

# Collect – TCCP Survey User Guide

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# 1. Introduction to Collect

The Consumer Financial Protection Bureau (CFPB), is required by law to collect credit card price and availability information from a sample of credit card issuers and report this information to Congress and make it available to the public, pursuant to provisions of the Truth In Lending Act (TILA), 15 USC 1646(b)(1), (2) & (4). If your financial institution received an Order from the CFPB requiring your institution to complete the Terms of Credit Card Plans (TCCP) Survey, your institution must complete and submit the TCCP Survey to the CFPB. If your institution received such an order, the Order will indicate how many surveys your institution must submit.

This document provides a detailed walkthrough of how to submit a TCCP survey and required data through [Collect](#). Collect is the website through which issuers must submit their TCCP surveys to the Bureau. To access Collect, visit <https://collect.consumerfinance.gov>.

In addition to this detailed walkthrough of Collect, the CFPB 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/terms-credit-card-plans-survey/>

PLEASE NOTE: You are not currently able to save changes in the Collect system before submitting your responses. We recommend you record your responses in a separate document and, upon gathering all the information, pasting individual answers into the corresponding response fields and then submitting.

## 2. Start a TCCP Survey

1. From the Collect homepage, select '**Take the semi-annual TCCP Survey**' link under *TCCP Survey for Existing Credit Cards* header.



### TCCP Survey for Existing Credit Cards

- [Take the semi-annual TCCP Survey](#)

Twice per year, certain issuers submit information to the CFPB on their credit card plans, including interest rates and fees, through our Terms of Credit Card Plans (TCCP) Survey. The CFPB sends Orders to the issuers required to file a TCCP survey. Prior identification does not indicate that an issuer will be identified again, although you may be. Issuers that do not receive a Bureau Order may voluntarily submit this survey

2. Review the instructions provided on the page and select '**Start Survey**' to begin the Survey.

TCCP Survey



Introduction

If the CFPB issues your institution an Order to complete the Survey, your institution's submission is required by law, 15 USC 1646(b).

For each page of the Survey, you will see relevant instructions that will enable you to complete the Survey accurately and quickly.

Each Survey must correspond to a single product. Please refer to the Bureau's Order for instructions to determine how many Surveys you are required to submit.

The Survey has 'Previous' and 'Next' buttons that you can use to navigate. Do not use your browser's forward and back buttons.

PLEASE NOTE: You are not currently able to save changes in the Collect system before submitting your responses. We recommend recording your responses in a separate document and, once you have gathered all the information, pasting individual answers into the corresponding questions and then submitting.

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[Start Survey](#)

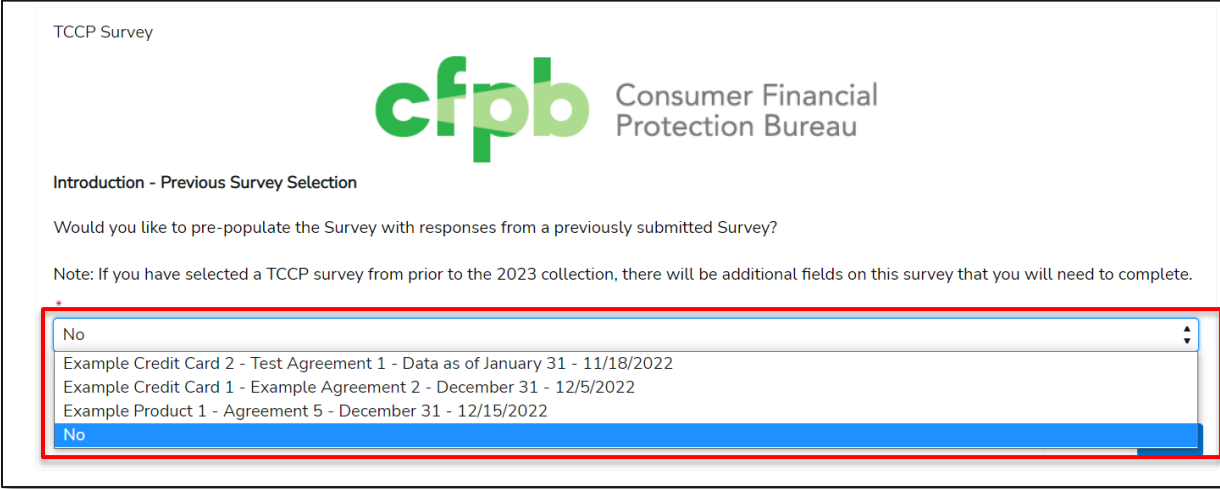
# 3. Use Previous Survey

If you have previously submitted a TCCP survey using Collect, you can choose to pre-populate the Survey using the previous answers. Please note, if you select a survey from prior to the 2023 collection, there will be additional fields as the survey has changed.

If this is your first time submitting a TCCP survey or you choose not to select a previous survey, please skip to section “4. New TCCP Survey”




1. Select the dropdown list and choose from the available options (Note: All surveys submitted within the current year will display), then select “Next” to proceed to the next page.



