

# Collect – College Credit Card Marketing Agreement User Guide

# Table of Contents

<b>Table of Contents .....</b>	<b>1</b>
<b>Version Log .....</b>	<b>2</b>
<b>1. Introduction to Collect .....</b>	<b>3</b>
<b>2. Registering with Collect .....</b>	<b>4</b>
<b>3. Submit an Annual Report .....</b>	<b>5</b>
<b>4. Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report.....</b>	<b>9</b>
<b>5. [NEW] Editing Annual Reports .....</b>	<b>12</b>
<b>6. Review Previous Annual Reports .....</b>	<b>15</b>
<b>7. User Management .....</b>	<b>19</b>
<b>8. [NEW] Reports.....</b>	<b>21</b>
<b>9. Contact Collect Support .....</b>	<b>24</b>

# Version Log

The Bureau updates this guide on a periodic basis. Below is a version log noting the history of this document and its updates:

Date	Version	Summary of Changes
July 2022	2	Updated functionality for editing annual reports (Section 5). Added report functionality (Section 8).
Januar 2022	1	Original document

# 1. Introduction to Collect

12 CFR 1026.57(d) provides that card issuers that were parties to college credit card marketing agreements in effect at any time during a calendar year must submit an annual report to the Bureau regarding those agreements. Card issuers are required to submit their annual reports for a given calendar year to the Bureau by the first business day on or after March 31 of the following calendar year.

This document provides a detailed walkthrough of how to submit an annual report related to college credit card marketing agreements and data through [Collect](#). Collect is the website through which issuers must submit their annual reports to the Bureau. The Bureau will no longer accept any annual reports through emails, handwritten forms, faxed information, or any other channel or method. To access Collect, visit <https://collect.consumerfinance.gov>.

In addition to this detailed walkthrough of Collect, the Bureau has published additional resources to help financial institutions submit credit card marketing agreements and other information through Collect. These resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/>.

## 2. Registering with Collect

The Collect website requires issuers to register for login credentials prior to using the website. To register with Collect, a representative must complete the Collect registration form. The Collect registration form can be found at [https://files.consumerfinance.gov/f/documents/cfpb\\_collect-registration.pdf](https://files.consumerfinance.gov/f/documents/cfpb_collect-registration.pdf). The registration form requires the following information:

- the institution's name and headquarters location;
- the institution's identification number, which can be an LEI, RSSD ID, or Tax ID; and
- the name and contact information for a point of contact.

In addition to being the issuer's primary contact for Collect, the point of contact (POC) will be assigned an account with privileges to add or remove secondary user access for others at your institution. For example, the point of contact can provide a colleague with access to Collect in order to make College Credit Card Marketing Agreement submissions. If that colleague forgets or loses their login information, they can contact the point of contact to get help with accessing their login information or contact Collect support detailed in Section 7, [Contact Collect Support](#).

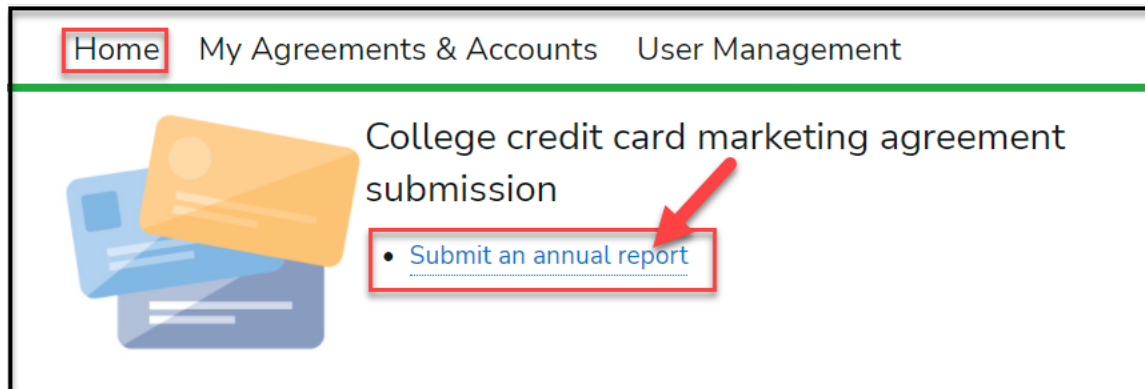
Once the registration form has been completed, the form should be emailed to [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov).

After processing your institution's registration form, the Bureau's Collect team will send a welcome email to the point of contact listed on the registration form. The welcome email will contain information about logging in to Collect. The Collect website can be accessed at <https://collect.consumerfinance.gov>.

## 3. Submit an Annual Report

Before submitting an annual report, you must first create a new college credit card marketing agreement intake in the Collect website. To submit an annual report regarding agreements in effect during the previous year, you must create a new intake.

