

Collect – Credit Card Agreements

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This document provides a high-level overview of how to review, add, amend, or withdraw credit card agreements using Collect. Please reference the full Collect Credit Card Agreement User Guide for more detailed information.

The Truth in Lending Act and Regulation Z require each card issuer to submit its credit card agreements to the Bureau when the card issuer offers a new credit card agreement, amends a credit card agreement, or withdraws a credit card agreement in a given quarter. There are exceptions to the submission requirements in certain circumstances. Issuers who may qualify for the *de minimis* exception under 1026.58(c)(5), the private label credit card exception under 1026.58(c)(6), or the product testing exception under 1026.58(c)(7) should reference the respective regulatory provision and reach out to Collect Support if they have any questions..

Quarterly submissions to the Bureau must be made using Collect no later than the first business day on or after January 31, April 30, July 31, and October 31 of each year. If a credit card agreement has been previously submitted to the Bureau, the agreement has not been amended, and the card issuer continues to offer the agreement to the public, no additional submission regarding that agreement is required for that calendar quarter.

Review Current Submissions

This section applies to card issuers who have been making submissions of credit card agreements prior to the roll-out of Collect for the credit card agreement database in December of 2021. Active agreements submitted to the Bureau prior to November 1, 2021 have been transferred into Collect for issuers to review. If an agreement previously submitted to the Bureau has not been amended or withdrawn, no further action is required on your part. However, the first time you log into Collect, you can review current credit card agreement submissions, and optionally indicate if the review has been completed, by following the steps below.

Step 1

From the Collect homepage, select **Upload amended documents for an existing credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2

Select the agreement you would like to review.

Intakes

Credit Cards

New

Change Owner

Printable View

18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago

Search this list...

	Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...	
1	AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko	
2	AGMNT-226747	Test 2			Active	User Name 2	CJacobs	
3	AGMNT-226745	Test 3			Active	User Name 2	CJacobs	

Step 3

The system will direct you to the Intake record you have selected. Review the **Agreement Name**, **Issuer Name**, and **Initial Offer Date of Agreement** for accuracy.


Intake
AGMNT-226762

[Withdraw Agreement](#)
[Edit](#)

Agreement Name ⓘ Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review	Agreement Withdrawal Date ⓘ

Enter the name of the product (Example: "Ficus Bank Platinum Alpha Card")

* Agreement Name ⓘ
Example Credit Card

* Issuer Name
 Example Issuer

Document Review
--None--

Status
Active

Initial Offer Date of Agreement ⓘ
9/9/2021

Agreement Withdrawal Date ⓘ

[Cancel](#)
[Save & New](#)
[Save](#)

Step 4

To review the agreement documents, select the document name in **the Current Agreement for [Agreement Name]** section of the details page.

Current Agreement for Example Credit Card			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10416	9/9/2021	9/9/2021 04:05 PM	COMPLETE
Documents			
NAME	TYPE		
document.pdf	PRICING ADDENDUM,OPTIONAL VARIABLE TERMS ADDENDUM		
document.pdf	CREDIT CARD AGREEMENT		

If any of the documents are incorrect, please follow the instructions below for **Amending a credit card agreement** to upload a new set of agreement documents. Only system administrators can delete documents from the system, so please contact Collect Support using the button at the bottom of each page if you need assistance removing files that have been attached to a separate agreement intake record.

File
Amended Prepaid Agreement

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

Size
81KB

File Extension
pdf

Owner
Testing Provisioning

[PREVIEW](#)
[DETAILS](#)

Shared with (2)

Testing Provisioning
Owner

IFL-20093
Viewer

[View All](#)

Versions (1)

Version 1
Testing Provisioning | 6/2/2022 4:05 PM

[View All](#)

Followers (0)

TEST CREDIT
CARD
AGREEMENT

Once the agreement has been reviewed, you may set the **Document Review** value. From the agreement detail page select **Edit** then select from the **Document Review** drop-down a value of **Confirmed – Correct** if the agreement details are correct, or **Reviewed – Incorrect** if errors have been identified. Once this has been set, select **Save** to close the window or **Cancel** to exit without saving.

