

<b>Question</b>	What is the involvement of The Retail Equation (TRE) with a warning or denial of your return?
<b>FACT</b>	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.
<b>How?</b>	<p>TRE receives your purchase and return information from a retailer, pursuant to a written contract, for the specific purpose of analyzing your return for indications of fraud (stealing, forgery, or deception) or abuse in accordance with that retailer's instructions and return policy. TRE is an analytics engine that looks for diverse patterns of fraud across in-store and online purchases and return transactions. TRE's predictive models use your history from only that retailer (which may include the store brands affiliated with that retailer). TRE makes recommendations at the guidance of the retailer and their return policy.</p> <p>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. Please visit our <a href="#">privacy policy</a> to learn more about TRE's privacy practices.</p>
<b>Who?</b>	Approximately 1% of consumers get warned or denied by a retailer because their returns indicate fraud or abuse, or exhibit habits that violate a retailer's return policy.
<b>Why?</b>	TRE helps a retailer uniformly enforce their return policy to promote fairness and reduce return fraud.
<b>When?</b>	When you are making a return, TRE's return authorization service will provide an automated recommendation to the cashier on whether you should be denied or warned. A retailer using TRE's service may prevent you from returning items for a period of time, based on that retailer's policy and discretion.
<b>Next?</b>	To reduce the likelihood of being warned or denied on a future return, consumers should consider the factors listed above and try to reduce their frequency of returns, reduce their return dollar amounts, and return within the retailer's return time limits.
<b>Who can help me?</b>	Contact TRE from the information on your receipt, or by sending an e-mail to: <a href="mailto:ReturnActivityReport@TheRetailEquation.com">ReturnActivityReport@TheRetailEquation.com</a> . You can also send a letter to TRE at the addresses shown on <a href="http://TheRetailEquation.com">TheRetailEquation.com</a> .
<b>What can TRE help me with?</b>	<ol style="list-style-type: none"><li>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.</li><li>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.</li></ol>