.**
We've pulled some of your information to help speed up your online rental.

10 **Continue**

9 **We'll need just a few things to process your application.**
To get started make sure you've got your:

- Drivers License and Social Security Number
- Employer phone number
- Name and phone number of 3 references
- Credit or debit card for first payment

Questions? Contact Customer Support
1-877-435-7192

Your Store Location
1705 W. UNIVERSITY DR. STE. 106 MCKINNEY, TX
[Get Directions](#)



Name-Contact Page

- 1 Secondary Progress Indicator**
Indicates main category of progress that user is currently in. Left position indicates current category.
- 2 Main Help Indicator**
Main Help Indicator click prompts modal with page specific help content.
- 3 Text Field**
All text fields are set not in focus as default. Tab into or selection to bring field in focus does not remove title from field until user enters one or more characters into field.
- 4 Phone Drop List**
Drop list default filed: **Phone Type**
Field selections:
Home
Work
Mobile
- 5 Radio Select Options**
Multi-select functionality with nothing selected by default.
- 6 Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Shipping-Address.
- 7 Footer Legal**
Standard legal placement for page specific legal notices.
- 8 Help Modal**
Page specific help messaging.
- 9 Back Button**
Links to previous card.

The screenshot displays the 'Name-Contact Page' with the following elements and annotations:

- 1**: Secondary Progress Indicator (Rental Application)
- 2**: Main Help Indicator (Question mark icon)
- 3**: Text Field (First Name)
- 4**: Phone Drop List (Phone Type)
- 5**: Radio Select Options (Preferred Contact Time)
- 6**: Continue Button
- 7**: Footer Legal (Legal notice text)
- 8**: Help Modal (Modal with text and OK button)

Validation Errors

First Name/Last Name: Please enter a valid name. (First or last; if field left blank, if entry is less than 2 characters long, if field contains special characters or numbers)

Phone Number: Please enter a valid phone number. (If field left blank or if less than 10 digits entered)

Phone Type: Please select an option. (If none selected)

Contact Time: Please select an option. (If none selected)

Shipping-Address Page

1 State Drop List

Drop list default filed: **Select State**

Field selections:

Alabama
Alaska
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
District Of Columbia
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oklahoma
Oregon
Pennsylvania
Rhode Island
South Carolina
South Dakota
Tennessee
Texas
Utah
Vermont
Virginia
Washington
West Virginia
Wisconsin
Wyoming

2 Continue Button

Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Email-Address.

3 Help Modal

Page specific help messaging.

4 Back Button

Links to previous card.

The screenshot shows the 'Shipping-Address Page' with a progress bar at the top indicating the current step is 'Rental Application' (1 of 5). A 'My Order' box displays a VIZIO 70" 1080p Full-Array LED Smart TV E70-C3 for \$2499 per week. The main form area is titled 'Great! Now provide your delivery address. (This needs to be your home address.)' and contains fields for Home Address, Apartment Number (optional), City, Select State, and Zip Code. A 'Continue >' button is highlighted with a red circle '2', and a '< Back' button is highlighted with a red circle '4'. A help modal is open at the bottom right, showing a message: 'Your product can be delivered only to your home address. We won't deliver to any other address.' with an 'OK' button. A red circle '3' is next to the modal title.

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include connection of gas appliances. For model upgrades, simply return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart an agreement on a returned product, Rent-A-Center will retain your payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Validation Errors

Street Address: Please enter a street address.
(If field left blank)

City: Please enter a city.
(If field left blank)

State: Please select an option.
(If none selected)

Zip Code: Please enter a Zip Code.
(If left blank)

Address-Validation Page

- 1 System Confirmed Address**
Address pulled from verification service.
- 2 User Entered Address**
Address entered on Shipping-Address.
- 3 Select Button**
Selects system confirmed address and proceeds to Email-Address.
- 4 User Address Link**
Continues to Email-Address with user entered address option.
- 5 Help Modal**
Page specific help messaging.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Name / Number Address Email

Secure Form

Choose the best option for your home address.

We found this full address.

9413 TIMBER WAGON DR
MCKINNEY TX 75070-4979

Select

You entered:

9413 TIMBER WAGON
MCKINNEY TX 75070

No, use this instead.

Your product will be delivered to your home address. We need to be sure that we have your correct address. Review the options and choose that which matches best.

OK

Email-Address Page

- 1 Password**
Optional field. Addition of Password initiates alternate flow Checkout-Create-Account. <R2>
- 2 Small Help Indicator**
Small Help Indicator launch modal with help content for individual page elements.
- 3 Multi-Select Check box**
Default selected. Opts email address into recurring promotional campaigns.
- 4 Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Birth Date.
- 5 Help Modal**
Page specific help messaging.
- 6 Back Button**
Links to previous card.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

3 of 9

Secure Form

What's your email address?

Email Address

3 Yes! Send me special and offers by email.

6 < Back 2 Continue > 4

5 Your email address helps us notify you on the status of your order and in-home delivery.

OK

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart an agree payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Validation Errors

Email Address: Please enter email address.
(If field left blank)
Email address already exists.
(If password is entered and email address matches previous account)

Password: Please enter a valid password to login.
(If password doesn't match existing account email address)
Email must be X-X characters.
(If password does not meet filed length requirements of minimum of X and maximum of X)

Email-Address Page - Signed In Agreements Linked

- 1 Email Address**
Pre-populated from account information.
- 2 Description**
Message added for signed in flow with email in account.

The screenshot displays the RAC website interface. At the top left, there is a link for '< Back to RAC'. The RAC logo is centered at the top. On the top right, a 'My Order' box shows a VIZIO 70" 1080p Full-Array LED Smart TV E70-C3 (TV55UB8500) for \$24⁹⁹ per week, with a 90-day same-as-cash price of \$2183.38. Below this is a progress bar with five steps: 1 Rental Application (highlighted in red), 2 Schedule Payments, 3 Review & Sign, 4 Make First Payment, and 5 Confirmation. A '3 of 9' indicator is shown below the progress bar. The main content area is a 'Secure Form' with the message: 'We've found this email address for your order. You will track your order using this email address.' The email address 'jondoe@gmail.com' is displayed with a red '1' next to it. A blue question mark icon is in the top right corner of the message box. At the bottom of the message box are two buttons: '< Back' and 'Continue >'. The RAC logo is also present in the bottom right corner of the overall image.

Birth Date Page

1 Birth Date Selections

Auto advance between each field when the last number of the field is entered. Numbers are visible when field is focused, then are obscured with password dots when field is un-focused.

Month Drop List

Drop list default filed: **Month**

Field selections: (12 months in ascending chronological order)

Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec

Day Drop List

Drop list default filed: **Day**

Field selections: (in ascending order)

01 - 31

Year Drop List

Drop list default filed: **Year**

1999 to 1919 descending. Update this every year

(Should start with current year - 17).

Field selections: (in descending order)

2 Continue Button

Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Personal-Identification.

3 Help Modal

Page specific help messaging.

4 Back Button

Links to previous card.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

4 of 9

Secure Form

OK, when is your birthday?

1 Month Day Year

You must be at least 18 years of age to apply.

