



AN OVERVIEW OF ALL BBB NP PROGRAMS

## Our Mission:

Our mission is to foster trust, innovation, and competition in the marketplace through the development and delivery of cost-effective third-party self-regulation, dispute resolution, and other programs.

BBB National Programs builds industry self-regulation programs that encourage innovation and competition while minimizing the need for government intervention. Our unique and valuable programs are designed to resolve business issues and advance shared industry objectives by responding to marketplace concerns to create a better experience for consumers. We have earned the trust of the marketplace by developing, implementing, and administering dispute resolution programs and helping businesses and industries resolve disputes with consumers.

We:

- Build credibility and accountability into marketplace practices
- Work with companies to strengthen the marketplace
- Develop programs to ensure consumers are protected
- Provide dispute resolution to solve marketplace complaints

BBB National Programs is committed to advancing a better marketplace through best practices by championing industry self-regulation, advocating for ethical business practices, and encouraging truth and accuracy in advertising. We believe that self-regulation leads to reduced government intervention and inspires business and industry to create better practices that support consumers and the marketplace.



## Our National Programs:

### **BBB AUTO LINE®**

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A division of **BBB National Programs, Inc.**

with the arbitrator's award if it is accepted by the consumer, but the award is not binding on the consumer unless the consumer accepts it. BBB AUTO LINE provides resolutions for consumers and businesses in a timely, cost-effective and impartial manner consistent with the mission of BBB National Programs to promote ethical business behavior and trust in the marketplace. BBB AUTO LINE operates in compliance with Federal Trade Commission regulations and is one of largest and most highly-regarded dispute resolution programs in the United States, with independent audits submitted to the FTC consistently demonstrating the program's exemplary commitment to fairness and neutrality. BBB AUTO LINE also provides dispute resolution services for class action settlement agreements and extended service plan disputes.

BBB AUTO LINE is an informal dispute resolution program that offers both mediation and arbitration to resolve automotive warranty disputes between consumers and vehicle manufacturers. In mediation, both the consumer and manufacturer agree on a satisfactory resolution. For disputes that go to arbitration, the manufacturer is bound to comply

### **BBB EU Privacy Shield**

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U.S. Privacy Shield Frameworks, as well as ongoing review of the Privacy Shield notices and certifications of participating businesses and up-to-date guidance on privacy compliance. At its core, BBB EU Privacy Shield operates an independent third-party dispute resolution mechanism enabling European Union and Swiss individuals to resolve Privacy Shield complaints against participating businesses. The objectives of this co-regulatory program are to ensure that privacy concerns of individual complainants are addressed expeditiously and fairly and to promote privacy accountability among participating businesses. The program provides services to more than a thousand businesses of all sizes and types.

BBB EU Privacy Shield was established in 2016 as a successor program to BBB EU Safe Harbor, building on its success since 2000 as a recognized independent recourse mechanism. The program provides compliance assistance for U.S. businesses preparing for self-certification under the EU-U.S. and Swiss-

### **Children's Advertising Review Unit (CARU)®**

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the issues of truthfulness and accuracy to take into account the uniquely impressionable and vulnerable child audience. CARU works with companies to ensure their advertising and data collection practices comply with all relevant laws and CARU's self-regulatory guidelines. CARU has established a Safe Harbor Program to help all companies protect the privacy of children online and meet the requirements of the Children's Online Privacy Protection Act (COPPA).

CARU protects children by reviewing and evaluating child-directed advertising in all media and online privacy practices. When ads or practices are found to be misleading, inaccurate, or inconsistent with CARU's guidelines, CARU seeks change through the voluntary cooperation of advertisers. CARU's self-regulatory guidelines are deliberately subjective, going beyond

## Children's Food and Beverage Advertising Initiative (CFBAI)

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The leading food and beverage and restaurant companies that participate in the CFBAI have changed how they advertise foods to children under age 12 to help address the challenge of childhood obesity. Under CFBAI's Core Principles, participants commit to advertise only foods that meet CFBAI's Uniform Nutrition Standards or to not advertise any foods to children. Foods advertised by CFBAI participants now are lower in calories, sugar, sodium and saturated fat, and provide more food groups and beneficial nutrients.

