Sample process for consumers

- **Consumers** must go to a central ODR website via a linked trustmark featured on sellers’ websites.
- **Sellers** earn the right to post the trustmark by opting into the system and depositing funds to be used for consumer reimbursements.

- Consumers reports issue
  - Seller responds
  - Consumer chooses from three options
  - Consumer selects merchant, explains problem, requests resolution

- Seller offers and Consumer takes refund or other remedy
- Online mediation
- Mass complaints trigger regulatory and consolidated actions; heavy safety issues are reported

- Consumer and Seller settle or pursue next steps
  - Next steps: online Arbitration
  - Seller garners goodwill and avoids further cost