



**National
Programs**

Dispute Resolution

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**Success in Neutral, Impartial Mediation &
Arbitration for Over 50 Years**

Our Organization

BBB National Programs is where businesses turn to enhance consumer trust and consumers are heard.

BBB National Programs is a non-profit organization that develops and delivers third-party industry self-regulation and dispute resolution programs that create a fairer playing field for businesses and a better experience for consumers in the marketplace. Across more than a dozen unique and well-respected programs, we set adoptable standards that businesses use to navigate the regulatory landscape. Our expert staff monitor and enforce those standards and execute seamless dispute resolution procedures between businesses or with their consumers.

BBB National Programs tracks emerging marketplace issues and, as a result, our portfolio continues to adapt and expand, creating new initiatives that respond to the needs of industry and help maintain consumer trust in a rapidly changing digital environment.



Customized Dispute Resolution

BBB National Programs has decades of experience developing and administering accountability and dispute resolution programs that meet the needs of businesses and their customers. We work with businesses to develop customized mediation and arbitration programs to provide resolutions to a wide variety of business-to-business and business-to-consumer disputes.

Highly Respected Dispute Resolution Programs

BBB AUTO LINE

Our BBB AUTO LINE program is the largest vehicle warranty dispute resolution program in the United States, resolving more than two million disputes between vehicle manufacturers/importers and their customers. BBB AUTO LINE is proud to serve as the solution of choice for over 20 major automakers. BBB AUTO LINE has:

- ◆ Decades of experience partnering with major automakers to develop and implement the program
- ◆ Dedicated dispute resolution specialists for each claim, ensuring seamless continuity of service
- ◆ Efficient processes that result in lower administrative costs and a positive customer experience
- ◆ Staying abreast of new motor vehicle warranty laws and keeping you abreast of pertinent information and issues

A large, stylized graphic of the number 88% in a dark blue serif font. A small, brown upward-pointing arrow is positioned to the right of the percentage sign. The graphic is centered within a light beige circular area that has a subtle drop shadow, giving it a three-dimensional appearance. The background of the entire page features a dark blue vertical bar on the left and a light beige area with a large, flowing, wavy shape that curves from the bottom left towards the center, partially overlapping the circular graphic.

88%↑

In an independent national audit of BBB AUTO LINE, more than 88% of consumers said they would recommend the program to friends and family.

BBB National Programs operates several other highly successful dispute resolution programs in both the Business-to-Business and Business-to-Consumer marketplaces.

National Advertising Division

Since 1971, our National Advertising Division (NAD) has provided independent self-regulation and dispute resolution services, guiding the truthfulness of advertising across the United States. NAD decisions represent the largest body of advertising decisions in the U.S.

National Advertising Review Board

Our National Advertising Review Board (NARB) serves as the appellate body for the advertising industry's program of self-regulation. NARB provides industry peer review of NAD decisions. NARB's panel pool is comprised of 90 respected professionals from national advertisers, advertising agencies, and public members (academics and other members of the public sector).

Verizon Wireless Dispute Resolution Program

BBB National Programs' Verizon Wireless Dispute Resolution Program is responsible for the arbitration of disputes from Verizon's customers.

Class Action Arbitration Program

Our Class Action Arbitration Program helps parties resolve disputes arising under class action settlements, providing consumers with the right to file for arbitration if the class action settlement administrator denies compensation or benefits.

Data Privacy Framework Program

BBB National Programs operates an independent, third-party Independent Recourse Mechanism under the Data Privacy Framework Program, enabling U.S. businesses to demonstrate that their transatlantic data transfers are consistent with European Union, United Kingdom, and Swiss data protection rules. Our full-service Data Privacy Framework Services are a necessary component of a co-regulatory framework that facilitates trans-Atlantic trade.

Volkswagen Car-Net Dispute Resolution Program

BBB National Programs' Volkswagen Car-Net Dispute Resolution Program is responsible for the mediation and arbitration of disputes arising from the Volkswagen Car-Net Terms of Service.

