Collect – Credit Card Agreement User Guide



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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	Added report functionality (Section 8).
November 2021	1	Original document

1. Introduction

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.

This document provides a detailed walkthrough of how to create a credit card entry and upload an agreement for it, amend an agreement for an existing agreement, or withdraw a credit card agreement using <u>Collect</u>. Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau will no longer accept credit card agreements through emails, handwritten forms, faxed information, or any other channel or method. To access Collect, visit <u>https://collect.consumerfinance.gov</u>.

In addition to this detailed walkthrough of Collect, the Bureau has published additional resources to help financial institutions submit credit card agreements through Collect. These resources can be found on the Bureau's Collect submission instructions page 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. 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 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 Quarterly Credit Card Agreement (QCCA) 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. If a point of contact is unavailable, users are always able to contact the Collect Support team directly by emailing <u>Collect_Support@cfpb.gov</u>.

Once the registration form has been completed, the form should be emailed to <u>Collect_Support@cfpb.gov</u>.

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. 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.

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



Select the agreement you would like to review.

	□ Intakes Credit Cards ▼ 🖈								New	Change	e Ov	vner	Pi	rintabl	e Vie	w	
18 item	18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago						Q Search t	his li	st	x	¢ -	•	C		¢	Ŧ	
		Intake	\sim	Agreement Name $\!$	Initial Off \lor	A ~	Statu	s v	Cre	eated By	\sim	Ov	vner	\sim			
1		AGMNT-226761		Test	9/10/2021		Not Y	′et Acti	Use	er Name		ldu	iko		•		
2		AGMNT-226747		Test 2			Activ	e	Us	er Name 2		CJa	acobs		•		
3		AGMNT-226745		Test 3			Activ	e	<u>Us</u>	er Name 2		CJa	acobs		•		

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.

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		

In order to make updates, select **Edit**. If updates are made, select **Save** to save the updates and close the window or **Cancel** to close the window without making updates.

nter the name of the product (Example: "Ficus ank Platinum Alpha Card")	Eur	IIItake		
				emei
Agreement Name 🚯		Status		
Example Credit Card		Active		
*Issuer Name		Initial Offer Date of Agreement		
Example Issuer	×	9/9/2021	ä	
Document Review		Agreement Withdrawal Date 🚯		
None	•			
				_
			Court	

To review the agreement documents, select the document name in the documents box on the details page.

Current Agreement for Example	e 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 ADDEN	DUM,OPTIONAL VARIABLE TERMS ADDENDUM)
document.pdf		CREDIT CARD A	GREEMENT	

The system will direct you to a file detail page that will allow you to view the previously submitted 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.

PDF Ame	ended Prepaid A	Agreement	+ Follow	Download	Upload New Version	Edit File Details 🚽
Size 81KB	File Extension pdf	Owner Testing Provisioning				
PREVIEW	DETAILS				Shared with ((2)
			53		Testing Prov Owner	visioning
		TEST CREDIT			IFL-20093 Viewer	
		CARD				View All
		AGREEMENT			Versions (1)	
					Version 1 Testing Provisionin	g 6/2/2022 4:05 PM
						View All
					E Followers (0)	

If any of the documents are incorrect, please follow the instructions for <u>Amending a credit card</u> 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.

When all details have been confirmed, you may optionally set the **Document Review** value. 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 ① Example Credit Card		Status Active	
*Issuer Name Example Issuer	×	Initial Offer Date of Agreement ① 9/9/2021	
Document ReviewNone	•	Agreement Withdrawal Date 0	ä
		Cancel Save & N	ew Sav



4. Create a new credit card agreement intake

Before uploading a credit card agreement, you must first create a new credit card agreement intake entry in the Collect system. From the Collect homepage, select **Upload documents for a new credit card agreement.**



Enter all required fields:

- Agreement Name: this is the name of the credit card.
- Issuer Name: this will be auto-populated when you enter your institution's name in **Search Entities**.
- Initial Offer Date of Agreement: the date the agreement was first offered.

Note: All fields with a (*) next to them are required.

Select **Confirm** to proceed.