4 < Back 3 Continue > 2 2

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

3 Your date of birth is used to confirm your identity and ensure you are legally able to enter into an agreement.

OK

Validation Errors

Date of Birth: Please select an option.
(If Month/Day/Year not selected)

You must be 18 to apply.
(If birthday is less than 18 years ago)

Personal-Identification Page

1 Driver's License Text Field
Text entry field for user's registered driver's license number.

2 Driver's License State Drop List
Drop-down lists are included in the form field tab order.
Type ahead to jump to the corresponding item in the list.

ST Drop-Down Values
All state abbreviations listed ascending alphabetically; single select.

3 Social Security Number
Obscure each character as it is entered.

Auto advance between each field when the last number of the field is entered. Numbers are visible when field is focused, then are obscured with password dots when field is unfocused.

4 Submit Contact Information
Set on three second delay. Fade in effect. Submit Contact Information link passes all previous submitted data to lead gen form modal.

5 Continue Button
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Employer.

6 Help Modal
Page specific help messaging.

7 Back Button
Links to previous card.

Validation Errors

Driver's License: Please enter a valid driver's license number.
(If field left blank or if less than 3 digits entered)

State: Please select one.
(If none selected)

SSN: Please enter a valid Social Security number.
(If field left blank or if less than 9 digits entered)

Employer Page

1 Primary Source of Income

Default value set to "Primary Source of Income". Selecting any option from the list other than "My Job" hides/displays different fields.

Drop-Down Values:

- My Job
- Self Employment
- Social Security
- Retirement
- Pension
- Disability

2 How Long?

Default value set to "How Long?".

Drop-Down Values:

- 6 months
- 1 year- 6 months
- 2 years
- 3 years
- 5 years or more

3 Payment Frequency

Default value set to "I get paid:".

Drop-Down Values:

- Weekly
- Bi-weekly
- Semi-weekly
- Monthly

4 Continue Button

Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Reference-One.

5 Help Modal

Page specific help messaging.

6 Back Button

Links to previous card.

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include connection of gas appliances. For model upgrades, simply return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart an agreement, simply bring in your last payment receipt for reinstatement.

5 We require your employment information to verify your application. By providing this information, you agree that we may contact your employer during verification of your application and at any time during the agreement if we are unable to contact you.

Payment frequency options are defined as such:

- Weekly** – Once every week
- Bi-Weekly** – Every two weeks
- Semi-Monthly** – Twice a month
- Monthly** – Once a month

OK

Validation Errors

Primary Source of Income: Please select an option. (If none selected)

How Long?: Please select an option. (If none selected)

Employer Name: Please enter an employer name. (If field left blank)

Employer Phone Number: Please enter a valid phone number. (If field left blank or if less than 10 digits entered)

Monthly Take-Home Income: Please enter an income. (If field left blank)

I get paid: Please select an option. (If none selected)



Reference-One (Two and Three) Page

- 1 Relationship Drop List**
Default value set to "Select an Option".
Drop-Down Values:
My Parent/In-Law
My Grandparent
Sibling
Aunt/Uncle
Cousin
Niece/Nephew
Friend
Co-Worker
Other
- 2 Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Reference-Two.
- If all fields are validated on Reference-Two display Reference-Three.
- If all fields are validated on Reference-Three display Schedule-Payment.
- 3 Help Modal**
Page specific help messaging.
- 4 Back Button**
Links to previous card.

1 Rental Application **2** Schedule Payments **3** Review & Sign **4** Make First Payment **5** Confirmation

7 of 9

Almost done! We just need three personal references. (One of three)
A reference is a person who knows you and will confirm that you're trustworthy and responsible. This person knows you well enough to verify where you live and work.

First Name Last Name **1**

Phone Number Relationship

4 < Back **2** Continue > **1** **2**

3 Your references help us verify your application and qualification to enter into an agreement. References may be contacted during verification of the application and/or during the agreement if we are unable to contact you. Two references should be relatives if possible — not including your spouse — who do not live at your home address. **OK**

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include. Return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart an agreement, contact your account manager. Payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Validation Errors

First Name/Last Name: Please enter a valid name. (First or last; if field left blank, if entry is less than 2 characters long, if field contains special characters or numbers)

Phone Number: Please enter a valid phone number. (If field left blank or if less than 10 digits entered)

This phone number has already been used. Please enter a unique phone number. (If phone number matches phone number of other reference)

Relationship: Please select an option. (If none selected)

Bank-Routing Page

- 1 Bank Routing Number**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 2 Account Number**
Add button not selectable until LDW has been added by user. Selecting "Add" refreshes screen to display as item in checkout along with subtotal. Product price + BenefitsPlus price = Subtotal
- 3 Submit**
Validates fields and links to Review-Edit.

The screenshot shows a 'Banking Information' form with the following elements:

- Banking Information** (We need this information to complete your application.)
- Banking information will be used only to qualify your application. We will never charge this account without your authorization.
- Form fields: 'Bank Routing Number' (marked with a red circle 1), 'Bank Account Number' (marked with a red circle 2), 'Your Name', 'Your Address', and 'Pay to the Order of'.
- Example routing numbers: '05489753' (9 Digit Routing Number) and '111111152118' (Bank Account Number).
- A blue 'SUBMIT' button (marked with a red circle 3).


Validation Errors

Bank Routing Number: Please enter a valid bank routing number.
(If field left blank or less than nine (9) numbers.)


Account Number: Please enter a valid bank routing number.
(If field left blank or less than eleven (11) numbers.)

Review-Edit Page

- 1 **Edit Buttons**
Takes users back to previous page in card stack flow to edit fields.
- 2 **Continue**
Continues to Schedule-Payment.

[< Back to RAC](#)


My Order
1-877-435-7192



VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application
2 Schedule Payments
3 Review & Sign
4 Make First Payment
5 Confirmation

Secure Form
?

Please confirm your information and then continue.

Name & Number	Frank Tester 214-555-5689 Mobile	EDIT
Home Address	1245 Main Street McKinney TX 78569	EDIT
Email Address	frtester@gmail.com	EDIT
Birthdate	January 16 1982	EDIT
Personal Identification	DL# 15448956 TX SS# *** ** 8932	EDIT
Employer Information	My Job Costco 214-569-4236 1 to 2 years \$3500.00 a month Paid Bi-Weekly	EDIT
Reference One	John Doe 817-659-7856 Friend	EDIT
Reference Two	Jack Ranger 214-956-2469 Cousin	EDIT
Reference Three	Jane Smith 306-546-9721 Co-Worker	EDIT

I certify that the information I have provided in this rental order form is correct, that I am not aware of any facts that could lead to my filing for bankruptcy and that I have not consulted with an attorney regarding bankruptcy in the past 90 days. I understand that Rent-A-Center will not fulfill my rental order if any of the information I provide is inaccurate. I authorize Rent-A-Center to contact any person or business (including employers and landlords) I have provided on this rental order form to verify the information or to obtain location information about me throughout the duration of my agreement. This authorization ends when a person or business asks Rent-A-Center not to contact them or I make the request in writing to Rent-A-Center. Rent-A-Center may contact me regarding my account or notify me of promotions and offers by email or phone using any email address, phone number, or mobile device number provided above or updated by me in the future. I consent to receive calls and messages generated from an automatic telephone dialing system, including artificial and prerecorded voice messages and text messages, even if I am charged for the call or message under my wireless plan. To provide written notice of withdrawal, write to: RAC Opt Out, Attn: Marketing Dept., 5501 Headquarters Drive, Plano, Texas 75024. Withdrawal of consent will not adversely affect my agreement.

