



Better Business Bureau®

Start With Trust®

Better Business Bureau®

- BBB Mission & Vision
- BBB History
- BBB Serving New Jersey
- How BBB Helps Consumers & Businesses
- Standards for Trust
- BBB Accreditation
- BBB Authority



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BBB Mission & Vision

- BBB helps consumers find and recommend businesses and brands they can trust.
- We do this by:
 - Setting standards for marketplace trust
 - Encouraging and supporting best practices by engaging with and educating consumers and businesses
 - Celebrating marketplace role models
 - Calling out and addressing substandard marketplace behavior
 - Creating a community of trustworthy businesses



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BBB Mission & Vision

- BBB sees trust as a function of two primary factors:
 - **Integrity**, which includes respect, ethics and intent.
 - **Performance**, which speaks to a business's track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.



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BBB Mission & Vision

- BBB ensures that high standards for trust are set and maintained.
- We exist so consumers and businesses alike have an unbiased source to guide them on matters of trust.
- We provide educational information and expert advice that is free of charge and easily accessible.



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BBB History

- We are proud to have celebrated 100 years in business in 2012
- Of 5,000 US publicly traded companies, under 10% are 100 years or older!
- Originally called Vigilance Committees or Advertising Clubs
- Goals in 1912:
 - Correct advertising abuses
 - Create advertising codes and standards
 - Monitor business performance
 - Provide consumers with vital information to avoid pitfalls in the marketplace



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BBB Serving New Jersey

- Est. 1966
- Private nonprofit (no tax \$)
- Governed by 24-member Board
- Report on businesses in all 21 counties in New Jersey
- Supported by over 5,700 accredited businesses
- Headquarters in Hamilton Square, NJ
- 17 employees
- Live call center



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BBB Serving New Jersey

- 2015 Stats
 - Business Reviews – 2,810,546
 - Complaints – 50,744 (#5 in North America)
 - Resolution Rate = 77%
 - Arbitrations - 114
 - Ad Review - 221
 - Investigations – 123
 - Website Hits – 5,773,740
 - Total = 8.63 million instances of service



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How BBB Helps

- Consumers are overwhelmed with choices – and often unsure about where to find verified, unbiased information.
- There are more than 30 million businesses in North America (230,000 in NJ alone) and hundreds of thousands of sites around the world where people shop online.
- There are thousands of free and subscription websites that offer a range of information, including reviews, reports, directories, listings, and gripe sites.
- BBB is a place you can find it all.



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How BBB Helps

- BBB sets standards for ethical business behavior and monitors compliance.
 - Almost 400,000 Accredited Businesses across North America meet and commit to our high standards.
- BBB helps consumers identify trustworthy businesses, and those that aren't, through more than 4 million BBB Business Reviews.
- BBB coaches businesses on ethical behavior and how to build stronger, more trusting relationships with their customers.



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How BBB Helps

- BBB works for a trustworthy marketplace by:
 - Settling disputes
 - Maintaining standards for truthful advertising
 - Investigating and exposing fraud against consumers and businesses
 - Providing information to consumers before they purchase products and services



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Settling Disputes

- Conflict/disagreements are inevitable
- Take steps to protect yourself as a consumer:
 - Research multiple resources
 - Read all contracts thoroughly
 - When shopping online, understand the return policy & any recurring commitments
 - Get verbal offers/commitments in writing
 - Remember...if it sounds too good to be true, it probably is!



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Settling Disputes

- Resist the urge to be the “Shame Nun”
- Contact business directly to report the problem
- Allow a reasonable amount of time for resolution (e.g. credit card refund)
- Keep in mind, you can't always get what you want



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Settling Disputes

- BBB qualifies approx. 3,000 complaints/month to determine if within our scope
- Complaints are generally resolved within 30 days
- Give consumer the opportunity to let us know if they're satisfied with company's offer
- A dispute that meets BBB's Complaint Acceptance Policy is posted in the company's BBB Business Profile for public viewing



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Settling Disputes

- BBB expects businesses to address disputes quickly, professionally, and in good faith
- Address all of the issues raised by the complainant
- Include appropriate evidence and documents supporting the business' position
- Explain why any relief sought by the complainant cannot or should not be granted



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Settling Disputes

- If a complaint against an Accredited Business can't be resolved, the BBB may then recommend arbitration
 - The parties state their views at a hearing to an impartial third party from the BBB's pool of certified arbitrators
 - Arbitrator considers evidence and makes the binding decision that will end the dispute
 - Both parties must accept the outcome



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Settling Disputes

- Complaints reported for 3 years from date we open (enough time to see if trends are getting better or worse)
- A pattern of unanswered/unresolved complaints becomes a part of that company's BBB Business Profile
- Failure to meet even one BBB standard = revocation of BBB accreditation
 - Can't buy your way into the BBB or to a better grade



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Settling Disputes

Can Handle	Can't Handle
Refund	Complimentary service/freebees
Store credit	Change the store policy
Replacement	Inspections (health, bldg code)
Repair	Issue fines/monetary penalties
Billing adjustment	Collection of payment owed
Delivery	Reimbursement of medical exp.
Exchange	Compensation for lost time, gas inconvenience, pain & suffering
Finish the job	Arrest, prosecution or firing empl
Explanation of charges	
Modify/discontinue advertisement	Shut the business down



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Truthful Advertising

- BBB sets standards for and evaluates hundreds of advertisements each year to ensure that people can trust what advertisers say.



