

ICODR Payment ODR Standards

These standards fall under the overarching ICODR Standards, and they outline specific ODR standards for Payment Platforms. They are followed by suggested best practices.

Accessible

ODR must be free and easy for payment platform users to find and participate in. The ODR process must be prominently featured on the payment platform's mobile and web interfaces, as well as integrated into apps, emails, and help content. Paper-based and phone-based channels should also be available. The ODR system must be accessible to people with different linguistic and physical ability levels and compatible with digital accessibility tools.

Accountable

ODR must be continuously accountable to the consumers, merchants, regulators, and banks that utilize the system. Each dispute must have a unique ID known to the participants and usable for tracking the status of the dispute. Process and outcomes should be monitored by outside auditors to prevent bias or unfairness.

Competent

ODR must provide users an intuitive, effective dispute resolution process which includes straightforward navigation. The platform must be stable, user friendly, and clearly documented. Resolutions should be achieved as quickly as possible. ODR outcomes must be enforced as soon as possible after case closure, and all refunds must be provided in a timely manner.

Confidential

ODR must maintain the confidentiality of party communications. The platform should make clear to users a) who will see what data, and b) how that data can be used. Personally identifiable data collected during the ODR process should not be sold or used for marketing or promotional purposes, and should be removed if the user closes their account.

Equal

All participants should be treated equally. The process should be universally available to all users, with no preference given to certain categories of users over others. ODR should not factor user demographics into the resolution process.

Fair/Impartial/Neutral

ODR must provide all parties due process, without bias or benefits for or against individuals, groups, or entities. Outcomes should be based on the specific details of the dispute, not the characteristics of the disputants. There must be no conflicts of interest between the disputants and the ODR practitioners or system administrators.

Legal/Secure

ODR must be conducted within the laws and international agreements of all relevant jurisdictions. Data collected as part of an ODR process, including communications between participants, must not be shared with any unauthorized parties. Users must be informed of any data breaches, when it occurred, and the steps being taken to resolve the issue.

Transparent

The rules of the payment platform that govern the process must be made public. Users should be informed prior to beginning ODR that they cannot be penalized or disadvantaged due to their participation. Annual reports should be published with high level, anonymized data tracking the adherence of the ODR system with these standards.

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THE INTERNATIONAL COUNCIL
FOR ONLINE DISPUTE RESOLUTION

The International Council for Online Dispute Resolution
www.icodr.org - September 2020

ICODR's Ethical Standards: <https://icodr.org/standards/>
NCTDR's Ethical Principles: <http://odr.info/ethics-and-odr/>

ICODR Payment ODR Best Practices

- There is no cost to file an ODR case (all costs are covered by the platform).
- The ODR system maintains a minimum 99% uptime.
- All cases are resolved within 60 days from filing.
- All outcomes are enforced (including refunds) within 5 working days of case closure.
- Users can request a human appeal/review if they feel an outcome was unjust.
- There is no limit on participants' right to representation or a court appeal.
- ODR is compliant with WCAG 2.0 Level AA digital accessibility standards.
- Users are informed of data breaches within two weeks of the event.
- The ODR system issues quarterly reports summarizing volumes and outcomes.
- A Stakeholder Advisory Board monitors the process and investigates complaints.
- Consumer protection agencies can review selected anonymized data upon request.
- All personally identifiable information is encrypted and kept confidential.
- The payment platform receives no financial benefit from any particular case outcome.

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