Direct Selling Self-Regulatory Council

Our Direct Selling Self-Regulatory Council provides impartial monitoring, enforcement, and dispute resolution regarding product claims or income representations disseminated by direct selling companies and their salesforces. This program provides a robust challenge process that also includes the opportunity for a company to appeal a decision.

These programs provide an efficient and effective way to resolve disputes without the necessity of litigation. The net result is a positive impact on the marketplace.

Customized Solutions for Certified Pre-Owned and Extended Warranty Programs

Often, manufacturers require a customized approach to handling dispute resolution for their certified pre-owned and extended warranty programs—that's why we work with companies to design and implement dispute resolution services that align with their specific needs.

Due Process & Fairness

for Businesses and Consumers

BBB National Programs dispute resolution processes create a more level playing field for businesses and their customers.



Our programs provide parties with due process and are administered in a fair, neutral, and impartial manner. Our rules and procedures are straightforward and written in plain language. For many of our dispute resolution programs, businesses and consumers participate without counsel.

85%[↑]

In an independent national audit of BBB AUTO LINE®, over 85% of consumers gave BBB National Programs staff an A or B grade for objectivity and fairness.

Mediation

BBB National Programs mediation is available as a freestanding program or as the first step in an arbitration process.

Our mediators are extensively trained using an internally developed program that focuses on resolution of the type of disputes typically presented by consumers in industries served by our programs.

Our mediators enable effective communication between businesses and their customers to explore ways to satisfactorily resolve disputes.

We can provide mediation through “shuttle diplomacy” using telephone mediation conference calls or videoconferencing. We successfully help parties find mutually agreeable solutions to their disputes. When cases are settled, we can confirm the settlements in writing and follow up with the parties to ensure compliance.



60%↑

In the BBB AUTO LINE program, which provides mediation as a first step before arbitration, more than 60% of eligible cases are resolved with a settlement agreed to by the parties.

Arbitration

We provide customized arbitration programs with rules and procedures that can be tailored to address specific industries or specific business needs.

We work with businesses to set program parameters including consumer eligibility and available remedies.

We provide dispute resolution that meets federal and state regulatory requirements for disputes arising under manufacturer warranties—our BBB AUTO LINE program complies with FTC regulations designed to ensure impartiality in warranty dispute resolution and is also certified under several state lemon laws, including California and Florida.

Other dispute resolution programs focus on the needs of business-to-business arbitration.

Arbitration hearings can be conducted by document review, teleconference, videoconference, or in-person hearing at various locations throughout the United States. In-person arbitration hearings are conducted in neutral settings and are administered by trained BBB National Programs staff or approved neutrals.

BBB National Programs Arbitrators

BBB National Programs maintains a national pool of approximately 700 neutral arbitrators who serve as independent and impartial decision makers for our dispute resolution programs.

BBB National Programs arbitrators are attorneys and/or dispute resolution practitioners with experience in other dispute resolution forums. All BBB National Programs arbitrators undergo initial and refresher training with a focus on subject matters relevant to the programs we administer.

Eric D. Reicin

President & CEO

Prior to joining BBB National Programs as President and CEO, Eric served as a senior corporate and legal executive with over 25 years of experience assisting publicly traded and private companies and other organizations grow, manage transformational change, and weather regulatory and public scrutiny. Most recently, Eric served as Vice President, General Counsel, and Corporate Secretary for MorganFranklin Consulting, LLC and MorganFranklin, LLC, a global management consulting firm and government contractor (DOD and civilian) and previously served as Senior Vice President and Deputy General Counsel at Sallie Mae, then a Fortune 500 diversified financial services company (NASDAQ: SLM). Eric served a six-year term on the global board of the Association of Corporate Counsel, which has a presence in 85 countries. Eric previously served as president of the Association of Corporate Counsel - National Capital Region, the largest regional in-house bar association.