2. Review the Previous Survey Response Review instructions and if you would like to pre-populate the survey with previous responses, then select “Next”.

TCCP Survey



Consumer Financial Protection Bureau

Previous Survey Response Review

Below are the responses from a previously submitted survey. Please note that a question without a corresponding value is either a question you weren't asked or an optional question to which you didn't respond.

If you would like to pre-populate your TCCP Survey with these responses, please select Next. You will have the opportunity to review and change all responses before submitting.

Additionally, when updating a previously populated survey, please be sure all Yes/No questions have values selected.


▼ [Introduction - Agreement Selection](#)

Product Name:  
Reserve Platinum

Select the card below:  
Rob Test 3

3. Proceed to complete the remainder of the survey by selecting “Next”, review the answers that are displayed in each question, and adjust as necessary. Once you have navigated through the survey in its entirety, submit to conclude your submission as a new survey.

TCCP Survey



Consumer Financial Protection Bureau

Introduction - Product Name and Agreement Selection

In this survey, you must provide information about a domestic credit card product that is:

1. Offered to consumers as of the reporting date;
2. Network-branded; and
3. Differentiated by the existence of a unique marketing or brand name associated with that specific program.

Please note: when selecting a card agreement, more than one product and associated Survey can be linked to a previously submitted card agreement.

\* Product Name  
Reserve Platinum

\* Select the card agreement associated with that product below:  
Rob Test 3

\* What is the Report Date for the answers you are providing on this survey?  
Data as of December 31

Credit card not listed? Click [here](#) to create a new card agreement.

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Previous **Next**

# 4. New TCCP Survey

If this is your first time submitting a TCCP survey or you choose not to use a previous survey submission, please proceed with the following steps.

1. When viewing the screen where it asks if you would like to submit a previous survey, select **“No”**, then select **“Next”**.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Introduction - Previous Survey Selection

Would you like to pre-populate the Survey with responses from a previously submitted Survey?

Note: If you have selected a TCCP survey from prior to the 2023 collection, there will be additional fields on this survey that you will need to complete.

\*  
No

2 of 28

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# 4.1 Introduction – Product Name and Agreement Selection


- 1. Begin to populate the required fields.
  - a. **Product Name**
  - b. **Select the card agreement with that product below:** Please note, more than one product and associated Survey can be associated with a credit card agreement.
  - c. **What is the Report Date for the answers you are providing on this survey?**

The screenshot shows a survey form with the following elements:

- A red-bordered box highlights the required fields:
  - \*Product Name**: An empty text input field with a red border and a red error message "Complete this field." below it.
  - \*Select the card agreement associated with that product below:**: A dropdown menu with "Rob Test 3" selected.
  - \*What is the Report Date for the answers you are providing on this survey?**: A dropdown menu with "Data as of December 31" selected.
- Below the red box, there is a link: "Credit card not listed? Click [here](#) to create a new card agreement."
- At the bottom left, it says "4 of 28".
- At the bottom right, there are "Previous" and "Next" buttons.

2. If the appropriate card agreement for the product is not found in the dropdown list, select **“Create a new card agreement”** in the sentence under the dropdown stating **“Credit card not listed? Create a new card agreement”**. This will open another window in your browser.

TCCP Survey



Consumer Financial Protection Bureau

Introduction - Product Name and Agreement Selection

In this survey, you must provide information about a domestic credit card product that is:

1. Offered to consumers as of the reporting date;
2. Network-branded; and
3. Differentiated by the existence of a unique marketing or brand name associated with that specific program.

Please note: when selecting a card agreement, more than one product and associated Survey can be linked to a previously submitted card agreement.

\* Product Name

Complete this field.

\* Select the card agreement associated with that product below:  
test Agreement

\* What is the Report Date for the answers you are providing on this survey?  
Data as of December 31

Credit card not listed? [Create a new card agreement.](#)

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3. From the **“New Credit Card TCCP”** window, input the **Product Name**, **Initial Offer Date of Program** and **Issuer Name** and select **“Confirm”**.

New Credit Card TCCP

Agreement Name ⓘ


Initial Offer Date of Agreement ⓘ

\* Issuer Name  
Search Entities...

Confirm

4. This will create the card agreement record, but to see the agreement in the dropdown, first navigate to the previous page by selecting the (1) **“Previous”** button and then navigate back by selecting (2) **“Next”**.

TCCP Survey



Consumer Financial Protection Bureau

Introduction - Product Name and Agreement Selection

In this survey, you must provide information about a domestic credit card product that is:

1. Offered to consumers as of the reporting date;
2. Network-branded; and
3. Differentiated by the existence of a unique marketing or brand name associated with that specific program.

Please note: when selecting a card agreement, more than one product and associated Survey can be linked to a previously submitted card agreement.

\* Product Name



Complete this field.

\* Select the card agreement associated with that product below:

\* What is the Report Date for the answers you are providing on this survey?

Credit card not listed? Click [here](#) to create a new card agreement.

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5. Select the card agreement and then select “Next”.