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Truthful Advertising

- Identify cases of misleading, deceptive, or untruthful advertising
 - Customer complaint
 - Competitor challenge
 - BBB monitoring
- Write a letter to company to have them **voluntarily** clarify, substantiate, modify or discontinue
- Inform the public about the BBB's efforts



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Investigating/Exposing Fraud

- Although BBB does not have legal and policing powers, we provide information about marketplace fraud through alerts on scams to the public.
- BBB works closely with local, state and federal law enforcement agencies, providing them with valuable information on potential frauds.
- When a scam develops in one part of the country, the news travels quickly between BBBs in the U.S. and Canada that in turn alert the public in their communities.



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Investigating/Exposing Fraud

- BBB Scam Tracker
 - Check out scams from across North America
 - Report a potential scam
 - Phishing emails
 - Work from home scams
 - Foreign lotteries
 - Help us investigate and warn others by reporting what you know
 - www.bbb.org/scamtracker



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Pre-Purchase Information

- “Investigate before you invest”
- Active profiles on over 69,000 businesses in NJ
 - 230,067 establishments in the state (30%)
- Accredited businesses & non-AB's
 - Apply the same standards to reporting on businesses, regardless of their BBB accredited business status.
- Neutral & factual (not opinion-based like Angie's or Yelp)
- Customer Reviews (+/0/-), but not part of rating
 - Opportunity to report positive feedback on a business
 - Reviews are verified



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Pre-Purchase Information

- BBB letter grade rating represents the BBB's opinion of the business.
- BBB assigns letter grades from A+ (highest) to F (lowest).



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Pre-Purchase Information

- Grading Elements

Business' complaint history with BBB	Failure to honor commitments to BBB
Type of business	Licensing and government actions known to BBB
Time in Business	Advertising issues known to BBB
Background information in BBB files	



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BBB Accreditation

- BBB Accreditation is an honor – and not every business is eligible.
- Businesses that meet our high standards are invited to join BBB.
- Businesses deemed to meet Accreditation Standards are presented to the BBB's Board for review and acceptance as a BBB Accredited Business.



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BBB Accreditation

- All BBB accredited businesses have agreed to live up to our Standards for Trust, a comprehensive set of best practices for how businesses should treat the public in a fair and honest manner.



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Standards for Trust

Eight principles that summarize important elements of creating and maintaining trust in business.

- **Start With Trust:** Establish and maintain a positive track record in the marketplace.
- **Advertise Honestly:** Adhere to established standards of advertising and selling.
- **Tell the Truth:** Reveal all related conditions or exceptions regarding products or services offered.
- **Be Transparent:** Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.



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Standards for Trust

- **Honor Promises:** Abide by all written and verbal agreements.
- **Be Responsive:** Address marketplace disputes quickly, respectfully, and reasonably.
- **Safeguard Privacy:** Collect personal information only as needed, protect any data collected against mishandling and fraud, and respect the preferences of consumers regarding the use of their information.
- **Embody Integrity:** Integrity is not something you do, it is part of who you are. Live out integrity in all business dealings.



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BBB Authority

- BBB is **not** a government agency, and does **not** have law enforcement powers
- BBB cannot force a business to do what the customer wants
- BBB does not give legal advice, although it can inform you of applicable laws and refer you to legal assistance
- BBB does not:
 - Endorse or recommend any product, service, or company
 - Pass judgment on the price charged for merchandise



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BBB Authority

- Our purpose is not to act as an advocate for businesses or consumers but to act as a mutually trusted intermediary to resolve disputes and provide information to assist consumers in making wise buying decisions.
- Businesses have supported BBB for more than 100 years because a trustworthy marketplace is in everyone's best interest.



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Contact Us

- Phone: 609-588-0808
 - Monday to Wednesday
 - 9:00 a.m. to 4:00 p.m. EST
 - Thursday and Friday
 - 9:00 a.m. to 3:00 p.m. EST
 - Live operators
- Web: www.bbb.org/new-jersey
- Email: info@newjersey.bbb.org
- Facebook: BBB Serving New Jersey



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