Mary K. Engle

Executive Vice President, Policy

Before joining BBB National Programs as Executive Vice President, Policy, Mary directed the Federal Trade Commission (FTC)'s Division of Advertising Practices, enforcing truth-in-advertising principles for national advertising matters, including claims about food, dietary supplements, medical devices, alcohol, tobacco, and broadband. She also examined social media and digital technology marketing practices. Her investigations and law enforcement actions in this area helped create new policy and standards that are now used to govern influencer marketing, native advertising, and privacy cases. Mary held several management positions at the FTC and served as an advisor to a commissioner and two directors of the Bureau of Consumer Protection. During her government career, she received several awards for her work including the Meritorious Executive Rank Award from President Obama for accomplishments in the management of U.S. government programs and the FTC Chairman's Award for the Commission's 2000 Media Violence Study and Report.



Dona J. Fraser

Senior Vice President, Privacy Initiatives

Dona J. Fraser is a leading privacy expert with a passion for building creative solutions to business problems. Ms. Fraser oversees the strategic development, implementation, and ongoing efforts of BBB National Programs' privacy programs, activities, and services. Before joining BBB National Programs, Ms. Fraser served as Vice President, Privacy Certified for the Entertainment Software Rating Board (ESRB), a self-regulatory program developed by the video game industry, for 10 years. In this role, Ms. Fraser was responsible for providing hands-on assistance to participating companies on development of data collection and privacy practices to meet ESRB standards. She also crafted privacy best practices in several areas including mobile apps, downloadable games, short-form privacy policies, behavioral advertising and social networking. Prior to ESRB, Ms. Fraser served as a Director of Business and Legal Affairs for music labels at BMG/Sony Music in New York.



Laura Brett

Vice President and New York Office Leader

Laura Brett is a Vice President and New York Office Leader at BBB National Programs where she oversees the daily operations of BBB National Programs' New York Office and leads BBB National Programs' National Advertising Division—the advertising industry's system of self-regulation founded in 1971. In addition to speaking regularly on the issues surrounding truthful and transparent advertising in all media in the United States and internationally, Ms. Brett has published articles on the ethical standards of advertisers in social media, has been quoted in the New York Times and Wall Street Journal, and participated on several FTC workshop and hearing panels. Prior to joining BBB National Programs, Ms. Brett was a litigator with her own private practice after having worked in commercial litigation at Willkie Farr & Gallagher. Ms. Brett also was elected to her local city council and served as Deputy Mayor.



Juan Herrera

Vice President, Dispute Resolution Programs

A veteran of the U.S. Navy, Juan Herrera currently serves as Vice President of Dispute Resolution Programs for BBB National Programs where he oversees BBB AUTO LINE®—the largest automotive warranty dispute resolution program in the United States and one of BBB National Programs' flagship products—and is responsible for BBB National Programs' Dispute Resolution Division. He strives to deliver continual improvement of the division's existing programs and also leads in the design and development of new programs for industries or manufacturers in need of a neutral, cost-effective, and efficient out-of-court dispute resolution process. This includes working with manufacturers to analyze and identify areas where dispute resolution will be beneficial for their businesses and their customers.



Abby Adams

Senior Counsel, Dispute Resolution Programs

Abby Adams is Senior Counsel, Dispute Resolution Programs at BBB National Programs where she leverages her expertise in corporate compliance, legal operations, and program development to support the development and ongoing efforts of BBB National Programs' dispute resolution programs, such as BBB AUTO LINE and Class Action Arbitration Program. Before joining BBB National Programs, Ms. Adams worked as the Director of Legal Management Services for the Association of Corporate Counsel (ACC), where she developed and oversaw the Legal Services Management Program, a law department training program designed to help legal departments create efficiencies and drive value within their legal department.



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BBB National Programs is where businesses turn to enhance consumer trust and consumers are heard. The non-profit organization creates a fairer playing field for businesses and a better experience for consumers through the development and delivery of effective third-party accountability and dispute resolution programs. Embracing its role as an independent organization since the restructuring of the Council of Better Business Bureaus in June 2019, BBB National Programs today oversees more than a dozen leading national industry self-regulation programs, and continues to evolve its work and grow its impact by providing business guidance and fostering best practices in arenas such as advertising, child-directed marketing, and privacy.