Edit Intake

* Agreement Name ⓘ

Status

Active

* Issuer Name

Initial Offer Date of Agreement ⓘ

Document Review

Agreement Withdrawal Date ⓘ

Cancel

Save & New

Save

Create a new credit card agreement intake

Step 1

From the Collect homepage, select **Upload documents for a new credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2

Enter all the required fields which are denoted with a red asterisk (*). Select **Confirm** to proceed.

New Credit Card

*** Agreement Name** ⓘ

*** Initial Offer Date of Agreement** ⓘ

*** Issuer Name**

Confirm

Step 3

After inputting the details and selecting **Confirm**, you will be directed to the Agreements page.

Intake

AGMNT-226762

Withdraw Agreement

Edit

Agreement Name ⓘ Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review	Agreement Withdrawal Date ⓘ

Add agreement documents to a credit card agreement

You are required to submit the Credit Card Agreement and Pricing Addendum. Optionally, you may also submit a Variable Terms Addendum if applicable.

Step 1

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

 Intake
AGMNT-226762

[Withdraw Agreement](#) [Edit](#)

Agreement Name ⓘ Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review	Agreement Withdrawal Date ⓘ

 Current Agreement for Example Credit Card

[New Agreement](#)

Step 2

×

New Agreement

This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.

* Agreement Effective Date



[Cancel](#)

[Continue](#)

Step 3

Select the appropriate document type(s) from the list and then browse for a file using the **Upload Files** button. At least one document type must be selected before you can submit a file. Select **Upload Document** to proceed.

Repeat this process for the other document types if necessary. When completed, select the **Finish** button to return to the record page.

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)

☐ Credit Card Agreement

☐ Pricing Addendum

☐ Optional Variable Terms Addendum

Attachment

[Upload Files](#)
Or drop files

Cancel Agreement Creation

Upload Document

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)

☒ Credit Card Agreement

☒ Pricing Addendum

☐ Optional Variable Terms Addendum

Attachment

[Upload Files](#)
Or drop files

Save & Close

Upload Document

Finish

The system will present the documents in the **Documents** section with relevant file type information.

 Current Agreement for Test

New Agreement

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10413	9/9/2021	9/9/2021 11:42 AM	COMPLETE

 Documents

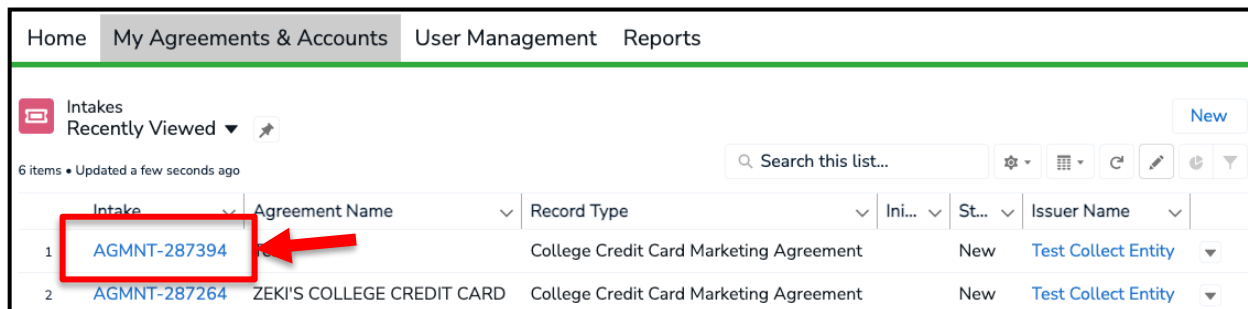
Upload Document

NAME	TYPE
Pricing Addendum Document	PRICING ADDENDUM
"Credit Card Agreement"	CREDIT CARD AGREEMENT