**Step 1.** From the Collect homepage, select **Submit an annual report**.





**Step 2.** The system will load a form for you to enter the standard details for the specific agreement. After the college credit card marketing agreement intake has been created, you will be able to upload the agreement and memorandum of understanding file. Each agreement that is uploaded will require a separate college credit card marketing agreement intake.

Enter all required fields on the college credit card marketing agreement intake with the following additional guidance: (**Note:** All fields with a red asterisk (\*) to the left of the label are required.)

- **Agreement Name:** this is a short descriptive name that identifies the agreement.
- **Issuer Name:** this will be auto-populated when you enter your institution's name in **Search Entities**.
- **Year:** should reflect the year in which the agreement was in effect (relevant to this specific submission), not the initial year the agreement went into effect or the current year
- **Institution Name:** the designated institution name
- **Institution Type:** indicates type of organization the indicated institution is (note that you are able to select multiple values)
  - **University:** institution of higher education
  - **Alumni:** alumni organization affiliated with or related to an institution of higher education
  - **Foundation:** foundation affiliated with or related to an institution of higher education
  - **Other:** organization other than an institution of higher education, alumni organization, or foundation
- **City:** city where the indicated institution or organization is located
- **State:** state where the indicated institution or organization is located
- **Status:** select one of the following
  - **Same:** issuer has previously submitted an agreement with this institution or organization, and the terms of the agreement have not been amended or modified during the calendar year

- **Amended:** issuer has previously submitted an agreement with this institution or organization, but the terms of the agreement have been amended or modified during the calendar year.
- **New:** issuer has not previously submitted an agreement with this institution or organization.
- **Payment by Issuer During Calendar Year:** total dollar amount of any payments pursuant to the agreement from the issuer to the institution or affiliated organization during the calendar year
- **Accounts Opened During Calendar Year:** total number of credit card accounts opened pursuant to the agreement during the calendar year
- **Total Open Accounts at Year End:** total number of credit card accounts opened pursuant to the agreement that were open at the end of the calendar year (regardless of when the account was opened)
- **Agreement in Effect January 1 Next Year:** enter yes or no to whether the agreement was in effect the first day of the current calendar year


 **New College Credit Card Marketing Agreement**

\*Agreement Name 


\*Status

--None--

\*Issuer Name

Search Entities... 

\*Payment by Issuer During Calendar Year

\*Year 

--None--

\*Accounts Opened During Calendar Year

\*Institution Name

\*Total Open Accounts at Year End

\*Institution Type

Available

- University
- Alumni Association
- Foundation
- Other

Chosen

\*Agreement In Effect Jan 1 Next Year


--None--

\*City

\*State


--None--

Confirm





**Step 3.** After inputting the details, select **Confirm**, and the website will direct you to the Agreements page (see next page in this guide).

 Intake  
AGMNT-226792

<div> <div>Agreement Name ⓘ</div> <div>TEST</div> </div> <div> <div>Issuer Name</div> <div><a href="#">Example Issuer</a></div> </div> <div> <div>Year ⓘ</div> <div>2021</div> </div> <div> <div>Institution Name</div> <div>TEST</div> </div> <div> <div>Institution Type</div> <div>Other</div> </div> <div> <div>City</div> <div>Bowling Green</div> </div> <div> <div>State</div> <div>KY</div> </div>	<div> <div>Status</div> <div>New</div> </div> <div> <div>Payment by Issuer During Calendar Year</div> <div>1.00</div> </div> <div> <div>Accounts Opened During Calendar Year</div> <div>1</div> </div> <div> <div>Total Open Accounts at Year End</div> <div>1</div> </div> <div> <div>Agreement In Effect Jan 1 Next Year</div> <div>Yes</div> </div>
--	--

## 4. Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report

You are required to submit a single combined PDF containing the College Credit Card Marketing Agreement and Memorandum of Understanding.

**Step 1.** From the Agreement page, select the **New Agreement** button to the right of the section title, **Current Agreement for [Agreement Name]**.

Current Agreement for Test 2

[New Agreement](#)

⚠ There are no existing agreements for this record. Please create a new agreement.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
------------------	--------------------------	--------------	--------

Documents

NAME	TYPE
------	------

**Step 2.** Select the checkbox next to **College Credit Card Marketing Agreements and Memoranda of Understanding** and then browse for a file using the **Upload Files** button. The **Document Type** must be selected before you can submit a file. Select **Upload Document** to proceed.

**Document Upload**

Agreements must have all document types listed below, except for those labeled as optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

\* Document Type(s)

☒ College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

[Upload Files](#) Or drop files

[Cancel Agreement Creation](#) [Upload Document](#)

**Step 3.** When completed, select the **Finish** button to return to the record page.

**Note:** Files submitted through Collect **must** be in the Portable Document Format (PDF) file format, and must be text-searchable, digitally-created PDFs. PDF files should **not** be scanned documents, otherwise known as “image-only” PDFs. For questions about file formats, please see section 7, [Contact Collect Support](#).