## Children's Confection Advertising Initiative (CCAI)

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CCAI participants commit to not engage in child-directed advertising to children under the age of 12. They join the larger confectionery companies that are part of the Children's Food and Beverage Advertising Initiative (CFBAI) that also do

not advertise to children. The companies that participate in CCAI and CFBAI constitute the majority of the candy on store shelves in the U.S.

## Coalition for Better Advertising Dispute Resolution (CBADR)

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The CBA DRM resolves disagreements between Better Ads Experience program participants and Implementation Entities over the application of the program standards to specific advertising formats. CBA DRM is a cross-industry program that aims to create a better online advertising experience for consumers.

## Digital Advertising Accountability Program

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A division of **BBB National Programs, Inc.**

The Accountability Program protects consumers' privacy online. The program provides independent, third-party enforcement of cross-industry best practices governing the collection and use of data in online interest-based advertising. Its mission is to build trust in the digital marketplace by ensuring that businesses provide consumers with transparency and choice

about the collection and use of their data for interest-based ads. It does so by monitoring the web and mobile app ecosystems for compliance with the Digital Advertising Alliance's self-regulatory principles and, where applicable, working with companies to remedy non-compliance. The Accountability Program also provides guidance to companies looking to come into compliance with the DAA's principles and responds to complaints filed by consumers about online privacy.

## Direct Selling Self-Regulatory Council (DSSRC)

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A division of **BBB National Programs, Inc.**

DSSRC provides independent, impartial, and comprehensive monitoring of direct selling companies on an industry-wide basis and addresses product claims and income representations (including lifestyle claims) by companies and salesforce members with an emphasis on claims disseminated on social media platforms. The DSSRC program incorporates a robust challenge mechanism for competitor claims and a specialized

appeals process to ensure that high standards of integrity and business ethics are the guiding principles for all direct selling companies in the marketplace.

## National Advertising Division (NAD)<sup>®</sup>

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brands. Self-regulation provides an effective, cost-efficient and timely process for reviewing advertising for truth and accuracy. Advertising claims for diverse goods and services including telecommunications, infant nutrition, over-the-counter medications, dietary supplements, and “green” products have been reviewed. NAD handles about 150 cases each year and publicly reports its decisions.

NAD provides independent self-regulation overseeing the truthfulness of advertising across the U.S. NAD reviews national advertising in all media and its decisions set consistent standards for truth and accuracy. Cases can be opened by NAD on its own initiative or in response to a challenge brought by competitors or other third parties, a process which delivers meaningful protection to consumers while leveling the playing field for

## National Advertising Review Board (NARB)<sup>®</sup>

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and public members (10) made up of academics and former members of the public sector. NARB members are nominated for their stature and experience in their respective fields.

NARB is the appellate body for advertising industry self-regulation. When an advertiser or challenger disagrees with an NAD or CARU recommendation, they may appeal the decision to a five-person NARB panel for additional review. NARB is made up of 70 professionals from three different categories: national advertisers (40 members), advertising agencies (20 members),

## Additional Programs and Services:

### BBB National Programs, Inc. | National Partners

The National Partner Program is an exclusive network of leading organizations dedicated to advancing marketplace trust. National Partners commit to influencing industry behaviors with their peers and engaging consumers on a national scale by championing: industry self-regulation, ethical business practices, and truth and accuracy in advertising. National Partners also play a critical role in the formation and support of industry self-regulation programs that encourage innovation and competition while minimizing the need for government intervention.

**Online Archive** – The Online Archive is an exclusive collection of more than 6,000 self-regulatory decisions containing detailed analysis of the truth and accuracy of national advertising claims. The Online Archive is a unique and valuable resource for law firms, national advertisers, regulators, and non-profit organizations. The database of advertising claim substantiation decisions from NAD, CARU, and panel reports from NARB contains in-depth knowledge of important advertising issues to help attorneys provide insightful guidance to clients and give marketing professionals the information they need to avoid advertising substantiation problems.

### More Information:

Interested in learning more about BBB National Programs? Discover how your industry can benefit from a self-regulation program by visiting [BBBNP.org](http://BBBNP.org) or emailing us at [Marketing@BBBNP.org](mailto:Marketing@BBBNP.org) for more information.



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