Click "Continue" when all your information is correct.

Continue >



Schedule-Payment (Primary) Page

- 1 Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 2 Add Button - BenefitsPlus**
Add button prompts Adding Benefits Plus Notification Modal.
- 3 Add Button - LDW**
Displays with associated price in regions where LDW is an option. Selecting "Add" refreshes screen to display as item in checkout along with subtotal. Product price + LDW price = Subtotal
Total possible price display is:
Product price
+
BenefitsPlus price
+
LDW price
=
Subtotal
- 4 See Details**
Launch modal windows with benefits messaging for BP and LDW.
- 5 Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 6 Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.
- 7 Add-On Pricing**
Displays BenefitsPlus or LDW pricing if selected as an add-on.
- 8 Subtotal**
Displays Subtotal of pricing that will be applied to agreement.
- 9 Help Modal**
- 10 Confirm Modal**
Confirm or Cancel addition of LDW and Benefits Plus.

Validation Errors
Payment Schedule: Please select an option.
(If none are selected)



Schedule-Payment – + LDW

- 1 Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 3 Remove Button - LDW**
Removes LDW and pricing from order. And hides 'Add' button for BenefitsPlus.
- 4 Add Button - BenefitsPlus**
Selecting "Add" refreshes screen to display addition of BenefitsPlus and adds pricing to pricing display with updated subtotal. Product price + LDW + BenefitsPlus price = Subtotal
Total possible price display is:
Product price
+
BenefitsPlus price
+
LDW price
=
Subtotal
- 5 See Details**
Launch modal windows with benefits messaging for BP and LDW.
- 6 Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 7 Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.
- 8 Add-On Pricing**
Displays LDW pricing as added.
- 9 Subtotal**
Displays Subtotal of pricing that will be applied to agreement with LDW added.
Add BenefitsPlus Modal
Requests confirmation to add BenefitsPlus.

Validation Errors

Payment Schedule: Please select an option.
(If none are selected)



Schedule-Payment – + LDW + BenefitsPlus

- 1 **Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 2 **Remove Button - LDW**
Displays modal to confirm removal of BOTH LDW and BenefitsPlus.
- 3 **Remove Button - BenefitsPlus**
Removes BenefitsPlus and pricing. Refreshes subtotal to reflect full price with removal of BP.
- 4 **See Details**
Launch modal windows with benefits messaging for BP and LDW.
- 5 **Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 6 **Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.
- 7 **Add-On Pricing**
Displays LDW and BenefitsPlus pricing as added.
- 8 **Subtotal**
Displays Subtotal of pricing that will be applied to agreement with LDW added.
- 9 **Remove LDW Modal**
Required selection of check box to confirm removal of both LDW and BenefitsPlus.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 **Schedule Payments** 3 Review & Sign 4 Make First Payment 5 Confirmation

Congratulations, John Smith. You're Approved!

Ok, now confirm your requested payment schedule.
(Select the payment frequency that best fits with how often you get paid.)

1 \$24⁹⁹ Weekly 2 \$49⁹⁸ Bi-Weekly 3 \$54¹⁰ Semi-Monthly 4 \$108²⁸ Monthly

Protect Your Product
Liability Damage Waiver (LDW) (See Details) 2
\$2.50 per week
• Fire, damage and theft protection
• Covers when renter's insurance doesn't
• Eliminates liability in the event of a covered incident
• Cancel anytime

Protect Your Product and Save Money*
RAC Benefits Plus* (See Details) 4
\$2.00 per week
• Product replacement if you suffer a loss under the LDW
• Product service on paid-out merchandise for up to one year after ownership
• Payment assistance should you lose your job
• Savings on groceries, health care, dining and more
• Cancel anytime
* Protection coverage varies by state. Product protection not available in WA.

2 ADD 3 REMOVE

5 VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
\$24⁹⁹ per week* CONDITION: NEW | Number of payments: 104
90 Days Same As Cash Price: \$2183.38 | Total price: \$2598⁰⁰

7 Liability Damage Waiver (weekly) \$2.50
Benefits Plus (weekly) \$2.50
Total Payment* (weekly) \$29.99 8
*Not Including Taxes and One-time Fees

Continue » 6

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include connection. To return the product you are currently renting and open a new agreement for another model, you can return your product and freeze your payments. To restart an agreement of payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Validation Errors

Payment Schedule: Please select an option.
(If none are selected)

Removing LDW also cancels Benefits Plus

Removing LDW will cancel Benefits Plus, as you cannot enroll in Benefits Plus without LDW.

Are you sure you want to proceed?

Yes, remove LDW and Benefits Plus

Back Remove

Schedule-Payment – LDW Only

- 1 **Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 2 **Add Button - LDW**
Displays with associated price in regions where LDW is an option. Selecting "Add" refreshes screen to display as item in checkout along with subtotal. Product price = Subtotal
Total possible price display is:
Product price
+
LDW price
=
Subtotal
- 3 **See Details**
Launch modal windows with benefits messaging for BP and LDW.
- 4 **Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 5 **Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.
- 6 **Confirm Modal**
Confirm or Cancel addition of LDW and Benefits Plus.

The screenshot shows the checkout process for a Vizio TV. The top navigation bar includes a 'Back to RAC' link, the RAC logo, and a 'My Order' section with the phone number 1-877-435-7192. The product details show a VIZIO 70" 1080p Full-Array LED Smart TV E70-C3 for \$24⁹⁹ per week, with a 90-day same-as-cash price of \$2183.38. The checkout progress bar shows five steps: 1 Rental Application, 2 Schedule Payments (current), 3 Review & Sign, 4 Make First Payment, and 5 Confirmation. The main content area displays a 'Congratulations, John Smith. You're Approved!' message and asks the user to confirm their payment schedule. Four options are shown: Weekly (\$4⁹⁹), Bi-Weekly (\$49⁹⁸), Semi-Monthly (\$54¹⁰), and Monthly (\$108²⁸). Below this is a 'PROTECT YOUR PRODUCT' section for a Liability Damage Waiver (LDW) at \$2.50 per week, with an 'ADD' button. A summary table shows the VIZIO TV at \$24⁹⁹ per week, 104 payments, and a total price of \$2598⁹⁹. The LDW adds \$2.50 per week, resulting in a total payment of \$27.49 per week. A 'Continue' button is at the bottom.

Validation Errors

Payment Schedule: Please select an option.
(If none are selected)

The screenshot shows a modal window with the heading 'That's a smart move!' and the text 'You've requested to add <LDW> to your order for only <\$2.00 per week>.' At the bottom, there are two buttons: 'Cancel' and 'Confirm'.

Schedule-Payment – LDW Only Added

- 1 **Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 2 **Remove Button - LDW**
Removes LDW and pricing from order.
- 3 **See Details**
Launch modal windows with benefits messaging for BP and LDW.
- 4 **Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 5 **Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.
- 6 **Subtotal Price**
Reflects full price with addition of LDW.

The screenshot shows the checkout process for a VIZIO 70" 1080p Full-Array LED Smart TV E70-C3. The page is titled "Congratulations, John Smith. You're Approved!" and prompts the user to confirm their requested payment schedule. The payment frequency options are: Weekly (\$24.99), Bi-Weekly (\$49.98), Semi-Monthly (\$54.10), and Monthly (\$108.28). The Weekly option is selected. Below this, there is a section for "PROTECT YOUR PRODUCT" with a "Liability Damage Waiver (LDW)" option for \$2.50 per week. A "Remove" button is present next to the LDW option. The pricing section shows the TV price at \$24.99 per week, with a total price of \$2598.00. The LDW adds \$2.50 per week, resulting in a total weekly payment of \$27.49. A "Continue" button is at the bottom.