**Document Upload**

Agreements must have all document types listed below, except for those labeled as optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

All required documents have been uploaded. Select Finish to complete this Agreement.

\* Document Type(s)



☒ College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

[Upload Files](#) Or drop files

[Finish](#)

**Step 4.** After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the documents have been successfully uploaded. The documents will be displayed in the **Documents** section of the **Current Agreement for [Agreement Name]** area. Issuers will not be able to add another document or edit an annual report after completing an annual submission. To resolve any errors in an annual report or document upload, please see section 7, Contact Collect Support [here](#).

 <a href="#">Current Agreement for TEST</a>			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE
 Documents			
NAME	TYPE		
<a href="#">Test Document 1 (2).pdf</a>	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING		

**Note:** Alternatively, you can view all of your agreements by selecting **My Agreements & Accounts** from the toolbar at the top.

## 5. [NEW] Editing Annual Reports

*Please note that annual reports may only be edited prior to the submission of the Marketing Agreement. If the Marketing Agreement has been submitted, you will no longer be able to edit the record.*

**Step 1.** From the My Agreements & Accounts page, select the **Agreement** that requires edits. An **Agreement** can be selected by clicking on the Intake number.

Home

My Agreements & Accounts

User Management

Reports

Intakes

Recently Viewed

New

6 items • Updated a few seconds ago

Search this list...

	Intake	Agreement Name	Record Type	Ini...	St...	Issuer Name	
1	AGMNT-287394		College Credit Card Marketing Agreement		New	Test Collect Entity	
2	AGMNT-287264	ZEKI'S COLLEGE CREDIT CARD	College Credit Card Marketing Agreement		New	Test Collect Entity	

**Step 2.** After selecting the Agreement to edit, the record page will display. To edit fields, click on the edit pencil to the right of the field, or the **Edit** button.

**Intake**  
AGMNT-287394

[Edit](#)

<b>Agreement Name</b> Test	<b>Status</b> New
<b>Issuer Name</b> <a href="#">Test Collect Entity</a>	<b>Payment by Issuer During Calendar Year</b> 123.00
<b>Year</b> 2020	<b>Accounts Opened During Calendar Year</b> 124
<b>Institution Name</b> test	<b>Total Open Accounts at Year End</b> 1,242
<b>Institution Type</b> Foundation	<b>Agreement In Effect Jan 1 Next Year</b> Yes
<b>City</b> test	
<b>State</b> AS	

**Step 3.** After making the changes, click the **Save** button at the bottom of the modal.

The screenshot shows a web browser window titled "website of the United States Government" with a modal window titled "Edit Intake". The form contains the following fields:


- \* Agreement Name: Test\_UserGuide
- \* Status: New
- \* Issuer Name: Test Collect Entity
- \* Year: 2020
- \* Institution Name: test
- \* Institution Type: Available (Universi..., Alumni ..., Other) and Chosen (Foundat...)
- \* Payment by Issuer During Calendar Year: 123.00
- \* Accounts Opened During Calendar Year: 124
- \* Total Open Accounts at Year End: 1,242
- \* Agreement In Effect Jan 1 Next Year: Yes

At the bottom of the modal, there are three buttons: "Cancel", "Save & New", and "Save". The "Save" button is highlighted with a red box, and a red arrow points to it.

Please note that if you have already uploaded the marketing agreement, you will receive the following error:

**Review the errors on this page.**

Updates cannot be made after the agreement has been uploaded. If updates are needed, please reach out to [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov) for assistance.

If you receive that error, the record will be locked and updates will not be allowed. If you require updates, please reach out to [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov) 

