

NetNeutrals Frequently Asked Questions for Armor Payments

What is ODR?

ODR stands for Online Dispute Resolution. NetNeutrals' ODR system is a means of settling disputes between parties in an online setting. It's secure, convenient, and simple to do.

How do I start a case?

To start a case, simply advise your Armor Payments account manager. You will be contacted by NetNeutrals and assigned a user id. Then you will enter the password of your choice. Upon authentication from Armor Payments you will be able to enter the Forum. NetNeutrals does not store your user name, password or other personal information.

Who has access to the Forum?

The NetNeutrals process is a secure, confidential forum for resolving dispute. The parties' postings are confidential. Only the parties to the dispute and the Neutral can access the postings. NetNeutrals administration monitors the forums for compliance with the stated rules, and is subject to strict confidentiality requirements.

What is a "Claimant"?

The Claimant is the party initiating the case. The Claimant may be either a buyer or a seller.

What is a "Respondent"?

The Respondent is the party responding to the case. The Respondent may be either a buyer or a seller.

What is a "Neutral"?

A Neutral is an individual who acts as an independent decision maker, in this case, as an arbitrator. As an arbitrator, the Neutral reviews the merits of the case and decides the dispute.

What is the Neutral's experience?

The Neutral is an attorney or Certified Public Accountant, experienced in dispute resolution who is knowledgeable about buying and selling online. The Neutral must be independent from Armor Payments, and may not have professional or personal knowledge of either the Claimant or the Respondent.

What is Direct Negotiation?

Direct Negotiation is a dispute resolution process in which the two disputing parties work together to come to a resolution on their own. In direct negotiation, the parties communicate directly with each other without the help of another party.

How long does the Respondent have to submit comments in Direct Negotiation?

The Respondent has 14 days to respond to the Claimant's initial posting. During that time, the Respondent is sent three emails requesting a response. In most cases a party will respond within 14 days if s/he is interested in participating in the process.

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Who are the Neutrals?

Our Neutrals are trained, independent professionals with expertise in the Armor Payments process. They are located across the United States and the European Union. They are experienced in dispute resolution.

Who selects the Neutral?

Neutrals are randomly selected from a pool of experienced professionals. A pool of three Neutrals is provided to the Claimant and the Respondent who each ranks the pool of Neutrals in the order of their preference. The rankings are added together and the Neutral with the highest ranked preference is appointed.

What does the Neutral do?

The Neutral completes an Independent Review of the documents posted by the Claimant and the Respondent, along with any documents posted in the forum by Armor Payments. Next the Neutral reviews the proposed settlement presented by the Claimant and the Respondent. The Neutral will determine which proposed settlement more fairly settles the dispute and posts that decision, along with the reasons for the decision, in the forum.

How much does it cost to open a case?

The costs of the process are paid by Armor Payments.

How do I “make my case or” add comments?

Posting to the Forum is fairly simple. First, log in to your case by entering your Username and password. Once you’ve been authenticated, click on the button “to go to your current process” (you may have to scroll down) to join the Forum.

You will see a text box in the middle. You may enter your comments in the text box and click Submit. Your comments will be posted in the Forum Record below. You can upload PDF or JPEG items to support your position. For tips on posting comments, [click here](#).

Why don’t my comments appear in the forum after I click the submit button?

After you click the submit button, your screen should refresh. The new comments will post at the bottom of the screen; you may need to scroll down to view them.

If you scroll down and your comments are not in the forum you may have “timed out.” If you take too long to write your comments, your session may have reached its time limit. OR your post may be too long; there is a 5,000 character limit per post.

It is recommended that you do not compose your post directly in the forum. Compose your post in a work processing document and then “cut and paste” it into the forum. This process will allow you to save your comments in the event you have problems posting to the forum. Shorter postings are easier to read than very long postings. If you write a lot, make many shorter posts rather than one long post.

My link doesn’t work, how do I access my claim?

If you are having trouble accessing your claim, please [contact us](#) for personal assistance.

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I can't login, what should I do?

If you are having trouble logging in, check your user name and password to ensure that it is correct. If you are still having trouble, please [contact us](#).

How often do I need to check the Forum?

NetNeutrals suggests that you check the Forum at least once a day. However, the more often you check, the more likely you'll be able to respond to postings quickly and resolve your dispute faster.

How long do the Claimant and Respondent have to submit comments?

You will have two days, or 48 hours, to present your information and any supporting documents. Once a case is sent for review, the Neutral joins the forum within 24 hours and makes a final decision.

If the other party doesn't post will I automatically win?

No. In this process you are asked to present "clear and compelling evidence" to support your position. There is no "default judgment" (a party wins simply because the other party did not present evidence). You must prove your case.

If I am unsatisfied with the Neutrals decision, can I pay to reopen the case or submit additional information to support my position?

No. Once a decision is made, the process does not allow another case to be opened... The Neutral's decision is final. It is not subject to negotiation and cannot be appealed. The time to present information is when the forum is open.

Is NetNeutrals a spoof or SPAM?

No. NetNeutrals is an independent company authorized by Armor Payments to assist users who have an unresolved dispute.