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not include connection of gas appliances. For model upgrades, simply return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart an agreement on a returned product, Rent-A-Center will retain your payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Validation Errors

Payment Schedule: Please select an option.
(If none are selected)

Schedule-Payment – No Add Ons

- 1 **Payment Schedule Selection**
User has final opportunity to modify payment schedule for agreement.
- 2 **Pricing Display**
Pricing terms passed through passed from PDP. User has option to change frequency.
- 3 **Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Start-Review.

LEGAL TERMS
 Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo commodo. Proin sodales pulvinar tempor. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Nam fermentum, nulla luctus pharetra vulputate, felis tellus mollis orci, sed rhoncus sapien nunc. eget odio. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo commodo. Proin pulvinar tempor. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Nam fermentum, nulla luctus pharetra vulputate, felis tellus mollis orci, sed rhoncus sapien nunc. eget odio.

Validation Errors

Payment Schedule: Please select an option.
(If none are selected)



LDW & Benefits Plus Modals

1 Close
Closes modal.

1 ✕

What is RAC Benefits Plus®?

RAC Benefits Plus® is an optional program offered by Rent-A-Center that can provide protection and help you save money.

Product protection includes:*

- Product replacement if you suffer a loss under the LDW.
- Product service on paid-out merchandise for up to one year after ownership.
- Payment assistance should you lose your job.

In addition to product protection, the program offers:

- Grocery Savings: Save up to \$40 per month using our grocery coupon program.
- Health Care Savings & Services: Save 10% to 50% on prescription medicine, dental care, vision care, chiropractic care and more!+
- Dining and Shopping Discounts: Save up to 50% at thousands of merchants and restaurants nationwide.
- Hotel and Rental Car Discounts: Save at locations around the country.
- Automotive Care Discount: Save up to 15% on automotive care and repair through Jiffy Lube, Meineke, MAACO and AAMCO Transmission locations; plus roadside assistance.
- Additional protection benefits vary by state.*

RAC Benefits Plus® can be canceled at any time by contacting Rent-A-Center.

*Protection coverage varies by state. Product protection not available in WA.
+Health care discounts not available in WA.

1 CLOSE

1 ✕

Why do I need Liability Damage Waiver?

You are responsible for the product while it is on rent. The Liability Damage Waiver (LDW) helps protect you in case of fire, theft or flood, as explained in the LDW Agreement.

LDW relieves you of the financial obligation for merchandise damaged or stolen under the guidelines on the waiver. Your homeowners or renters insurance may not cover damage to rental items. Note that LDW is not insurance and it does not replace the item that is lost or damaged. If you buy LDW, Rent-A-Center will not hold you liable for a covered loss.

LDW can be canceled at any time by contacting Rent-A-Center.

1 CLOSE



Start-Review Page

1 Agreement Listing

Listing of all required agreements for acceptance and signature. BenefitsPlus is optionally displayed based upon user selecting it as an option to "Add" from Schedule-Payment page.

LDW is still required to "Accept" or "Decline" regardless of user adding or not from Schedule-Payment page.

2 Continue Button

Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Rental-Purchase.

3 Help Modal

Page specific help messaging.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Now, let's review and sign your Rent-A-Center agreements. 3 ?

Your agreement contains the following documents.

- 1 • Rental Purchase Agreement
Sets out the terms regarding your use of the property, including ownership options, payment and cancellation terms.
- Arbitration Agreement
Your agreement that any disputes that may arise will be resolved through an arbitration process.
- Supplemental Disclosure(s)
Provides additional information relating to the specific product(s) you have selected.
- Liability Damage Waiver (LDW)
Limits/reduces your liability in the event of certain losses, including fire, theft or flood.
- RAC Benefits Plus®
Provides a variety of valuable savings to you.

(You will receive copies of all your agreements on completion of your order.)

*We have to show you the full terms, but don't worry - your previous choice to accept or decline will be confirmed on the agreement page. Select "Continue" to confirm your selection.

2 Continue » 1

3 Begin the process of reviewing and signing your agreement documents.

OK

**Delivery and set-up are included, and RAC services and maintains the merchandise while on rent (or in NJ, for duration stated on agreement) set-up does not return the product you are currently renting and open a new agreement for another model. You can return your product and freeze your payments. To restart payment records for two years. Thereafter, simply bring in your last payment receipt for reinstatement.

Rental-Purchase Page (Required Agreement Display)

1 Required Agreement

Accepting the following agreements is required:

**Rental Purchase Agreement
Arbitration Agreement
Supplemental Acknowledgment(s)**

Users have the option of accepting or declining the following agreements:

**Liability Damage Waiver (LDW)
Benefits Plus**

2 Accept Button

Accepting flags document as accepted and directs user to next agreement page in the flow.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Review and sign your Rental-Purchase/Lease Agreement.

Please review the terms and conditions of your agreement carefully and follow the instructions provided.
Once your review is complete and you're ready to sign your agreement, click the "Accept" button below.

1 LEASE-PURCHASE AGREEMENT

TERMS OF AGREEMENT:
As used in this Agreement, "you" and "your" mean the person(s) signing the Agreement as lessee/renter/consumer; "we" and "our" mean the lessor/owner (the rental company); "property" means the items described in the disclosures; and "lease" means this Lease-purchase Agreement including the disclosures.

Date: Nov 10, 2015 **Agreement Number:** mba03234

Lessor: Rent-A-Center 5501 Headquarters Drive Plano, TX 75024 (703) 722-2258 LOC: 9042-M	Consumer: TESTER, TOM 1 MAIN ST MANASSAS VA 20109 (555) 555-5555 RT: 01
--	---

DESCRIPTION OF PROPERTY:
Item #: 0904205915
Description: TELEVISION /LED TV
Model #: LED600
Serial #
New or Used: NEW
Cash Price: \$439.99

DAMAGE TO PROPERTY:
TERM: with a 4 month minimum.

INITIAL PAYMENT: Payments are due at the beginning of each term that you choose to lease the property. Your initial payment will include the following charges:

Rental Payment:	\$178.27
Liability Damage Waiver:	\$17.83
Optional Delivery Charge:	\$50.00
Processing Fee:	\$40.00

You must review the entire document and scroll to the bottom of the agreement before clicking "Accept".

2 Accept »

Validation Errors

Liability-Damage Page (Optional Agreement Display)

1 Optional Agreement

Users have the option of accepting or declining the following agreements:

Liability Damage Waiver (LDW) Benefits Plus

2 Accept Button

Accepting flags document as accepted and directs user to next agreement page in the flow.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Review and sign your Liability Damage Waiver Agreement.

Please read your Liability Damage Waiver (LDW) Agreement carefully and follow the instructions outlined in the agreement.
You have chosen to accept Liability Damage Waiver (LDW) as part of your agreements.
Please select "Continue" to proceed.

1

OPTIONAL LIABILITY DAMAGE WAIVER (LDW)

Rental Agreement No. mba03234

WHAT IS LDW? In your rental agreement, you agreed to pay Acceptance Now the cost to repair or replace the merchandise if it is damaged or if someone steals it. You can pass most of this duty back to Acceptance Now by paying a small fee with each rental payment. If you buy LDW, you will not have to pay Acceptance Now anything if the merchandise is damaged by natural disaster, fire or smoke, or if someone steals it.