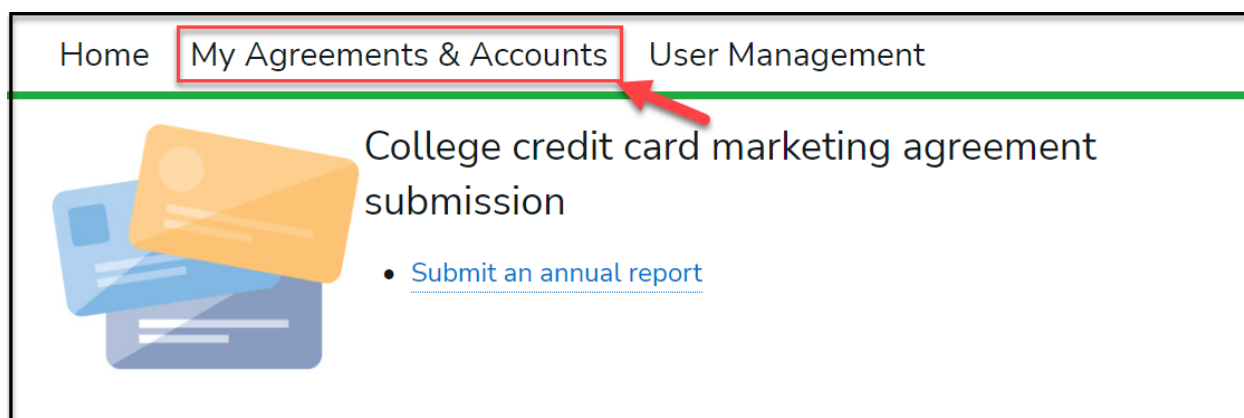
## 6. Review Previous Annual Reports

This section applies to card issuers who would like to review their previous annual reports. Note: Issuers will not be able to review submissions in Collect that were provided prior to the launch of the College Credit Card Marketing Agreement submission through Collect in January 2022.

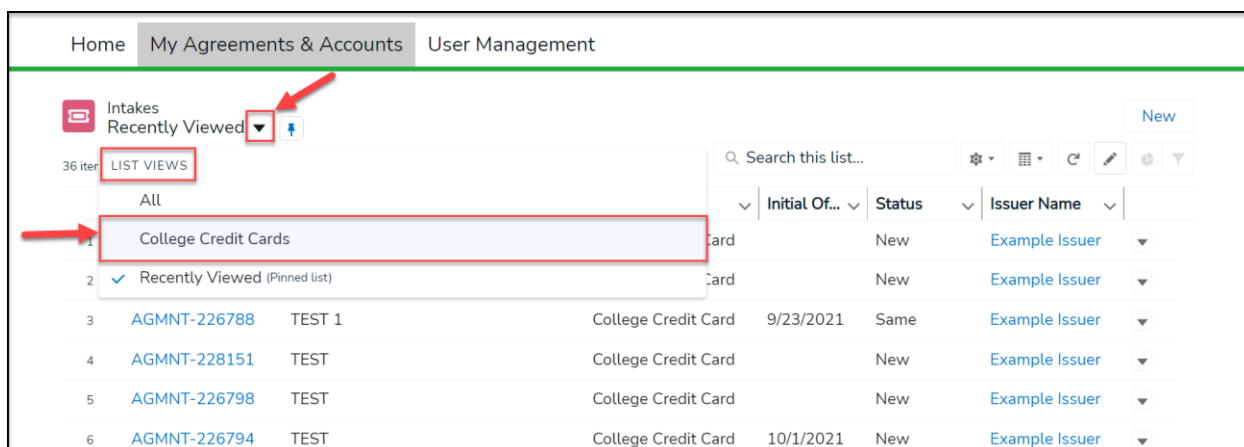
Issuers can find annual reports submitted prior to January 2022 at

<https://www.consumerfinance.gov/data-research/student-banking/marketing-agreements-and-data/>.

**Step 1.** From the Collect homepage, select **My Agreements & Accounts**.



**Step 2.** Select the arrow underneath **Intakes** to reveal the possible List Views and choose **College Credit Cards** from the list.





**Step 3.** Select the agreement you would like to review using the **Intake** number link.

Home

My Agreements & Accounts

User Management

Intakes

College Credit Cards

New


Printable View

20 items • Sorted by Intake • Filtered by My intakes - Record Type • Updated a minute ago

Search this list...

	Intake ↑	Agreement Name	Year	Institution Type	Institution Name	Stat...	A...	
1	<a href="#">AGMNT-226788</a>	TEST 1	2020	University	TEST	Same		
2	<a href="#">AGMNT-226792</a>	TEST	2021	Other	TEST	New	Y...	
3	<a href="#">AGMNT-226793</a>	TEST	2021	Other	TEST	New	Y...	
4	<a href="#">AGMNT-226794</a>	TEST	2021	Other	TEST	New	Y...	

**Step 4.** The Collect website will direct you to the agreement record you have selected. Review all fields for accuracy.


Intake  
AGMNT-226792

Agreement Name ⓘ  
TEST

Issuer Name  
[Example Issuer](#)

Year ⓘ  
2021

Institution Name  
TEST

Institution Type  
Other

City  
Bowling Green

State  
KY

Status  
New

Payment by Issuer During Calendar Year  
1.00

Accounts Opened During Calendar Year  
1

Total Open Accounts at Year End  
1

Agreement In Effect Jan 1 Next Year  
Yes

**Step 5.** To review the agreement documents, scroll down the details page of the agreement accessed and select the available document name in **the Current Agreement for [Agreement Name]/Documents** section.

Current Agreement for TEST			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE
Documents			
NAME	TYPE		
Test Document 1 (2).pdf	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING		

The Collect website will direct you to a file detail page that will allow you to view a previously uploaded document by selecting the document preview. The page also allows you to download a copy of the file by selecting **Download**.

Select **Back** in the browser to return to the Intake page and review any additional documents attached to the agreement.