	New Credit Card	
*Agreement Name 0	*Initial Offer Date of Agreement	ä
*Issuer Name Search Entities		٩
	Confirm	

AGMNT-226790			Withdraw Agr	eement Edit
Agreement Name ® New Credit Card	Status Active			
Issuer Name Example Issuer	Initial Offer Date of Agree 9/25/2021	ement		
Document Review	Agreement Withdrawal D	Date ®		
Current Agreement for Net	v Credit Card			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	ТҮРЕ			
Past Agreements for New	Credit Card			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE		
Documents				

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



5. Add agreement documents to a credit card agreement

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

AGMNT-226790			Withdraw Ag	greement Edit
Agreement Name® New Credit Card	Status Active			
Issuer Name Example Issuer	Initial Offer Date of Agree 9/25/2021	ement ()		
Document Review	Agreement Withdrawal D	Date®		
Current Agreement for New	v Credit Card			New Agreement
	A There are no existing agreements	for this record. Please create a	new agreement.	
AGREEMENT NUMBER	There are no existing agreements AGREEMENT EFFECTIVE DATE	for this record. Please create a	new agreement.	
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	for this record. Please create a	new agreement.	
AGREEMENT NUMBER Documents NAME	There are no existing agreements AGREEMENT EFFECTIVE DATE TYPE	for this record. Please create a	new agreement. STATUS	
AGREEMENT NUMBER Documents NAME Past Agreements for New	There are no existing agreements AGREEMENT EFFECTIVE DATE TYPE Credit Card	for this record. Please create a	new agreement. STATUS	
AGREEMENT NUMBER Documents NAME Past Agreements for New AGREEMENT NUMBER	There are no existing agreements AGREEMENT EFFECTIVE DATE TYPE TYPE Credit Card AGREEMENT EFFECTIVE DATE	for this record. Please create a CREATED DATE CREATED DATE CREATED DATE	new agreement. STATUS	
AGREEMENT NUMBER Documents NAME Past Agreements for New AGREEMENT NUMBER Documents	There are no existing agreements AGREEMENT EFFECTIVE DATE TYPE Credit Card AGREEMENT EFFECTIVE DATE	for this record. Please create a CREATED DATE CREATED DATE CREATED DATE	new agreement. STATUS	

Add the **Agreement Effective Date**. A dropdown calendar will appear when you select the input field.

the Bureau's M	arch 31 2021 et	We will replace the current agreement We Agree will replace the current agreeme Effective Date below	emer emer ent, if w to c	nt nt one e ontinu	xists. ue.	erovidi Enter	the Ag	rmatic green	n on r nent	arch	subr
reements &	*Agreement E	ffective Date							苗		
26790			•		Novem	ber	►	20	21 🛊	ithdraw Ag	greer
			Sun	Mon	Tue	Wed	Thu	Fri	Sat		
Ð		Status	31	1	2	3	4	5	6		
		Active	7	8	9	10	11	12	13		
		Initial Offer Date of Agreement 9/25/2021	14	15	16	17	18	19	20		
		Agreement Withdrawal Date	21	22	23	24	25	26	27		
			28	29	30	1	2	3	4		
			5	6	7	8	9	10	11		
ment for New	Credit Card					Today					C

After the Agreement Effective Date has been entered, select Continue to proceed.

		×
ease see the Bureau's I	Aarch 31, 2021, statement rescinding the earlier flexibility statement and providing information on n	paking delayed submissions.
	New Agreement	
Search	This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.	arch Christophe.
ly Agreements &	* Agreement Effective Date	
	Sep 9, 2021 🗰	
1NT-226762	Cancel Continue	ithdraw Agreement Ec

Submissions must contain the credit card agreement, the pricing addendum, and may optionally include a variable terms addendum if applicable. An issuer must submit only one pricing addendum with each agreement. This may be submitted all in one file, or in two or three files.

Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.

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 contact Collect Support (see Section 9).

Please see the Bureau's N	Arch 31, 2021, statement rescinding the earlier flevibility statement and providing information on mak	ing delayed submissions.
Search	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.	arch Christophe
take GMNT-226762 nent Name ®	* Document Type(s) Credit Card Agreement Pricing Addendum Optional Variable Terms Addendum	ithdraw Agreement Edit
e Credit Card Name e Issuer	Attachment ① Upload Files Or drop files	
ient Review	Cancel Agreement Creation Upload Document	

If you included all required information in a single document, and selected the appropriate Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.