LDW is not insurance. If you buy LDW, Acceptance Now gives up its right to make you pay for a covered loss or damage.

RULES: LDW will apply only if all rent and LDW fees are paid through the date of loss. Also, you must have followed all other terms of your rental agreement. LDW will not cover loss or damage done on purpose or caused by carelessness. If someone steals the merchandise, you must file a police report and give a copy to Acceptance Now.

STOPPING LDW: If you want to stop buying LDW, just tell Acceptance Now. The LDW fee will not be charged with your next rental payment. Acceptance Now can stop offering LDW by giving you a one week notice.

NOTICE: Before you buy LDW, you should check if you have insurance that would pay to repair or replace the merchandise, as well as the amount of any deductible.

I/we want to buy Optional LDW for \$8.24 per month. I/we understand that LDW is not part of any free rent offer.

Continue » 2

Validation Errors

Benefits-Plus Page (Optional Agreement Display)

1 Optional Agreement

Users have the option of accepting or declining the following agreements:

Liability Damage Waiver (LDW) Benefits Plus

2 Accept Button

Accepting flags document as accepted and directs user to next agreement page in the flow.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Review and sign your RAC Benefits Plus® Agreement.

Please read your RAC Benefits Plus® Agreement carefully and follow the instructions outlined in the agreement.
You have chosen not to add RAC Benefits Plus® as part of your agreements.
Please select "Continue" to proceed.

1 **Benefits Plus** **DISCOUNT PROGRAM MEMBERSHIP FORM**

EFFECTIVE DATE: 11/10/15 ACCOUNT #: 09042005275

1. Acceptance Now Store # mbe
Address 12649 LEMASTER DR.
City Manassas
State VA Zip 18061-2464

2. Rental Customer Last Name TESTER, TOM First Name _____
Address 1 MAIN ST
City MANASSAS
State VA Zip 20109

To receive Club benefits, I, the member, agree to pay \$3.00 [] per week, \$6.49 [] per semi-month, \$12.99 [X] per month. The membership will automatically terminate if I fail to make a membership payment within forty-five (45) days of its due date or if I do not maintain the optional Liability Damage Waiver on all of my active rental agreements. I, the member, can terminate the optional Acceptance Now Benefits Plus membership at any time by requesting orally or in writing a cancellation of my membership. The Acceptance Now Benefits Plus program varies by state and country. Accordingly, if I move outside the state or country where I enrolled in Acceptance Now Benefits Plus my membership may also terminate. A complete listing of benefits and the terms and conditions of membership are contained in the membership booklet which is incorporated herein by reference. Administrator reserves the right at any time and in its sole discretion, to add, substitute, or discontinue club benefits as it may determine is in the best interests of the club's membership.

The Discount Health Benefits in this program are NOT insurance, a health insurance policy, a Medicare Prescription Drug Plan, or a qualified health plan under the Affordable Care Act. The medical discount plan provides discounts only at participating providers or pharmacies.

The plan does not make payments directly to the providers of health care and the discount medical plan is prohibited from making members' payments to providers for services received under the discount medical plan. The member is obligated to pay for all medical, ancillary and pharmacy products and services but will receive a discount from those providers who have contracted with the discount medical plan organization.

The range of discounts for medical, pharmacy, or ancillary services offered under the discount medical plan will vary depending on the type of provider and the products or services received. You are not obligated to make any further payments under the plan after your last payment, but you will not be entitled to any benefits under the plan after the plan is terminated. Please refer to your benefit book for complete details.

You have the right to cancel your membership at anytime. If you cancel your membership within 30 days of receiving your membership card and the membership materials, you are entitled to a full refund of your membership fees paid. Please notify the store where you purchased your membership to obtain any refund due.

I have read and understood this membership form and I wish to participate in this program.
 I decline membership in this program and I understand membership benefits do not apply to me.

Acceptance Now Benefits Plus membership is optional to me and merchandise rental is not in any way subject to acceptance of the membership.

Notice: With my signature below, I hereby enroll as a member of Benefit Services Association. I appoint the Secretary of the Association in office at any particular time as my proxy to receive notice of and attend all meetings of the members and vote on my behalf and to otherwise act for me in the same manner and with the same effect as if I were personally present. This proxy shall be valid until revoked at any time prior to notice of any meeting by execution and delivery.

Continue » **2**

Validation Errors

Arbitration-Agreement Page

1 Arbitration Agreement PDF

2 Accept Button

Accepting flags document as accepted and directs user to next agreement page in the flow.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Review and sign your Arbitration Agreement.

We require you to sign the arbitration agreement as a condition of the Rental-Purchase/Lease agreement, but you may reject the agreement according to its instructions.

When you're ready to sign your agreement, click the "Accept" button below.

These are your rights as they pertain to agreements with RAC.

1

**RENT-A-CENTER/ACCEPTANCE NOW
CONSUMER ARBITRATION AGREEMENT**

Date: Nov 10, 2015

Consumer Lease, Rental-Purchase Agreement, or Retail Installment Sale Contract
Agreement Number mba03234

PLEASE READ THIS ARBITRATION AGREEMENT. IT IS BINDING AND ENFORCEABLE UNLESS YOU SEND IN A REJECTION NOTICE, AS SET OUT IN PARAGRAPH (A) BELOW.

This Arbitration Agreement ("Agreement") is between RAC and the Consumer. As used in this Agreement, the term "Consumer" or "Consumers" mean the customers who sign this Agreement. The term "Consumer Contract" means the consumer lease, rental-purchase agreement, or retail installment contract between the Consumers and RAC. The terms "you" and "your" mean the Consumer, customer, lessee, renter, user, buyer, and other third-party beneficiaries of the items or services RAC is providing, will provide, or has provided to you. And the term "RAC" means Rent-A-Center, its parents, subsidiaries, affiliate entities (including but not limited to Acceptance Now), predecessors or successors in interest, officers, directors, employees, assigns, or agents acting in such capacity. The Federal Arbitration Act (9 U.S.C. § 1-16) ("FAA") governs this Agreement, which evidences a transaction involving interstate commerce.

Except as otherwise provided in this Agreement, you and RAC hereby agree that, in the event of any dispute or claim between us, either you or RAC may elect to have that dispute or claim resolved by binding arbitration on an individual basis in accordance with the terms and procedures set forth in this Agreement.

(A) Your Right to Reject: If you want to reject this Arbitration Agreement, you must send a written Rejection Notice, by certified mail, return receipt requested, to: Rent-A-Center Legal Department, 5501 Headquarters Drive, Plano, TX 75024-5837. The Rejection Notice must: (i) state that you are rejecting this Agreement; (ii) provide your name, address, and phone number; and (iii) provide the agreement number from the Consumer Contract you entered into with RAC, which is incorporated in this Agreement as though fully set forth. A Rejection Notice is effective only if it is signed by all Consumers who signed the Consumer Contract with RAC and postmarked within 15 days after the date of the execution of this Agreement. RAC will acknowledge your rejection in writing. You should retain the acknowledgment to establish rejection of

You must review the entire document and scroll to the bottom of the agreement before clicking "Accept".

