

Question	What is the involvement of The Retail Equation, Inc. (TRE) with a warning or denial of your return, exchange, post-sale adjustment, or re-shipment transaction (collectively known as "Transactions")?
FACT	A retailer can hire TRE to analyze and process its in-store and ecommerce Transaction 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.
How?	<p>TRE receives your purchase and Transaction information from a retailer, pursuant to a written contract, for the specific purpose of analyzing your Transaction for indications of fraud (stealing, forgery, or deception) or abuse in accordance with that retailer's instructions and policies. TRE provides an analytics engine that looks for diverse patterns of fraud across in-store and online purchases and Transactions. TRE's predictive models consider 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 policies.</p> <p>In providing "Engage" to a 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 privacy policy to learn more about TRE's privacy practices.</p>
Who?	Approximately 1% of consumers get warned or denied by a retailer because their Transactions indicate fraud or abuse, or violate a retailer's policies.
Why?	TRE helps a retailer process and analyze transaction data to uniformly enforce their policies to promote fairness and reduce fraud.
When?	When you are making a Transaction, TRE's Transaction authorization service will provide an automated recommendation to the cashier on whether you should be denied or warned. For example, a retailer using TRE's service may prevent you from performing these specific Transaction types for a period of time, based on that retailer's policy and discretion.
Next?	To reduce the likelihood of being warned or denied on a future Transaction, consumers should consider the factors listed above and try to reduce their frequency of these specific Transaction types, reduce their dollar amounts of these specific Transaction types, and return within the retailer's return time limits.
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.
What can TRE help me with?	<ol style="list-style-type: none">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.