

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 using TRE’s return recommendation software called “Verify.” Generally, retailers use Verify to conduct risk management activities, including the prevention of retail fraud. A single retailer may choose to use Verify on behalf of itself and on behalf of other store brands affiliated with the retailer.

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 return recommendations (i.e., a recommendation that a retailer approve, warn, or deny a return) back to the retailer based on the criteria set by each retailer, but the ultimate decision to accept or deny a return rests solely with the retailer. In providing Verify to each retailer, TRE operates as a “service provider.” TRE does not own or control the personal information sent by each retailer to TRE.

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.
To other retailers	No, Verify is designed to prevent the sharing of personal information across retailers. A single retailer may, however, choose to share such information with other store brands affiliated with the retailer for the purpose of obtaining return recommendations.
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. Please also visit our [privacy policy](#) to learn more about TRE’s privacy practices.

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.