File  
Test.pdf

[+ Follow](#)
[Download](#)
[Upload New Version](#)
[Edit File Details](#)

Size 27KB	File Extension pdf	Owner Christopher Burt t
--------------	-----------------------	-----------------------------

[PREVIEW](#)

TEST

Shared with (2)

Christopher Burt t  
Owner

IFL-10691  
Set by Record

View All

Versions (1)

Version 1  
Christopher Burt t | 11/3/2021 3:43 PM

View All

**Step 6.** Only system administrators can edit File Details for existing records. If any of the fields are incorrect or if there is an issue with an uploaded agreement, please select the **Need help? Reach out to us!** button from any page in Collect.

Need help? Reach out to us!

Choose your preferred method of contact, select **College Credit Card Agreement** as the **Collection Type**, and enter a detailed description of the desired changes under **Question/Comment**. Please be sure to include the record number for the agreement you would like to amend (see screenshot for example).

Collect: Get Support

Have a question for us? Please use the form below to contact us.

\* Preferred Contact Method

Email

\* Collection Type

College Credit Card Marketing Agreement

\* Question/Comment

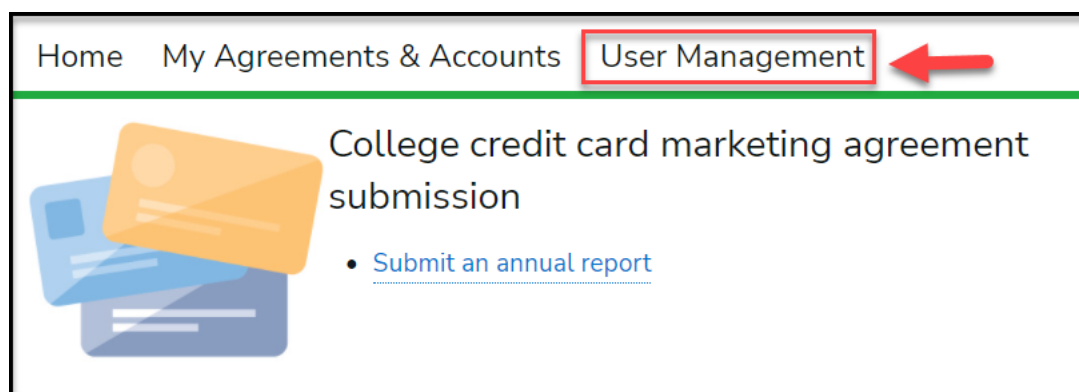
Incorrect year for AGMNT-228147, should be 2020, not 2021

Next

The screenshot shows a web form titled 'Collect: Get Support'. It contains three main input fields: 'Preferred Contact Method' (with 'Email' selected), 'Collection Type' (with 'College Credit Card Marketing Agreement' selected), and 'Question/Comment' (with the text 'Incorrect year for AGMNT-228147, should be 2020, not 2021'). Red boxes highlight the 'Collection Type' and 'Question/Comment' fields, and red arrows point to them from the left. A 'Next' button is located at the bottom right of the form.