In this survey, you must provide information about a domestic credit card product that is:

1. Offered to consumers as of the reporting date;
2. Network-branded; and
3. Differentiated by the existence of a unique marketing or brand name associated with that specific program.

Please note: when selecting a card agreement, more than one product and associated Survey can be linked to a previously submitted card agreement.

\* Product Name

- Agreement 5
- Agreement 6
- Rob Test 3
- Rob Test 3
- Rob Test 4
- Test Agreement 1
- Test Agreement 2
- Test Agreement 2

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Previous **Next**

# 4.2 Plan Availability – Card Offering Location

1. From the drop-down list, select where this card is offered nationally, regionally or in one state/territory. Then select “**Next**” to proceed to the next screen.
  - a. If **Regional**, select the states in which the card is offered and answer if the card pertains to specific counties. To select multiple states, please hold the **CTRL** key or **Command** key.

Plan Availability - Card Offering Location

\* Indicate whether this card is offered nationally, regionally, in one state/territory, or specific counties within a state?

Regional

Regional - Please select the states or territories where you issue this product:

(Hint: use the CTRL key on Windows or the Command (⌘) key on Mac OS to select multiple states at once)

\* AA  
AE  
AP  
AL  
AK

\* Does this pertain to specific counties?

Yes  
 No

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Previous Next

- b. If **One State/Territory**, select the state in which the card is offered and answer if the card pertains to specific counties.

Plan Availability - Card Offering Location

\* Indicate whether this card is offered nationally, regionally, in one state/territory, or specific counties within a state?

One State/Territory

\* Single State/Territory Selection - Please select the state in which you issue this product:

AA

\* Does this pertain to specific counties?


Yes  
 No

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c. If **National**, no other fields will be required.

TCCP Survey



Consumer Financial Protection Bureau

Plan Availability - Card Offering Location

\* Indicate whether this card is offered nationally, regionally, in one state/territory, or specific counties within a state?

National

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## 4.3 Plan Availability – Affiliation

1. Select an answer for the question “**Does this product have geographic, professional affiliation, service member affiliation, or other requirements for account opening?**”
  - a. If “**Yes**”, select all the applicable affiliations, then populate the details for the affiliation in the text box.
  - b. If “**No**”, no further questions will display.

The screenshot shows a survey form titled "TCCP Survey" with the "cfpb Consumer Financial Protection Bureau" logo. The section is "Plan Availability - Affiliation". It contains the following questions and options:

- \* Does this product have geographic, professional affiliation, service member affiliation, or other requirements for account opening?
  - Yes
  - No
- \* Please select all that apply:
  - Geographic Restrictions Beyond Place of Residence
  - Professional Affiliation
  - Other. Please Describe:
- \* Geographic Restriction:

At the bottom right, there are "Previous" and "Next" buttons. The page number "6 of 28" is visible at the bottom left.

2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.4 Plan Availability – Card Type and Credit Tiers

- 1. Select an answer for the question “Is this a secured card? (For purposes of this survey, any credit card accounts offered by credit unions that are secured by a lien pursuant to 12 USC 1757(11) should be reported as unsecured cards.)”

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Plan Availability - Card Type and Credit Tiers

\* Is this a secured card? (For purposes of this survey, any credit card accounts offered by credit unions that are secured by a lien pursuant to 12 USC 1757(11) should be reported as unsecured cards.)

Yes  
 No

Indicate towards which credit score tier(s) this credit card is primarily targeted? (Select all that apply):

\*  
 No credit score  
 Credit score 619 or less  
 Credit scores from 620 to 719  
 Credit score of 720 or greater

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- 2. Select all answers that apply for the question “Indicate towards which credit score tier(s) this credit card is primarily targeted?”

TCCP Survey

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Plan Availability - Card Type and Credit Tiers

\* Is this a secured card? (For purposes of this survey, any credit card accounts offered by credit unions that are secured by a lien pursuant to 12 USC 1757(11) should be reported as unsecured cards.)

Yes  
 No

Indicate towards which credit score tier(s) this credit card is primarily targeted? (Select all that apply):

\*  
 No credit score  
 Credit score 619 or less  
 Credit scores from 620 to 719  
 Credit score of 720 or greater

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- 3. Once you have populated all your answers, select “Next” to proceed to the next page.

# 4.5 Pricing – Purchase APR (Part 1)

1. Select an answer for the question “**Does this card offer a Purchase APR?**”
  - a. If “**Yes**”, proceed to answering the following questions.
  - b. If “**No**”, no further questions will display, and you can proceed to the next question.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Pricing - Purchase APR (Part 1)

\* Does this card offer a Purchase APR?

Yes

No

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2. Select an answer for the question “**For new customers, does the stated purchase APR vary with the balance that the consumers incur on the card?**”.
  - a. If “**Yes**”, enter the balance range for each applicable tier. You do not need to use all four tiers to proceed.
  - b. The value in each ‘**From**’ field must be less than the value of its corresponding ‘**To**’ field. Once you have entered the balance range for each applicable tier, move onto the next question.
  - c. If “**No**”, proceed onto the next question.