Editing credit card agreements

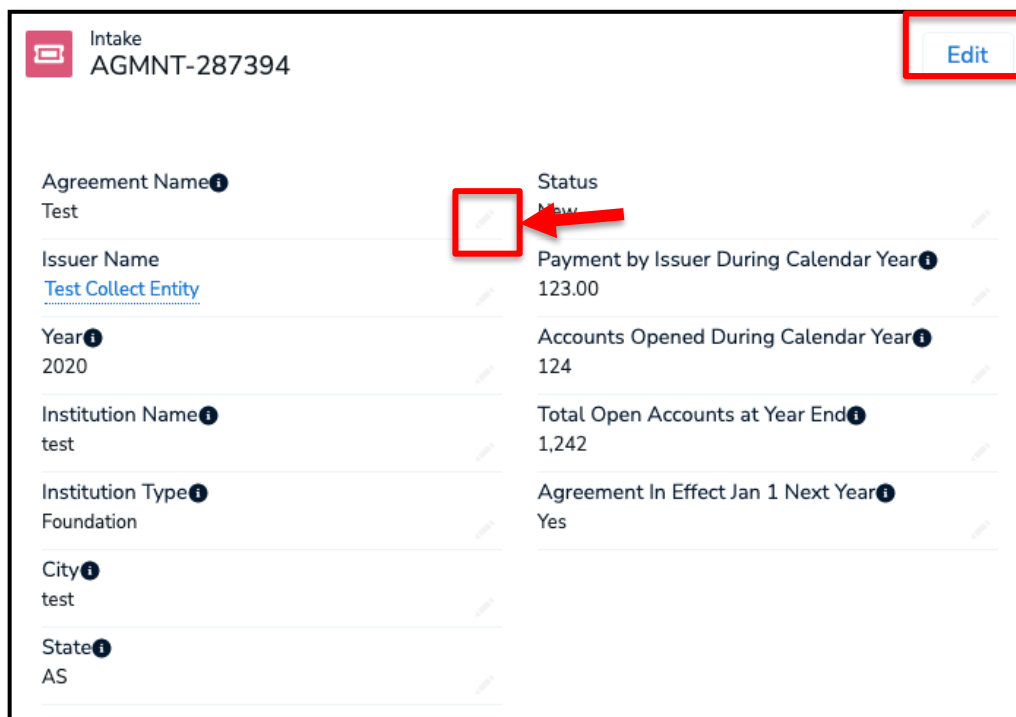
Agreements can only be edited prior to the submission of the Marketing Agreement. If the Marketing Agreement has been submitted, the user will no longer be able to edit the record.

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						
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

Agreement Name ⓘ
Test

Status ⓘ
New

Issuer Name
[Test Collect Entity](#)

Payment by Issuer During Calendar Year ⓘ
123.00

Year ⓘ
2020

Accounts Opened During Calendar Year ⓘ
124

Institution Name ⓘ
test

Total Open Accounts at Year End ⓘ
1,242

Institution Type ⓘ
Foundation

Agreement In Effect Jan 1 Next Year ⓘ
Yes

City ⓘ
test

State ⓘ
AS

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

Website of the United States Government

Edit Intake

* Agreement Name ⓘ
Test_UserGuide

* Status
New

* Issuer Name
Test Collect Entity X

* Year ⓘ
2020

* Institution Name ⓘ
test

* Institution Type ⓘ
Available: Universi... Alumni ... Other
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

Cancel Save & New **Save**

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 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

Amend an existing credit card agreement

Amending agreements allows users to add additional document types to an existing credit card agreement if that document type has not been uploaded already. Further, these steps will allow users to archive old agreements and add newly amended credit card agreement documents, pricing addendums, and/or variable terms addendums.

Step 1

From the Collect homepage, select **Upload amended documents for an existing credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2

Select the Intake entry you would like to amend.

Intakes							New	Change Owner	Printable View
Credit Cards									
18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago		Search this list...							
☐	Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...		
1	☐ AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko		
2	☐ AGMNT-226747	Test 2			Active	User Name 2	CJacobs		
3	☐ AGMNT-226745	Test 3			Active	User Name 2	CJacobs		

Step 3

Select the **Upload Document** button to the right of the **Document** section title.