2

Accept »

Supplemental-Agreement Page

1 Supplemental Agreement PDF

2 Accept Button
Accepting flags document as accepted and directs user to next agreement page in the flow.

< Back to RAC

My Order 1-877-435-7192

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500
\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

1 Rental Application 2 Schedule Payments 3 Review & Sign 4 Make First Payment 5 Confirmation

Review and sign your Arbitration Agreement.

We require you to sign the arbitration agreement as a condition of the Rental-Purchase/Lease agreement, but you may reject the agreement according to its instructions.

When you're ready to sign your agreement, click the "Accept" button below.

These are your rights as they pertain to agreements with RAC.

1

**RENT-A-CENTER/ACCEPTANCE NOW
CONSUMER ARBITRATION AGREEMENT**

Date: Nov 10, 2015

Consumer Lease, Rental-Purchase Agreement, or Retail Installment Sale Contract
Agreement Number mba03234

PLEASE READ THIS ARBITRATION AGREEMENT. IT IS BINDING AND ENFORCEABLE UNLESS YOU SEND IN A REJECTION NOTICE, AS SET OUT IN PARAGRAPH (A) BELOW.

This Arbitration Agreement ("Agreement") is between RAC and the Consumer. As used in this Agreement, the term "Consumer" or "Consumers" mean the customers who sign this Agreement. The term "Consumer Contract" means the consumer lease, rental-purchase agreement, or retail installment contract between the Consumers and RAC. The terms "you" and "your" mean the Consumer, customer, lessee, renter, user, buyer, and other third-party beneficiaries of the items or services RAC is providing, will provide, or has provided to you. And the term "RAC" means Rent-A-Center, its parents, subsidiaries, affiliate entities (including but not limited to Acceptance Now), predecessors or successors in interest, officers, directors, employees, assigns, or agents acting in such capacity. The Federal Arbitration Act (9 U.S.C. § 1-16) ("FAA") governs this Agreement, which evidences a transaction involving interstate commerce.

Except as otherwise provided in this Agreement, you and RAC hereby agree that, in the event of any dispute or claim between us, either you or RAC may elect to have that dispute or claim resolved by binding arbitration on an individual basis in accordance with the terms and procedures set forth in this Agreement.

(A) Your Right to Reject: If you want to reject this Arbitration Agreement, you must send a written Rejection Notice, by certified mail, return receipt requested, to: Rent-A-Center Legal Department, 5501 Headquarters Drive, Plano, TX 75024-5837. The Rejection Notice must: (i) state that you are rejecting this Agreement; (ii) provide your name, address, and phone number; and (iii) provide the agreement number from the Consumer Contract you entered into with RAC, which is incorporated in this Agreement as though fully set forth. A Rejection Notice is effective only if it is signed by all Consumers who signed the Consumer Contract with RAC and postmarked within 15 days after the date of the execution of this Agreement. RAC will acknowledge your rejection in writing. You should retain the acknowledgment to establish rejection of

You must review the entire document and scroll to the bottom of the agreement before clicking "Accept".

2

Accept »



Sign-Agreements Page

- 1 **Pricing Display**
Final pricing from agreement terms.
- 2 **Accepted Indicator**
Confirmation of user acceptance of agreement.
- 3 **Declined Indicator**
Confirmation that user declined agreement.
- 4 **Full Pricing Display**
Reflect detailed pricing of all items applied to agreement.
- 5 **Signature**
Printed name, signature and date of signature
- 6 **Continue Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Make-Payments.
- 7 **Help Modal**
Page specific help messaging.

1 Rental Application
2 Schedule Payments
3 Review & Sign
4 Make First Payment
5 Confirmation

Sign below to acknowledge you accept the agreement terms.

Your agreement contains the following documents.

- ✓ Accepted Rental Purchase Agreement
- ✓ Accepted Arbitration Agreement
- ✓ Accepted Supplemental Acknowledgement(s)
- ✓ Accepted Liability Damage Waiver (LDW)
- ✗ Not Accepted Benefits Plus

(We will email you copies of all your agreements on completion of your order.)

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3

\$24⁹⁹ per week* CONDITION: NEW Number of payments: 104
90 Days Same As Cash Price: \$2183.38 Total price: \$2598⁰⁰

Liability Damage Waiver (weekly)	\$2.50
Tax	\$1.99
Future Payments (weekly)	\$29.48
Taxes subject to change. Does not include optional fees or charges.	
One Time Fee (Title of Fee)	\$6.00
Today's Payment	\$35.98

Sign Agreements

*By typing your name and initials in the space provided below and selecting the "I Accept the Terms and Conditions" button, you are signing this Agreement electronically. You agree your electronic signature is the legal equivalent of your manual signature and records your consent to be legally bound to the terms and conditions of each of the documents presented to you in connection with this transaction. You further agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer, or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure or condition constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and Rent-A-Center and/or its affiliates with whom you transact business. You understand and agree that your eSignature executed in conjunction with the electronic submission of these documents will be legally binding and such transaction will be considered authorized by you. You agree to receive and accept a copy of these documents via email and in a PDF format. To request paper copies of any document, contact us at email@rentacenter.com.

I agree to the terms and conditions.*

5

Made a mistake? [Go back to RAC to start over.](#)

6 Continue »

Validation Errors

Print Name: Please add valid First and Last Name. (If field left blank, if entry is less than 2 characters long, if field contains special characters or numbers)

Signature: Please provide signature. (If field left blank)

Date:

7

By signing the agreements, you understand the terms and conditions. The next step is to make your first payment.

OK



Make-Payment Page

- 1 Credit Card Information**
Service iFramed into page. Validations handled by payment vendor.
- 2 Submit Button**
Click to validate fields. If there are errors, display validation errors and an error message. If all fields are validated display Confirmation.
- 3 Help Modal**
Page specific help messaging.

The screenshot shows the 'Make First Payment' step of a rental application process. At the top, there is a navigation bar with five steps: 1 Rental Application, 2 Schedule Payments, 3 Review & Sign, 4 Make First Payment (highlighted in red), and 5 Confirmation. A 'My Order' box displays details for a VIZIO 70" 1080p Full-Array LED Smart TV E70-C3, priced at \$24.99 per week with a \$2183.38 cash price. The main heading reads 'Last step! Please fill in your credit card information.' Below this is a summary table of charges:

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3 (weekly)	\$24.99
Liability Damage Waiver (weekly)	\$2.50
Tax	\$1.99
Future Payments (weekly)	\$29.48
<i>Taxes subject to change. Does not include optional fees or charges.</i>	
One Time Fee (Title of Fee)	\$6.00
TOTAL DUE	\$35.48

Below the table is a note: 'Your next payment will be scheduled after delivery.' The form includes fields for 'Credit Card Number' (annotated with 1), 'Expiration Date*' (Month and Year, annotated with 2), and 'CVV Code' (annotated with 3). A 'Billing Address' section has a checked checkbox for 'Same as delivery address' and fields for 'Billing Address', 'Apartment Number (optional)', 'City', 'State', and 'Zip Code'. A blue 'Submit »' button is at the bottom (annotated with 2). A help modal on the right (annotated with 3) contains the text: 'This is the final step to complete your order. Please make your initial payment with your credit card.' and an 'OK' button. A 'Secure Form' icon is visible in the top left of the form area.

Validation Errors

See Make-Payment-Error in alternate flows.