# 7. User Management

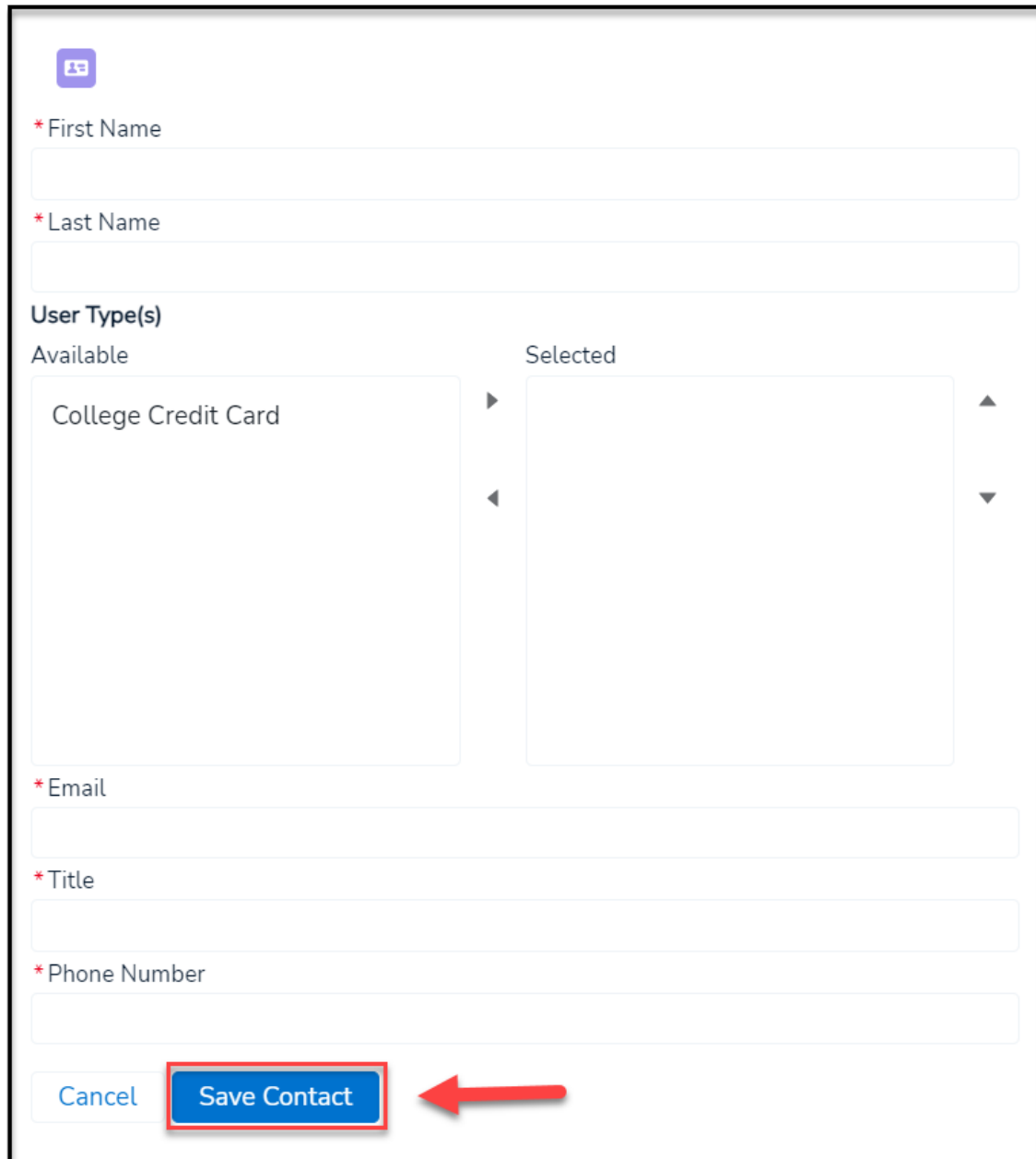
**Step 1.** To create users, or review which users are active or inactive, select **User Management** from the Collect homepage. Only the designated point of contact can create additional users.




**Step 2.** The **User Management** tab displays all the users for your institution. The point of contact is able to make a user active or inactive by toggling the **Active/Inactive** switch. The point of contact also can create a new user by selecting **Create New User**.

<div>  Available Users         <div> </div> </div>			
NAME	TITLE	EMAIL	ACTIVE / INACTIVE
Automation Test User	TEST	mwhite@salesforce1.com	Active? <input checked="" type="checkbox"/> Active
Automation Test User2	TEST	mwhite3@salesforce.com	Active? <input checked="" type="checkbox"/> Active
collect test		mhallai@acumensolutions.comdfu...	Active? <input checked="" type="checkbox"/> Active
Collect Test User 1		lucile.dukore@cfpb.gov	Active? <input checked="" type="checkbox"/> Active
Collect Test User Alpha	Alpha Test 1	lucile.dukore@cfpb.gov.test1	Active? <input checked="" type="checkbox"/> Active

**Step 3.** Enter the **First Name, Last Name, User Type, Email, Title, and Phone Number**, and select **Save Contact**. (**Note:** All fields with a red asterisk (\*) to the left of the label are required.) The Collect website will create the new user in an Active status by default and will add him/her to the **Available Users** list. Additionally, newly created users will receive a “Welcome” email and instructions to create a password for continued access.