Please see the Bureau's M	arch 31, 2021, statement rescinding the earlier flexibility statement and providing information on m	aking delayed submissions.
	Document Upload	
Search	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.	arch Christoph
My Agreements &		
ike 5MNT-226762	This agreement is incomplete because it is missing the following documents: Pricing Addendum	ithdraw Agreement
	*Document Type(s) Credit Card Agreement	
ent Name® Credit Card	 Pricing Addendum Optional Variable Terms Addendum 	
ame Issuer		
nt Review	Attachment ① Upload Files Or drop files	
	document.pdf	
ent Agreement for Exa	Save & Close Upload Document	New Agree
MENT NUMBER	AGREEMENT EFFECTIVE DATE CREATED DATE STA	TÚS

After all required document types have been uploaded, select **Finish.** You have now successfully submitted a credit card agreement.

the Bureau's M	arch 31-2021 statement rescinding the earlier flexibility statement and providing information on m	aking delayed submi
	Document Upload	
Search	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.	arch C
eements &		
6762	All required documents have been uploaded. Select Finish to complete this Agreement.	ithdraw Agreen
	*Document Type(s)	
	Credit Card Agreement	
	Pricing Addendum	
	Optional Variable Terms Addendum	
	Attachment	
	1 Upload Files Or drop files	
nent for Exa	Finish	

After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement has been completed with all relevant documents uploaded. Uploaded documents will be displayed in the **Documents** section of the **Current Agreement for [Agreement Name]** box.

AGMNT-226762				Withdraw A	Agreement Edit
Agreement Name① Example Credit Card		Status Active			
Issuer Name Example Issuer		Initial Offer Date of Agree 9/9/2021	ment		
Document Review		Agreement Withdrawal D	late 🕽		
Current Agreement for Exa	ample Credit Ca	ard	CREATED DATE	STATUS	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419	ample Credit Ca AGREEI 9/24/20	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents	ample Credit Ca AGREEI 9/24/20	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME	ample Credit C AGREEI 9/24/20	ard MENT EFFECTIVE DATE 021 TYPE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME Test Document 1 pdf	ample Credit C AGREEI 9/24/20	ard MENT EFFECTIVE DATE 021 TYPE CREDIT CA	CREATED DATE 9/21/2021 04:18 PM	COMPLETE	New Agreement



6. Amend an existing credit card agreement

You can amend an agreement by uploading additional documents that have not been included or archive previously submitted documents and uploading new files for the credit card agreement, pricing addendum, and variable terms addendum. This is the process through which issuers will make an affirmative quarterly submission to provide an updated agreement. There are two ways to begin the process of amending an existing credit card agreement.

First, you can locate your agreement by selecting **Upload amended documents for an existing credit card agreement** from the Collect Homepage. This will direct you to the credit card list.



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

Home My Agreements & Accounts My TCCP Surveys User Management

Using either method, the system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.

	Intakes Credit Cards 🔻 🖈
18 iter	LIST VIEWS
	All
1	College Credit Cards
2	✓ Credit Cards
3	Prepaid Accounts
4	Recently Viewed (Pinned list)
5	AGMNT-226696

Once you are viewing the credit card list, select the Credit Card Agreement you would like to amend by selecting the Intake record number.

Home	My Agreements & A	Accounts My	ICCP Surveys User Mana	igement						
Intal Cree	kes dit Cards 🔻 🖈					New	Prir	ntable	e Viev	w
14 items • So	rted by Intake • Filtered by All inta	kes - Record Type • Upda	ted a minute ago	Q Search this list	ŵ	•	C	A.M.	C	T
	Intake ↑ 🗸 🗸	Agreement 🗸	Initial Offer Date of Program	Agreement Withdrawal Date	∽ St	atus				
1	AGMNT-226691	Test	7/7/2021		Ac	tive				
2	AGMNT-226692	CRB Test	7/7/2021		Ac	tive				
3	AGMNT-226693	Test	7/8/2021		Ac	tive				

Selecting the Intake number will navigate you to that Agreement page. Select **Upload Document** in the current agreement box in order to add additional documents for an incomplete agreement, following the instructions in section 5.

	si			New Agreement
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS	
IFL-10409		8/30/2021 11:12 AM	INCOMPLETE	
Documents				Upload Document
i This agreeme	ent is incomplete because it is missing the t	following documents: Pricing Add	endum, Credit Card Agre	eement

When you upload an amended or new document for the agreement, current agreement documents will be automatically archived. To do so, select **New Agreement**. Archived documents will be visible in the **Past Agreements for [Agreement Name]** box. 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.