Confirmation Page - Guest Checkout Flow

- 2 Your Order**
Displays (main) product image, product friendly title, product SKU, pricing as appended to agreement, pricing disclaimer information.
- 3 What's next?**
Descriptor of order completion steps for user information.
- 4 Shipping Address**
Displays address provided from Shipping-Address.
- 5 Your Store**
Store location passed through to Checkout from user selection in browse path.
- 6 Payment Options**
Displays content directing user to payment requirements and options once product is delivered.
- 7 Download Agreements**
PDF downloads of all "Accepted" agreements.
- 8 Create Account CTA and Button**
Displays on confirmation page of guest flow. Button links to Create Account modal.

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[Online Bill Pay](#)

1 Rental Application
2 Schedule Payments
3 Review & Sign
4 Make First Payment
5 Confirmation

[Print](#)

Congratulations! Your order is complete.

Agreement #: <xxxxx>

Your Order 2

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500

\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

Liability Damage Waiver (weekly)	\$2.50
Benefits Plus (weekly)	\$2.50
Tax	\$1.99
Future Payments (weekly)	\$31.98
<small>Taxes subject to change. Does not include optional fees or charges.</small>	
One Time Fee (Title of Fee)	\$6.00
TODAY'S PAYMENT	\$37.98

Number of payments: 104. Total Price: \$3,638.96. Pricing, availability and participation may vary by location. Pricing only available at 1705 W. UNIVERSITY DR., STE. 106 MCKINNEY, TX

3 What's Next?

- 1. Schedule Delivery**
A Rent-A-Center sales associate will contact you within 5 to 7 days to schedule your free, in-home delivery.
- 2. Make Payments**
Your next payment will be due after your product is delivered. You will receive a payment reminder email with three ways to pay:
 - 6 [Pay online](#)
 - Pay in-store
 - Call your store

More questions? See our [FAQs](#), contact Customer Care at 1-877-435-7192, or contact your store.

7 Create your account today.
Congratulations on your approval! Now create your online account. It's the easy way to manage your payments and save time on future orders.

Create Account

7 Download Your Customer Agreements
Save your agreements for your records. (These agreements will also be emailed to you.)

[Rental-Purchase/Lease Agreement](#)
[Supplemental Disclosure\(s\)](#)

[Liability Damage Waiver](#)
[RAC Benefits Plus® Agreement](#)

4 Shipping Address

<Address 1>
<Address 2>
<City> <State>
<Zip>

5 Your RAC store:

1705 W. UNIVERSITY DR. STE. 106
MCKINNEY, TX
555-222-1212

Inspirational ideas and more

THE OFFICIAL RENT-A-CENTER BLOG

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Shop Products

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- Appliances
- Computers
- Electronics
- Smartphones

ePay - Online Bill Pay

- Pay Your Bill Online
- Enroll in ePay
- Update Your Info
- How It Works
- FAQ

About Rent-A-Center

- Company Information
- Employment
- Investors
- RACcommunity
- Real Estate
- Franchise Information
- Store Locations

Specials and Ads

- Weekly Ad
- Specials
- Television Ads
- Sign Up For Specials

Info and Tools

- Worry-Free Guarantee
- About RAC Products
- Why Rent-To-Own
- Contact Us
- FAQs
- Site Map
- Pay My Bill Online
- Product Manuals

More RAC Brands

- Get It Now!
- Home Choice
- RAC Canada
- RAC Mexico
- RAC Benefits Plus Coverage



Create Account

- 1 Create Account Modal
See Account Creation specs in Group 3 specifications.

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Furniture Appliances Computers Electronics Specials

How RAC Works Blog Shop by

1 Rental Application 2 Schedule Payments 3 Review & Sign

Congratulations! Your order
Agreement #: <xxxxx>

Your Order

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500

\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

Liability Damage Waiver (weekly) \$2.50
Benefits Plus (weekly) \$2.50
Tax \$1.99

Future Payments (weekly) \$31.98
Taxes subject to change. Does not include optional fees or charges.

One Time Fee (Title of Fee) \$6.00

TODAY'S PAYMENT \$37.98

Number of payments: 104. Total Price: \$3,638.96. Pricing, availability and participation may vary by location. Pricing only available at 1705 W. UNIVERSITY DR., STE. 106 MCKINNEY, TX

What's Next?

1. Schedule Delivery
A Rent-A-Center sales associate will contact you within 5 to 7 days to schedule your free, in-home delivery.

2. Make Payments
Your next payment will be due after your product is delivered. You will receive a payment reminder email with three ways to pay:

- [Pay online](#)
- Pay in-store
- Call your store

More questions? See our [FAQs](#), contact Customer Care at 1-877-435-7192, or contact your store.

Create your account today.
Congratulations on your approval! Now create your online account. It's the easy way to manage your payments and save time on future orders.

Create Account

Download Your Customer Agreements
Save your agreements for your records. (These agreements will also be emailed to you.)

- [Rental-Purchase/Lease Agreement](#)
- [Supplemental Disclosure\(s\)](#)
- [Liability Damage Waiver](#)
- [RAC Benefits Plus® Agreement](#)

Shipping Address
<Address 1>
<Address 2>
<City> <State>
<Zip>

Your RAC store:
1705 W. UNIVERSITY DR. STE. 106
MCKINNEY, TX
555-222-1212

Inspirational ideas and more
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ePay - Online Bill Pay
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Enroll in ePay
Update Your Info
How It Works
FAQ

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Company Information
Employment
Investors
RACCommunity
Real Estate
Franchise Information
Store Locations

Specials and Ads
Weekly Ad
Specials
Television Ads
Sign Up For Specials

Info and Tools
Worry-Free Guarantee
About RAC Products
Why Rent-To-Own
Contact Us
FAQs
Site Map
Pay My Bill Online
Product Manuals

More RAC Brands
Get It Now!
Home Choice
RAC Canada
RAC Mexico
RAC Benefits Plus Coverage



Confirmation Page - Signed In Flow

- 2 Your Order**
Displays (main) product image, product friendly title, product SKU, pricing as appended to agreement, pricing disclaimer information.
- 3 What's next?**
Descriptor of order completion steps for user information.
- 4 Shipping Address**
Displays address provided from Shipping-Address.
- 5 Your Store**
Store location passed through to Checkout from user selection in browse path.
- 6 Payment Options**
Displays content directing user to payment requirements and options once product is delivered.
- 7 Download Agreements**
PDF downloads of all "Accepted" agreements.
- 8 Create Account CTA and Button**
Displays on confirmation page of guest flow. Button links to Create Account modal.

Storewide Clearance Event April 20 - 25. [Visit your store for details >](#)

My Store: Dallas, TX | Search
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Online Bill Pay


1 Rental Application
2 Schedule Payments
3 Review & Sign
4 Make First Payment
5 Confirmation

Print

Congratulations! Your order is complete.

Agreement #: <xxxxx>

2 Your Order



VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500

\$24⁹⁹ per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

Liability Damage Waiver (weekly)	\$2.50
Benefits Plus (weekly)	\$2.50
Tax	\$1.99
Future Payments (weekly)	\$31.98

Taxes subject to change. Does not include optional fees or charges.

One Time Fee (Title of Fee) \$6.00

TODAY'S PAYMENT \$37.98

Number of payments: 104. Total Price: \$3,638.96. Pricing, availability and participation may vary by location. Pricing only available at 1705 W. UNIVERSITY DR., STE. 106 MCKINNEY, TX

3 What's Next?

1. Schedule Delivery
A Rent-A-Center sales associate will contact you within 5 to 7 days to schedule your free, in-home delivery.