\* First Name

\* Last Name

**User Type(s)**

Available		Selected
College Credit Card	▶	
	◀	

\* Email

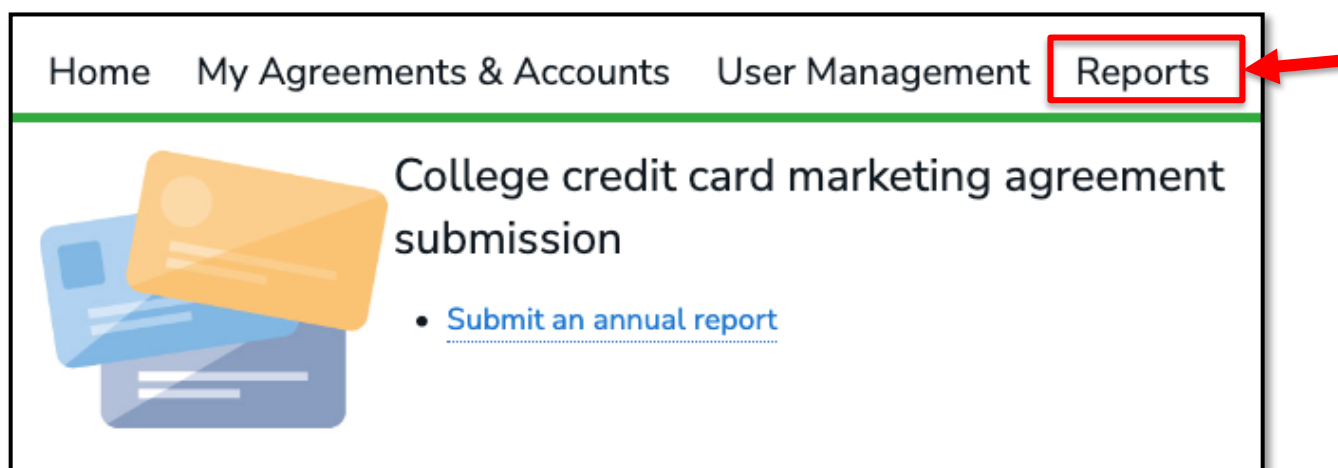
\* Title

\* Phone Number

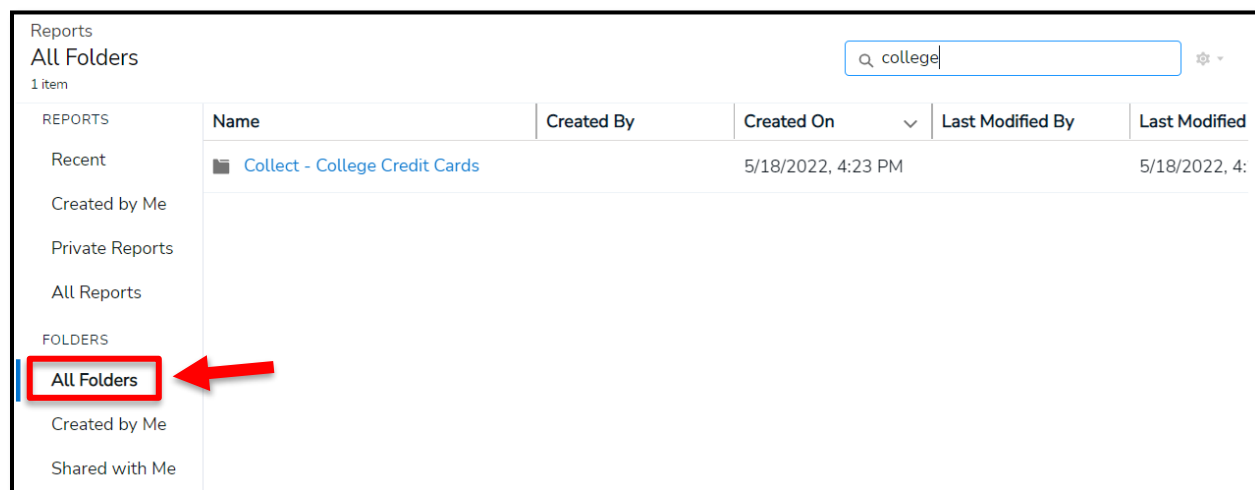
## 8. [NEW] Reports

Credit card issuers can now access prebuilt reports that document all previous annual report submissions through Collect.

**Step 1.** To view prebuilt reports regarding your submitted annual reports, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports that pertain to them.



**Step 2.** From **Reports**, select **All Folders**. This will show the user all folders they have access to.



**Step 3.** To view the reports that have been pre-prepared for the user, select the **Collect – College Credit Cards** folder. From within the folder, select the **College Credit Cards** report.

Reports

[All Folders](#) > Collect - College Credit Cards

1 item

REPORTS

	Name	Description	Folder	Created By	Created On	Subscribed
Recent	<b>College Credit Car</b>		Collect - College C		6/6/2022, 4:18 PM	
Created by Me						
Private Reports						
All Reports						