Instructions:

All APR questions on this Survey are about the purchase APR that you apply to balances on new customer accounts. For Purchase APRs, ignore promotional and introductory APRs, and report only non-promotional, non-introductory “go-to” rates. Rates should be reported without the percentage sign. Rates should be rounded to no more than two decimal places.

\* For new customers, does the stated purchase APR vary with the balance that the consumer incurs on the card?

Note: If the stated purchase APR varies because of other factors (e.g. cardholder creditworthiness, promotional offers, etc.) but does not vary with the balance on the card, choose No below.

Yes

No

Use the fields below to enter information about additional purchase APRs and the balance tiers to which they apply. You can enter up to four additional tiers.

Terms for First Tier

APR (%)

Balance Range From (\$)

3. Select an answer for the question “**Is this a variable rate card?**”. Answer “**Yes**”, if the purchase APR on accounts varies over time with changes in an underlying base rate, such as the U.S Prime Rate.
  - a. If “**Yes**”, indicate the underlying index for your purchase APR from the dropdown list.

\* Is this a variable rate card?

Answer "Yes" if the purchase APR on accounts varies over time with changes in an underlying base rate, like the U.S. Prime Rate. Otherwise, answer "No."

\*

Yes

No

\* Please indicate the underlying index for your purchase APR.

- ✓ Prime
- One-month T-bill
- Three-month T-bill
- Six-month T-bill
- One-year T-bill
- Fed Funds
- Cost of Funds
- Federal Reserve Discount Rate
- Other

- b. If “**No**”, no further questions will display, and you can proceed to the next page.
4. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.6 Pricing – Purchase APR (Part 2)

1. Select an answer for the question **“Does the purchase APR at account origination vary by consumer credit worthiness?”**
  - a. If **“Yes”**, select the eligible credit tiers, then populate the median values for **“No credit score”**, **“Credit score of 619 or less”**, **“Credit scores from 620 to 719”**, **“Credit score of 720 or greater”** as they appear based on the purchase APR for new accounts originated in the specified time period given the credit scores obtained at origination.

TCCP Survey

Pricing - Purchase APR (Part 2)

Does the purchase APR at account origination vary by consumer credit worthiness?

Answer "Yes" if the purchase APR on new accounts varies between new customers with different creditworthiness. If the stated purchase APR is the same for all customers at the time of approval, answer "No".

\*  
 Yes  
 No

Select all credit tiers that are eligible for this card.

\*  
 No credit score  
 Credit score 619 or less  
 Credit scores from 620 to 719  
 Credit score of 720 or greater

What are the median purchase APRs offered to consumers in the following credit score tiers given the credit scores gathered at application? For each credit tier below, provide the median purchase APR at account origination for new accounts originated during the survey period.

\* No credit score

- b. Then, populate values for **“Minimum APR”**, **“Median APR”**, and **“Maximum APR”** based on the purchase APR for new accounts originated in the survey period.

What are the minimum, median, and maximum purchase APRs at account origination for new accounts originated during the survey period?

\* Minimum APR (%)

\* Median APR (%)


\* Maximum APR (%)

2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.7 Pricing – Introductory APR

1. Select an answer for the question **“Does this card offer an Introductory APR? (Note: This question refers only to introductory purchase APR. It does not refer to introductory balance transfer APR.)”**
  - a. If **“Yes”**, proceed to answering the following questions.
  - b. If **“No”**, no further questions will display, and you can proceed to the next question.

TCCP Survey



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Pricing - Introductory APR

\* Does this card offer an Introductory Purchase APR in which cardholders receive a promotional rate on new purchases for a period of time upon account opening? (Note: This question refers only to introductory purchase APR. It does not refer to introductory balance transfer APR.)

Yes  
 No

2. Select an answer for the question **“Does the introductory APR vary by credit tier?”**.
  - a. If **“Yes”**, select the eligible credit tiers, then populate the median values for **“No credit score”**, **“Credit score of 619 or less”**, **“Credit scores from 620 to 719”**, **“Credit score of 720 or greater”** as they appear for new accounts originated during the survey period.

\* Does the introductory APR offered vary by credit tier?

Yes  
 No

---

Select all credit tiers that are eligible for this card.

\*
   
 No credit score  
 Credit score 619 or less  
 Credit scores from 620 to 719  
 Credit score of 720 or greater

What are the median introductory APRs offered to consumers in the following credit score tiers given the credit scores gathered at application? For each of the below credit tiers, does the fee vary? Please provide the median introductory APR for new accounts originated during the survey period.

\* No credit score

3. Then, populate values for the **“Minimum APR”**, **“Median APR”**, **“Maximum APR”**, and **“Median Length Introductory APR in Months”**

What are the minimum, median, and maximum introductory APRs at account origination for new accounts originated during the survey period?