 Intake
AGMNT-226762

[Withdraw Agreement](#)
[Edit](#)

Agreement Name ⓘ
Example Credit Card

Status
Active

Issuer Name
[Example Issuer](#)

Initial Offer Date of Agreement ⓘ
9/9/2021

Document Review

Agreement Withdrawal Date ⓘ

 Current Agreement for Example Credit Card
 [New Agreement](#)

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10419	9/24/2021	9/21/2021 04:18 PM	COMPLETE

 Documents
 [Upload Document](#)

NAME	TYPE
Test Document 1.pdf	CREDIT CARD AGREEMENT,PRICING ADDENDUM
Test Document 1.pdf	CREDIT CARD AGREEMENT,PRICING ADDENDUM

Step 4

Select the additional Document Type, then search for the additional file using the **Upload Files** button. Select the **Upload Document** button to upload the file or select **Finish** to exit the window.

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)

☐ Credit Card Agreement

☐ Pricing Addendum

☒ Optional Variable Terms Addendum

Attachment

 Upload Files
 Or drop files

Test Document 1.pdf

[Save & Close](#)
[Upload Document](#)
[Finish](#)

Step 5 (Optional)

If you need to replace a document for an agreement, you will need to select the **New Agreement** button and follow the steps as if adding a new credit card agreement. This will archive the previously active agreement documents, and these can be found in the section marked **Past Agreements for [Agreement Name]**. Only system administrators can delete documents from the system, so please contact Collect Support using the button at the bottom of each page if you need assistance removing files.

 Past Agreements for Example Credit Card		
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
IFL-10418	9/24/2021	9/21/2021 04:18 PM
IFL-10416	9/9/2021	9/9/2021 04:05 PM
 Documents for IFL-10418		
NAME	TYPE	

Withdraw a credit card agreement

Step 1

From the Collect homepage, select **Withdraw an existing credit card agreement**



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2

Select the Credit Card Agreement you would like to withdraw by selecting the Intake Record number.

Intakes

Credit Cards

New

Change Owner

Printable View

18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago

Search this list...

Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...	
1 AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko	
2 AGMNT-226747	Test 2			Active	User Name 2	CJacobs	
3 AGMNT-226745	Test 3			Active	User Name 2	CJacobs	

Step 3

Select **Withdraw Agreement** to proceed.


Intake
AGMNT-226762

Withdraw Agreement

Edit

Agreement Name ⓘ
Example Credit Card

Status
Active

Issuer Name
[Example Issuer](#)

Initial Offer Date of Agreement ⓘ
9/9/2021

Document Review

Agreement Withdrawal Date ⓘ

Step 4

Enter the **Agreement Withdrawal Date**. Select **Save** to proceed.

Step 5

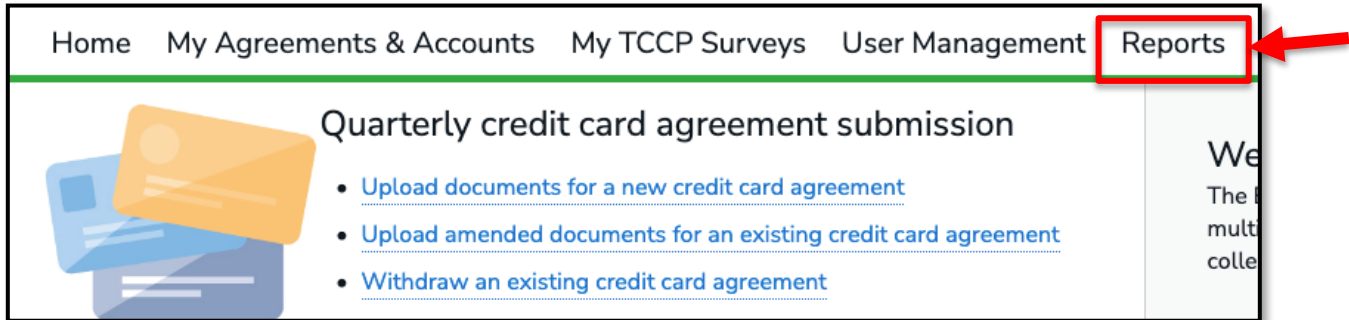
The Agreement has now been withdrawn, and the date selected is noted in the record page.