AGMN1-226762				Withdraw Agreem	nent Edit
Agreement Name① Example Credit Card		Status Active			
Issuer Name Example Issuer		Initial Offer Date of Agree 9/9/2021	ement		
Document Review		Agreement Withdrawal D	Date		
Current Agreement for Exa	ample Credit C	ard MENT EFFECTIVE DATE	CREATED DATE	STATUS	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419	ample Credit C AGREE	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Gurrent Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents	AGREE	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME	ample Credit C AGREE 9/24/20	ard MENT EFFECTIVE DATE 021 TYPE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME Test Document 1, pdf	ample Credit C AGREE 9/24/20	ard MENT EFFECTIVE DATE 021 TYPE CREDIT C4	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Agreement

Enter the **Agreement Effective Date**. A dropdown calendar will appear when you select the input field.

the Bureau's Ma	arch 31 2021 et	atement rescinding the earlier flexibi	lity sta	atemen	nt and	providi	na info	rmatic	n on n	making delayed subm
		New Agree	emer	nt						
Search	This action	will replace the current agreeme Effective Date belov	ent, if w to c	one e: ontinu	xists. ue.	Enter	the Ag	greem	nent	arch
reements {	*Agreement Ef	ffective Date								
									苗	
26790			•		Novem	ber	►	202	21 🛔	ithdraw Agreer
			Sun	Mon	Tue	Wed	Thu	Fri	Sat	
Ð		Status	31	1	2	3	4	5	6	
		Active	7	8	9	10	11	12	13	
		Initial Offer Date of Agreement 9/25/2021	14	15	16	17	18	19	20	
		Agreement Withdrawal Date	21	22	23	24	25	26	27	
			28	29	30	1	2	3	4	
			5	6	7	8	9	10	11	
ment for New	Credit Card			_		Today	_		_	

Select **Continue** to proceed.

ease see the Bureau's	March 31, 2021, statement rescinding the earlier flexibility statement and providing information on n	X
Search	New Agreement This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.	arch Christophe.
ly Agreements	*Agreement Effective Date Sep 9, 2021	
1NT-226762	Cancel Continue	ithdraw Agreement Ec

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files. An issuer must submit only one pricing addendum with each agreement.

- Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.
- 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 contact Collect Support (see Section 9).

Please see the Bureau's N	farch 31, 2021, statement rescinding the earlier flevibility statement and providing information on mak	ing delayed submissions.
Search	Agreements must have all document types listed below, except for those labeled as	arch Christophe
My Agreements 8	optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.	
	*Document Type(s)	
take	Credit Card Agreement	
GMNT-226762	Pricing Addendum	Ithdraw Agreement Edit
	Optional Variable Terms Addendum	
ment Name		
e Credit Card	Attachment	
Name e Issuer	1 Upload Files Or drop files	
nent Review		
	Cancel Agreement Creation Upload Document	

If you included all required information in a single document and selected the appropriate Submission Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.

Please see the Bureau's M	Aarch 31, 2021 statement rescinding the eadier flevibility statement and providing information on making delayed submis	sions.
	Document Upload	
Search	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.	Christoph
My Agreements &		
^{ike} GMNT-226762	This agreement is incomplete because it is missing the following documents: Pricing Addendum ithdraw Agreement	ent E
	*Document Type(s)	
ent Name () Credit Card	 Pricing Addendum Optional Variable Terms Addendum 	
ame Issuer		
nt Review	Attachment ① Upload Files Or drop files	
	document.pdf	
ent Agreement for Exa	Save & Close Upload Document	New Agree
MENT NUMBER	AGREEMENT EFFECTIVE DATE CREATED DATE STATÚS	



After all required document types have been uploaded, select **Finish**. You have now successfully submitted a credit card agreement.

the Bureau's M	farch 31-2021 statement rescinding the earlier flexibility statement and providing information on m	aking delayed submi
	Document Upload	
Search	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.	arch
eements a		
6762	All required documents have been uploaded. Select Finish to complete this Agreement.	ithdraw Agreen
	*Document Type(s)	
	Credit Card Agreement	
	Pricing Addendum	
	Optional Variable Terms Addendum	
	Attachment	
	Cr drop files Or drop files	
nent for Exa	Finish	

After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement submission has been completed. Previously submitted agreements will remain archived within the intake record.

agmnt-226762				Withdraw Ag	reement	Edit
Agreement Name Example Credit Card		Status Active				
Issuer Name Example Issuer		Initial Offer Date of Agree 9/9/2021	ment			
Document Review		Agreement Withdrawal D	late ()			
_						
Current Agreement for Exa	ample Credit C	ard	CREATED DATE	STATUS	New Ag	greement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419	ample Credit C AGREE 9/24/2	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS	New Ag	greement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents	ample Credit C AGREE 9/24/2	ard MENT EFFECTIVE DATE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Ag	preement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME	ample Credit C AGREE 9/24/2	ard MENT EFFECTIVE DATE 021 TYPE	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Ag	greement
Current Agreement for Exa AGREEMENT NUMBER IFL-10419 Documents NAME Test Document 1.pdf	ample Credit C AGREE 9/24/2	ard MENT EFFECTIVE DATE 021 TYPE CREDIT CA	CREATED DATE 9/21/2021 04:18 PM	STATUS COMPLETE	New Ag	reement



7. Withdraw a credit card agreement

An issuer will need to withdraw a credit card agreement if the agreement is no longer offered. There are two ways to begin the process of withdrawing an entry for a previously submitted credit card agreement.