* Minimum APR (%)
* Median APR (%)
* Maximum APR (%)
* Median Length Introductory APR in Months

4. Once you have populated your answers, select “**Next**” to proceed to the next page.

## 4.8 Pricing – Balance Transfer APR

1. Select an answer for the question “**Does this card offer promotional or introductory balance transfer APRs in which new cardholders receive a temporary rate on existing credit card debt transferred to this card for a period of time following account opening? (Respond “yes” if the credit card offered balance transfer promotional periods to new and/or existing cardholders during the survey period. Respond “no” if the card product did not offer balance transfer promotional periods to new and/or existing cardholders during the survey period.)**”
  - a. If “**Yes**”, proceed to answering the following questions.
  - b. If “**No**”, no further questions will display, and you can proceed to the next question.

TCCP Survey



Consumer Financial Protection Bureau

Pricing - Balance Transfer APR

\* Does this card offer promotional or introductory balance transfer APRs in which new cardholders receive a temporary rate on existing credit card debt transferred to this card for a period of time following account opening? (Respond “yes” if the credit card offered balance transfer promotional periods to new and/or existing cardholders during the survey period. Respond “no” if the card product did not offer balance transfer promotional periods to new and/or existing cardholders during the survey period.)

Yes

No

2. Select an answer for the question “**Does the introductory or promotional balance transfer APR offered vary by credit tier? (This question refers to balance transfer promotional periods offered during the survey period).**”
- a. If “**Yes**”, select the eligible credit tiers, then populate the median values for “**No credit score**”, “**Credit score of 619 or less**”, “**Credit scores from 620 to 719**”, “**Credit score of 720 or greater**” as they appear for new accounts originated during the survey period.

\* Does the introductory or promotional balance transfer APR offered vary by credit tier? (This question refers to balance transfer promotional periods offered during the survey period)

Yes  
 No

Select all credit tiers that are eligible for this card.

\*

No credit score  
 Credit score 619 or less  
 Credit scores from 620 to 719  
 Credit score of 720 or greater

What are the median balance transfer APRs offered to consumers in the following credit score tiers given the credit scores gathered at application? For each of the below credit tiers, does the fee vary? Please provide the median balance transfer APR for new accounts originated during the survey period.

\* No credit score

12.00

3. Populate values for the “**Minimum APR**”, “**Median APR**”, “**Maximum APR**”, and “**Median Length of Balance Transfer in Months**” and “**Is there a grace period on new purchases while revolving a transferred balance during the promotional period?** (This question refers to balance transfer promotional periods offered during the survey period.)”

What are the minimum, median, and maximum balance transfer APRs at account origination for new accounts originated during the survey period?

\* Minimum APR (%)

\* Median APR (%)

\* Maximum APR (%)

\* Median Length of promotional Balance Transfer in Months

\* Is there a grace period on new purchases while revolving a transferred balance during the promotional period? (This question refers to balance transfer promotional periods offered during the survey period.)

Yes


No

4. Once you have populated your answers, select “**Next**” to proceed to the next page.

## 4.9 Pricing – Cash Advance APR

1. Select an answer for the question “**Do you offer cash advances on the card?**”.
  - a. If “**Yes**”, proceed to answering the following questions.
  - b. If “**No**”, no further questions will display, and you can proceed to the next question.

TCCP Survey



Pricing - Cash Advance APR

\* Do you offer cash advances on the card?

Yes

No

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2. Select an answer for the question “**Does the cash advance APR offered vary by credit tier?**”.
  - a. If “**Yes**”, select the eligible credit tiers, then populate the median values for “**No credit score**”, “**Credit score of 619 or less**”, “**Credit scores from 620 to 719**”, “**Credit score of 720 or greater**” as they appear for new accounts originated during the survey period.

Does the cash advance APR offered vary by credit tier?

Yes

No

Select all credit tiers that are eligible for this card.

\*  No credit score

Credit score 619 or less

Credit scores from 620 to 719

Credit score of 720 or greater

What are the median cash advance APRs offered to consumers in the following credit score tiers given the credit scores gathered at application? For each of the below credit tiers, does the fee vary? Please provide the median cash advance APR for new accounts originated during the survey period.

\* No credit score

3. Populate values for the “**Minimum APR**”, “**Median APR**”, and “**Maximum APR**” for new accounts.

What are the minimum, median, and maximum cash advance APRs at account origination for new accounts originated during the survey period?

\* Minimum APR (%)

\* Median APR (%)

\* Maximum APR (%)

4. Once you have populated your answers, select “**Next**” to proceed to the next page.

## 4.10 Pricing – Grace Periods

1. Select an answer for the question “**Does the card have a grace period on purchases during which interest does not accrue? For purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period**”.
2. For the purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period.
  - a. If “**Yes**”, proceed to enter the number of days. Do not enter the term “days.” Report a one-month grace period as 30 days.

Grace Periods

\* Does the card have a grace period on purchases during which interest does not accrue? For purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period.

Yes  
 No

\* If you offer such a grace period on purchases, how long is it? Enter the number of days. Report a one month grace period as 30 days. You do not need to enter the term “days.”