Intake
AGMNT-226787

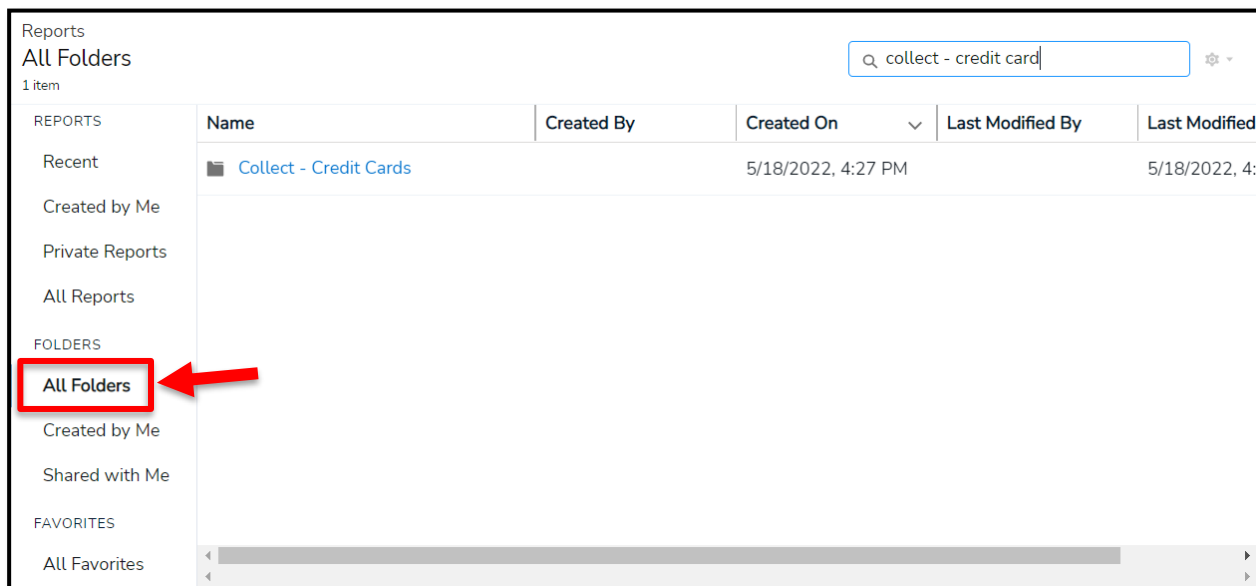
Agreement Name TEST	Status Withdrawn
Issuer Name Example Issuer	Initial Offer Date of Agreement 9/21/2021
Document Review	Agreement Withdrawal Date 9/29/2021

[NEW] Reports

Step 1. To view prebuilt reports regarding your submitted credit card data, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports pertaining 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 – Credit Cards** folder. From within the folder, select the **Credit Cards** report.

Reports
All Folders > Collect - Credit Cards

1 item

REPORTS	Name	Description	Folder	Created By	Created On	Subscribed
Recent	Credit Cards		Collect - Credit Ca		6/6/2022, 4:15 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
Credit Cards

Total Records
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
2	AGMNT-287411	Test Withdrawn 2	Test Collect Entity	-	Withdrawn	-	5/25/2022	
3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

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
Credit Cards

Total Records
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
2	AGMNT-287411	Test Withdrawn 2	Test Collect Entity	-	Withdrawn	-	5/25/2022	
3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

Need additional help with Collect?

The Bureau has created a detailed user guide for submitting credit card agreements, in addition to FAQs. To access the QCCA resources, visit <https://www.consumerfinance.gov/data-research/credit-card-data/credit-card-agreement-submission>.