2. Make Payments
Your next payment will be due after your product is delivered. You will receive a payment reminder email with three ways to pay:

- [Pay online](#)
- Pay in-store
- Call your store

More questions? See our [FAQs](#), contact Customer Care at 1-877-435-7192, or contact your store.

4 Shipping Address

<Address 1>
<Address 2>
<City> <State>
<Zip>


5 Your RAC store:

1705 W. UNIVERSITY DR. STE. 106
MCKINNEY, TX
555-222-1212


7 Download Your Customer Agreements
Save your agreements for your records. (These agreements will also be emailed to you.)

[Rental-Purchase/Lease Agreement](#)
[Supplemental Disclosure\(s\)](#)
[Liability Damage Waiver](#)
[RAC Benefits Plus® Agreement](#)


8 You May Also Be Interested In These Products



Audio and Video Systems



Gaming Systems



TV Stands

Get the **Good Stuff** Today



Mobile Display Variations

- 1 **Step Indicator**
Step indicator modifies to a stack format from the horizontal display in desktop display.
- 2 **My Order Module**
Activated by tapping cart icon to slide out full order display.
- 3 **Close Button**
Tapping slides display back to hidden state.
- 4 **Help Modal**
Respond in accordance to page width based on screen resolution.



Start Your Online Rental Agreement

It takes just minutes to complete your secure online rental agreement. We'll make sure this rental request is right for you and provide your confirmation right here online.

[GET STARTED!](#)

How Rent Online Works It's easy, quick and secure. No store visit required.

1. Complete the online rental agreement for instant approval.
2. Schedule your payment frequency.
3. Sign your rental agreements.
4. Make your first scheduled payment.
5. A Rent-A-Center representative will contact you to schedule in-home delivery and set up, usually within 5-7 days.

Questions?
Contact Customer Support
[800-422-8186](tel:800-422-8186)
Your Store Location
1705 W. UNIVERSITY DR. STE. 106
MCKINNEY, TX [Get Directions](#)

- 2 Schedule Payments
- 3 Review & Sign
- 4 Make First Payment



2 Schedule Payments

Congratulations, John Smith. You're Approved!

What is Benefits Plus?

Benefits Plus is an optional program that can provide protection and help you save money in many ways:

- Healthcare Savings & Services: Save 10% to 50% on prescription medicine, dental care, vision care, chiropractic care and more!*
- Dining & Shopping Discounts: Enjoy savings up to 50% off for thousands of merchants nationwide at some of your favorite restaurants, the places you shop and more.
- Grocery Saving: Save up to \$40 per month using our grocery coupon program!
- Automotive Care Discount: save up to 15% on automotive care and repair through Jiffy Lube, Meineke, MAACO and AAMCO Transmission locations
- Roadside Assistance, Hotel, and Rental Car Discounts

[CLOSE](#)

- Payment assistance should you lose your job
- Savings on groceries, health care, dining and more
- Cancel anytime

* Protection coverage varies by state. Product protection not available in WA.


[ADD](#)

VIZIO 70" 1080p Full-Array LED Smart TV E70-C3

Order Confirmation Email - Guest Flow

- 1 **Create Account CTA**
Links to home page with Create Account modal displayed.

[SUBJECT LINE] Your Rentacenter.com Order Confirmation
[PREHEADER] Thank you for your order!

Furniture Appliances Computers  Electronics Smartphones Weekly Ad

<First Name>, thank you
for your payment.
Your order is confirmed.

Your Order

Agreement #: <0000000>
VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500

\$24.99 per week* CONDITION: NEW
90 Days Same As Cash Price: \$2183.38

Liability Damage Waiver (weekly)	\$2.50
Benefits Plus (weekly)	\$2.50
Tax	\$1.99
Future Payments (weekly)	\$31.98

*Rates subject to change. Does not include optional fees or charges.

One Time Fee (Title of Fee) \$6.00

TODAY'S PAYMENT \$37.98

Number of payments: 104. Total Price: \$3,038.96. Pricing availability and participation may vary by location. Pricing only available at 1705 W. UNIVERSITY DR., STE. 106 MCKINNEY, TX.

Delivery Address:
1705 W University Dr., Ste 106
McKinney, TX 75000

Your receipt and rental agreements are attached.
Save your agreements for your records.

What happens next?

1. We'll process your order and ship your product.
2. A RAC sales associate will contact you to schedule delivery, usually within 5 to 7 days of your order.
3. We'll deliver and set up your product.**
4. Your next payment will be due after your product is delivered. You will receive a reminder email with three ways to pay:
 - Pay online
 - Pay in-store
 - Pay by phone

More questions? See our [FAQs](#), contact Customer Care at 1-877-435-7192 or [submit a question online](#).

1 **Create your online account today!**
It's the easy way to make payments, manage your account and view your agreements.







[Create Account](#)

Why Rent-A-Center?

With RAC's Worry-Free Guarantee, you're always in control with extra perks, like:

- Paying Weekly, Semi-Monthly or Monthly
- Upgrading to a Newer Model Anytime**
- Repairs Included for As Long As You Rent**
- Freeing Your Payments, Then Picking Back Up Where You Left Off**

[Learn More](#)

[My Store >](#) [Make A Payment >](#) [Privacy Policy >](#)

**RAC services and manages the merchandise while on rent (or in lay for duration stated on agreement). For model upgrades, simply request the product you are currently renting and open a new agreement for another model. You can't rent a product until you've made your payments. To request an agreement on a returned product, RAC will reset your payment records for you again. Therefore, always bring in your top payment number for replacement.


This email was sent to: mcd@rac.com
This email was sent by: Rent-A-Center
5001 Headquarters Drive
Plano, TX 75024




Order Delivered Email - Guest Flow

- 1 **Create Account CTA**
Links to home page with Create Account modal displayed..

[SUBJECT LINE] Your Rentcenter.com Order Has Been Delivered #<Agreement #>
[PREHEADER] Thank you for choosing Rent-A-Center!


Furniture Appliances Computers  Electronics Smartphones Weekly Ad


Your order has been delivered.


 Agreement #: <000000>
VIZIO 70" 1080p Full-Array LED Smart TV E70-C3
TV55UB8500

We will contact you when your first renewal payment is due. Keep in mind that there are three easy ways to pay.

PAY IN STORE **PAY ONLINE** **PAY BY PHONE***

 Visit us at:
522 Main St
Dallas, TX
[Get Directions >](#)

 In just minutes!
Pay from home,
on the go or with
automatic payments!
[Pay Now](#)







 Just call and have
your Visa or
MasterCard ready.
*\$1.99 convenience fee
may apply.
Call Us:
555-222-1212

1 **Payments made easy with AutoPay!**
Sign in or create an account today. It's the easy way to make payments,
manage your account and view your agreements.

[Get Started](#)

YOUR STORE:

1705 W University Dr., Ste 106 McKinney, TX 75000 555-222-1212 Get Directions	Store Hours: M-F 10:00 a.m. – 7:00 p.m. SA 9:00 a.m. – 6:00 p.m. SU Closed
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This email was sent to: joshua@rentcenter.com
This email was sent by Rent-A-Center
1001 Westpark Dr
McKinney, TX 75002
USA