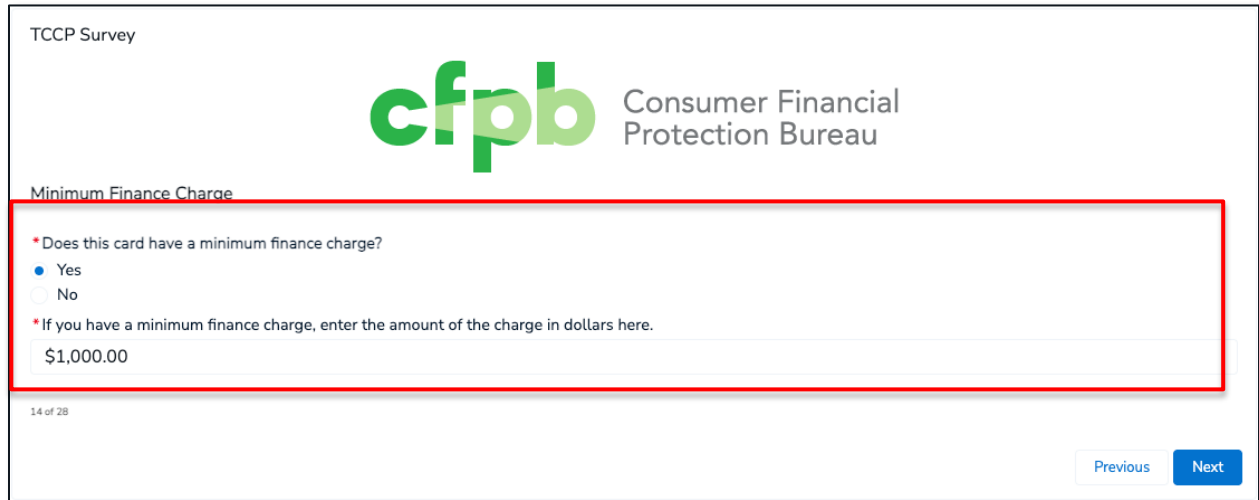
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- b. If “**No**”, no further questions will display, and you can proceed to the next question.
3. Once you have populated your answers, select “**Next**” to proceed to the next page.

## 4.11 Minimum Finance Charge

1. Select an answer for the question “**Does this card have a minimum finance charge?**”
  - a. If “**Yes**”, provide the minimum finance charge in dollars in the space provided.



The screenshot shows a survey interface for the TCCP Survey. At the top, it says "TCCP Survey" and features the logo for the Consumer Financial Protection Bureau (CFPB). The question is titled "Minimum Finance Charge" and asks, "Does this card have a minimum finance charge?". There are two radio button options: "Yes" (which is selected) and "No". Below the options, there is a text input field with the instruction: "If you have a minimum finance charge, enter the amount of the charge in dollars here." The input field contains the value "\$1,000.00". At the bottom of the survey, there are "Previous" and "Next" navigation buttons. The page number "14 of 28" is visible in the bottom left corner.

- b. If “**No**”, no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.12 Balance Computation Method

1. Select an option from the dropdown list or the question “**What balance computation method do you use to calculate interest charge on purchase balances?**”.

The screenshot shows a survey form titled 'TCCP Survey' with the CFPB logo and 'Consumer Financial Protection Bureau' text. The section is titled 'Balance Computation Method'. A dropdown menu is open, showing the question: '\*What balance computation method do you use to calculate interest charge on purchase balances?'. The menu lists five options: 'Average daily balance including new purchases' (with a checkmark), 'Average daily balance excluding new purchases' (highlighted in blue), 'Adjusted balance', 'Previous balance', and 'Other'.

2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.13 Annual, Monthly, Weekly Fees

- 1. Select an answer for the question “Does this card have an annual, monthly, weekly or other periodic fee?”.

TCCP Survey



Annual, Monthly, Weekly Fees

\* Does the card have an annual, monthly, weekly or other periodic fee?

Yes  
 No

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- a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding fee.

TCCP Survey



Annual, Monthly, Weekly Fees

\* Does the card have an annual, monthly, weekly or other periodic fee?

Yes  
 No

\*  
 Annual  
 Monthly  
 Weekly  
 Other

\* Annual:

\* Weekly:

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2. Then select an answer for the question, “**Does the fee vary?**”
  1. If “**Yes**”, proceed by populating the Minimum, Maximum, and Fee Explanation fields.
  2. If “**No**”, no further questions will display, and you can proceed to the next page.

\* Does the fee vary?

Yes

No

\* Minimum

\* Maximum


Fee Explanation

- b. If “**No**”, for the question of "Does the card have an annual, monthly, weekly or other periodic fee?", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.14 Purchase Transaction Fees

- 1. Select an answer for the question “Do you impose a transaction fee for each use of the card to make a purchase? (Note this does not refer to fees that are only charged for foreign transactions).”

TCCP Survey




Purchase Transaction Fees

\* Do you impose a transaction fee for each use of the card to make a purchase? (Note: This does not refer to fees that are only charged for foreign transactions)

Yes  
 No

- a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding question.

