

Question What does The Retail Equation (TRE) do with your personal information?

FACT A retailer can hire TRE to analyze its sales and return transaction data. TRE is a service provider and does not share your transaction information outside of its retailer contract. TRE does not co-mingle data across retailers or from any other sources. TRE does not send your data to any other person or company.

Why? Some consumers do not adhere to a retailer’s policies, causing a retailer to lose money. TRE helps retailers prevent these losses.

How? A retailer securely sends its purchase and return data along with consumer information to TRE. TRE analyzes the data and provides recommendations back to the retailer based on a retailer’s policies.
TRE operates as a service provider. It does not own or control the personal information sent by retailers. It does not share consumers’ personal information with other people or companies.

What? The types of personal information typically collected by a retailer for TRE to provide its service:

- Government issued identification number and expiration date
- Name
- Address
- Date of birth

TRE does NOT collect or utilize gender, race, nationality, physical characteristics, marital status, or payment card information.

Sharing of personal information	Does TRE share?
To the contracting retailer customer	Yes, as a service provider, the retailer sends data to TRE and TRE returns recommendations only to that retailer.
To other retailers	No.
To any other companies (credit reporting agencies or organizations like potential creditors, employers, insurers, landlords, marketers, and government agencies)	No.

Who can help me? Contact TRE from the information on your receipt, or by sending an e-mail to: ReturnActivityReport@TheRetailEquation.com. You can also send a letter to TRE at the addresses shown on TheRetailEquation.com.

What can TRE help me with?

1. Get a copy of your Return Activity Report (RAR). Your Return Activity Report is a report that shows all your return data that was considered in making the denial or warning decision.
2. Receive instructions on filing an inquiry if the Return Activity Report contains errors. TRE cannot override the denial or warning or issue a refund. All refunds are issued by the retailer at its sole discretion.