

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

FACT A retailer can hire TRE to analyze and process its in-store and ecommerce return, exchange, post-sale adjustment, or re-shipment transaction (collectively known as "Transactions") and purchase data using TRE's recommendation software called "Engage." Generally, retailers use "Engage" to assist with their risk management activities, including the detection and prevention of retail fraud. A single retailer may choose to use "Engage" 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 Transaction data along with certain consumer information to TRE. TRE analyzes the data and provides Transaction recommendations (i.e., a recommendation that a retailer approve, warn, or deny a Transaction) back to the retailer based on the criteria set by each retailer. The ultimate decision to accept or deny a Transaction rests solely with the retailer. In providing "Engage" 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 receive 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, TRE's service is designed to prevent the sharing of personal information across retailers.
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: RetailActivityReport@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 Retail Activity Report (RAR). Your Retail Activity Report is a report that shows all your Transaction data that was considered in making the denial or warning decision.
2. Receive instructions on filing an inquiry if the Retail 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.