First, from the Collect homepage, select **Withdraw an existing credit card agreement.** The system will direct you to the credit card list.

Home My Ag	reements & Accounts	My TCCP Surveys	User Management
	Quarterly credit	t card agreement	submission
	Upload documents	for a new credit card agr	eement
	Upload amended d	locuments for an existing	credit card agreement
	Withdraw an existi	ing credit card agreement	

Alternatively, you can select **My Agreements & Accounts** from the toolbar. The system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.

Home My Agreements & Accounts My TCCP Surveys User Management

From the credit card list, select the Credit Card Agreement you would like to withdraw by selecting the Intake record number.

Home	My Agreements &	Accounts N	My TCCP Surveys	User Management						
Intal Cre	kes dit Cards 🔻 🖈					New	Prir	ntable	e View	v
14 items • So	rted by Intake • Filtered by All in	takes - Record Type •	Updated a minute ago	Q Search this list	\$	· 🖩 •	G	. Mar	¢	Y
	Intake 1	✓ Agreement	\checkmark Initial Offer Date	of Program 🗸 Agreement Withdrawal D	ate 🗸 S	Status				
1	AGMNT-226691	Test	7/7/2021		A	Active				
2	AGMNT-226692	CRB Test	7/7/2021		A	Active				
3	AGMNT-226693	Test	7/8/2021		A	Active				

The system will direct you to the selected agreement's details page. Select **Withdraw Agreement** to proceed.

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 E	Example Credit	Card		New A	Agreement

Add the **Agreement Withdrawal Date**. A dropdown calendar will appear when you select the input field. Once the correct date has been selected, select the **Save** button to proceed.

	Status Active		X
	Withdraw Agreement		
	*Agreement Withdrawal Date ()		₩
Exa		Cancel	Save
			STATUS

You will be directed to the Credit Card Agreement page with the updated status of "withdrawn." You will be unable to upload any new agreement documents for this Credit Card Agreement entry.

Current Agreement for Exa	mple Credit Card			
This agreen	nent has been marked "withdrawn." No	new agreement documents can	be uploaded for this agreement.	
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 C	ARD AGREEMENT		

8. [NEW] Reports

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

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 that pertain to them.



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

Reports All Folders 1 item				Q collect	t - credit card	tột v
REPORTS	Name	Created By	Created On	\sim	Last Modified By	Last Modified
Recent	Collect - Credit Cards		5/18/2022, 4	4:27 PM		5/18/2022, 4:
Created by Me						
Private Reports						
All Reports						
FOLDERS						
All Folders						
Created by Me						
Shared with Me						
FAVORITES						
All Favorites	4					•

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 > Col 1 item	llect - Credit Ca	ards				Q Search all folders		1ột v
REPORTS	Name	Description	\sim	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 Card	s				Q do A	dd Chart
Tot 8	tal Records						
	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 **C** 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.

E	Report: Intakes Credit Card	s			Q. 46	Add Chart	}	
To 8	tal Records							
	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	

9. User management

To create users, or review which users are active or inactive, select **User Management** from the Collect homepage.

Home	My Prepaid Accounts	User Management

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 can also create a new user by selecting **Create New User**.

Available Users Create New User					
NAME	TITLE	EMAIL	ACTIVE / INA	CTIVE	
Test User 1		testuser1@cfpb.test	Active?)	
Test User 2		testuser2@cfpb.test	Active? Active)	

In order to create a new user, you, if you are the point of contact, will be prompted to provide their first name, last name, title, phone number, and email address. Afterwards, select **Save Contact.** A new user has been created.

E3	
* First Name	
* Last Name	
Title	
Phone Number	
*Email	
Cancel Save Contact	



10. Contact Collect Support

Does your submission contain an error? Need additional help submitting credit card 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 credit card agreements. These resources can be found at https://www.consumerfinance.gov/data-research/credit-card-data/credit-card-agreement-submission.

10.1 Collect Support button

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



10.2 Email the Collect Support team directly

Email the support team directly at <u>Collect_Support@cfpb.gov</u>. Include your question and any additional details and a team member will reach back out to you.