TCCP Survey



Purchase Transaction Fees

\* Do you impose a transaction fee for each use of the card to make a purchase?

Yes  
 No

\* Please select all that apply:

- 1. If you have such a charge, enter the amount of the charge in dollars here:
- 2. or if the charge is a percentage of the transaction amount, enter that percentage here
- 3. If there's a minimum dollar amount, what is it?
- 4. If the fee is not a percentage, or a percentage subject to a minimum dollar amount, how do you calculate the fee?

\* 1. Amount in Dollars:

\* 3. Minimum Dollar Amount:

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- a. If “**No**”, for the question of “Do you impose a transaction fee for each use of the card to make a purchase?”, no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

# 4.15 Balance Transfer Fees

1. Select an answer for the question “Does this charge a fee for balance transfers?”.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Balance Transfer Fees

\* Does this card charge a fee for balance transfers?

Yes  
 No

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a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding question.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Balance Transfer Fees

\* Does this card charge a fee for balance transfers?

Yes  
 No

\* Please select all that apply:

1. If fee is charged in dollars, what is the amount?  
 2. If fee is percentage of transaction amount, what is it?  
 3. If there's a minimum dollar amount, what is it?  
 4. If the fee is not a percentage, or a percentage subject to a minimum dollar amount, how do you calculate the fee?

\* 1. Amount in Dollars:  
\_\_\_\_\_

\* 2. Amount in Percent:  
\_\_\_\_\_

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- b. If **"No"**, for the question of "Do this card charge a fee for balance transfers?", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select **"Next"** to proceed to the next page.

# 4.16 Cash Advance Fees

1. Select an answer for the question “Does this charge a fee for cash advances?”.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Cash Advance Fees

\* Does this card charge a fee for cash advances?

Yes

No

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a. If “Yes”, select and answer for the question “Do you impose a transaction fee for each cash advance?” and proceed by selecting all that apply and inputting the value of each corresponding question.

Cash Advance Fees

\* Does this card charge a fee for cash advances?

Yes

No

\* Do you impose a transaction fee for each cash advance?

Yes

No

\* Please select all that apply:

1. If the fee is charged in dollars, what is the amount?

2. If the fee is a percentage of transaction amount, what is it?

3. If there's a minimum dollar amount, what is it?

4. If the fee is not a percentage, or a percentage subject to a minimum dollar amount, how do you calculate the fee?

\* 1. Amount in Dollars:

\* 2. Amount in Percent:

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- b. If **"No"**, for the question of "Does this card charge a fee for cash advances?", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select **"Next"** to proceed to the next page.

# 4.17 Foreign Transaction Fees

1. Select an answer for the question “Does this charge a foreign transaction fee?”.

TCCP Survey

**cfpb** Consumer Financial Protection Bureau

Foreign Transaction Fees

\* Does this card charge a foreign transaction fee?

Yes

No

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a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding question.

**cfpb** Consumer Financial Protection Bureau

Foreign Transaction Fees

\* Does this card charge a foreign transaction fee?

Yes

No

\* Please select all that apply:

1. If fee is charged in dollars, what is the amount?

2. If fee is percentage of transaction amount, what is it?

3. If there's a minimum dollar amount, what is it?

4. If the fee is not a percentage, or a percentage subject to a minimum dollar amount, how do you calculate the fee?

\* 2. Amount in Percent:

\* 3. Minimum Dollar Amount:

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- b. If **“No”**, for the question of "Does this card charge a foreign transaction fee?", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select **“Next”** to proceed to the next page.

# 4.18 Late Fees

1. Select an answer for the question “Does this charge late fees?”.

TCCP Survey



Consumer Financial Protection Bureau

Late Fees

\* Does this card charge late fees?

Yes

No

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a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding question.

TCCP Survey



Consumer Financial Protection Bureau

Late Fees

\* Does this card charge late fees?

Yes

No

\* Select all that apply to:

1. What is the amount of the first late fee on the account?

2. What is the amount of late fees charged within six billing cycles of a previous late fee (repeat late fee)?

3. If you charge late fees that are not fixed dollar amounts, please explain your late fee policy here.

\* 2. Repeat Late Fee:

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- b. If **"No"**, for the question of "Does this card charge late fees", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select **"Next"** to proceed to the next page.

# 4.19 Over-Limit Fees

1. Select an answer for the question “Do you ever charge over limit fees on this card?”.

TCCP Survey



Consumer Financial Protection Bureau

Over Limit Fees

\*Do you ever charge over limit fees on this card?

Yes


No

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a. If “Yes”, proceed by selecting all that apply and inputting the value of each corresponding question.

TCCP Survey



Consumer Financial Protection Bureau

Over Limit Fees

\*Do you ever charge over limit fees on this card?

Yes

No

\*Please select all that apply:

1. What is the amount of the overlimit fee when charged?

2. If you charge overlimit fees that are not fixed dollar amounts, please explain what overlimit fees you charge here:

\*1. Amount of Over Limit Fee:

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- b. If **“No”**, for the question of "Do you ever charge over limit fees on this card?", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select **“Next”** to proceed to the next page.