FOLDERS

**All Folders**

Created by Me

Shared with Me


**Step 4.** Select a report within the folder in order to view.

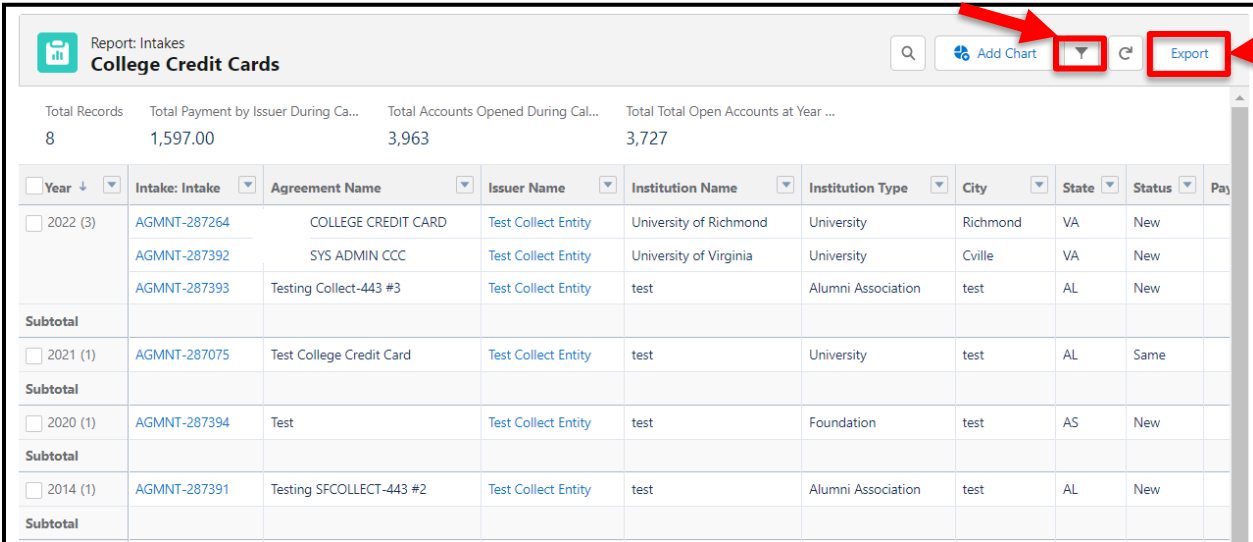
Report: Intakes

**College Credit Cards**

Total Records: 8    Total Payment by Issuer During Ca...: 1,597.00    Total Accounts Opened During Cal...: 3,963    Total Total Open Accounts at Year ...: 3,727

Year	Intake: Intake	Agreement Name	Issuer Name	Institution Name	Institution Type	City	State	Status	Pay
2022 (3)	AGMNT-287264	COLLEGE CREDIT CARD	Test Collect Entity	University of Richmond	University	Richmond	VA	New	
	AGMNT-287392	SYS ADMIN CCC	Test Collect Entity	University of Virginia	University	Cville	VA	New	
	AGMNT-287393	Testing Collect-443 #3	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									
2021 (1)	AGMNT-287075	Test College Credit Card	Test Collect Entity	test	University	test	AL	Same	
<b>Subtotal</b>									
2020 (1)	AGMNT-287394	Test	Test Collect Entity	test	Foundation	test	AS	New	
<b>Subtotal</b>									
2014 (1)	AGMNT-287391	Testing SFCOLLECT-443 #2	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									

**Step 5.** Report filters  can be set to select a different subset of records based on various date input fields, but the filters will reset to default each time the report is opened. Report details can be exported in Excel and CSV, in both formatted and unformatted versions, using the **Export** button.



Report: Intakes  
**College Credit Cards**

Total Records: 8    Total Payment by Issuer During Ca...: 1,597.00    Total Accounts Opened During Cal...: 3,963    Total Total Open Accounts at Year ...: 3,727

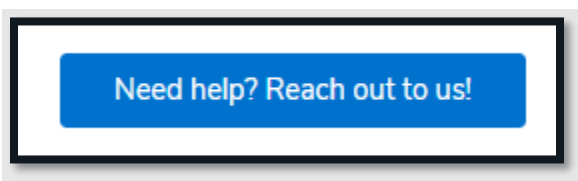
Year	Intake: Intake	Agreement Name	Issuer Name	Institution Name	Institution Type	City	State	Status	Pa
2022 (3)	AGMNT-287264	COLLEGE CREDIT CARD	Test Collect Entity	University of Richmond	University	Richmond	VA	New	
	AGMNT-287392	SYS ADMIN CCC	Test Collect Entity	University of Virginia	University	Cville	VA	New	
	AGMNT-287393	Testing Collect-443 #3	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									
2021 (1)	AGMNT-287075	Test College Credit Card	Test Collect Entity	test	University	test	AL	Same	
<b>Subtotal</b>									
2020 (1)	AGMNT-287394	Test	Test Collect Entity	test	Foundation	test	AS	New	
<b>Subtotal</b>									
2014 (1)	AGMNT-287391	Testing SFCOLLECT-443 #2	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									



## 9. Contact Collect Support

Does your submission contain an error? Need additional help submitting college credit card marketing agreements? We're here to help. There are two easy ways to reach out to the Collect Support Team (see below). In addition, the Bureau has developed additional resources to help issuers submit their college credit card marketing agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/>.

**Option 1:** At the bottom of each Collect page, select the **Need Help? Reach out to us!** button to send a message to the support team.



Choose your preferred method of contact, select **College Credit Card Marketing Agreement** as the **Collection Type**, and enter a detailed description of the desired changes under **Question/Comment**. Please be sure to include the record number for the agreement you would like to amend (see screenshot for example).

**Option 2:** Email the support team directly at [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov). Include your question and any additional details and a team member will reach back out to you.