## 4.20 Other Fees

1. Select an answer for the question “**Does this card product have any additional fees that were not included in the previous questions? (Any service included in the “Benefits” section below that require a separate fee should also be noted here.)**”

TCCP Survey



Consumer Financial Protection Bureau

Other Fees

\* Does this card product have any additional fees that were not included in previous questions? (Any services included in the "Benefits" section below that require a separate fee should also be noted here.)

Yes

No

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- a. If “**Yes**”, proceed by populating the **Name of the Fee, Amount Charged, When and Why it’s Charged**.

TCCP Survey



Consumer Financial Protection Bureau

Other Fees

\* Do you have any additional fees?

Yes

No

Describe any other fees, including when and why they're charged and the amount of each fee?

\* Name of Fee:

\* Amount Charged:

\* When and Why it's Charged:

- b. If “**No**”, no further questions will display, and you can proceed to the next question.

2. Select an answer for the question “**Additional Fees?**”
  - a. If “**Yes**”, proceed by populating the additional **Name of the Fee, Amount Charged, When and Why is Charged** as needed.

\*Additional Fees?

Yes

No

Name of Fee:

---

Amount Charged:

---

When and Why it's Charged:

---

- b. If “**No**”, for the question of "Do you have any additional fees?", no further questions will display, and you can proceed to the next question.
3. Once you have populated your answers, select “**Next**” to proceed to the next page.


## 4.21 Benefits

Include benefits that are offered by the card issuer, through a card network, or by other partners.

Include benefits that require separate registration and/or a separate fee, and benefits that do not require a separate registration and/or a separate fee. Any service included in the “Benefits” section that requires a separate fee should also be noted in the “Fees” section under “Other:

1. Select all options available for “**Services**”.
  - a. If None, then leave blank and proceed to the next question.
2. Select all options available for “**Rewards**”.
  - a. If None, then leave blank and proceed to the next question.
3. Select all options available for “**Card Features**”.
  - a. If None, then leave blank and proceed to the next question.
4. Once you have populated your answers, select “**Next**” to proceed to the next page.

TCCP Survey



Consumer Financial Protection Bureau

Benefits

Please select all that apply.

Include benefits that are offered by the card issuer, through a card network, or by other partners. Include benefits that require separate registration and/or a separate fee, and benefits that do not require a separate registration and/or a separate fee. Any service included in the “Benefits” section that requires a separate fee should also be noted in the “Fees” section under “Other.

Services (Please select all that apply)

- Access to Free Credit Scores
- Automobile rental insurance
- Credit card registration
- Debt cancellation coverage
- Discounts on purchases of goods and services (non travel related)
- Extension on manufacturer’s warranty
- Other

Rewards (Please select all that apply)

- Cashback rewards
- Travel-related rewards
- Other rewards

Card Features (Please select all that apply)

- Contactless Payments
- Chip card
- Fee-free foreign transactions
- Mobile wallet provisioning (for example, Apple Pay)
- Other


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# 4.22 Contact Information

- 1. Select all the contact methods that are available.
  - a. Input the value of each corresponding contact method.
- 2. Once you have populated your answers, select “**Next**” to proceed to the next page.

TCCP Survey



Contact Information

Enter consumer contact information below.

If there is a telephone number and/or a website that consumers can use to find out more about the terms offered, please provide the phone number: and/or website URL

\* Please select all that apply:

Phone

Website

\* Phone Number (A toll-free number is requested if available)

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# 4.23 Final Review

- 1. On this Final Review page, you will see all the responses that you have inputted for each question of the survey. Please review all the questions and responses one last time and if any updates are needed, please make the adjustment directly within the corresponding fields.

Final Review

Please review your answers to this Survey. Please note that a question without a corresponding value is either a question you weren't asked or an optional question to which you didn't respond. After you review, select Next.

[Introduction - Agreement Selection](#)

\* Product Name:  
Reserve Platinum

\* Select that card below:  
Agreement 5


\* What is the Report Date for the answers you are providing on this survey?  
Data as of December 31

- 2. Once you have completed your review, select “**Next**” to proceed to the next page

# 4.24 Final Instruction

1. On this page, please review the final instructions and if all responses are accurate, and no changes are necessary, please proceed to submit the survey by select **“Submit Survey”**.

TCCP Survey



Consumer Financial Protection Bureau

Final Instructions

This is the last opportunity to change or edit any of the answers in this Survey. Please use the Previous button to review all of your responses for accuracy. You may make any necessary changes at this time. You will not lose any responses that have already been entered by pressing Previous.

Information cannot be edited after submission without contacting Collect Support.

After you review, select Submit Survey to record your Survey and finalize your response.

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[Previous](#) [Submit Survey](#)

# 4.25 Survey Complete

1. Congratulations! Your Survey responses have been recorded and submitted to the Bureau. You may now navigate back to the homepage or log out and close this page.

TCCP Survey



Consumer Financial Protection Bureau

Survey Complete

Your TCCP Survey response has been recorded.

Thank you for your participation.

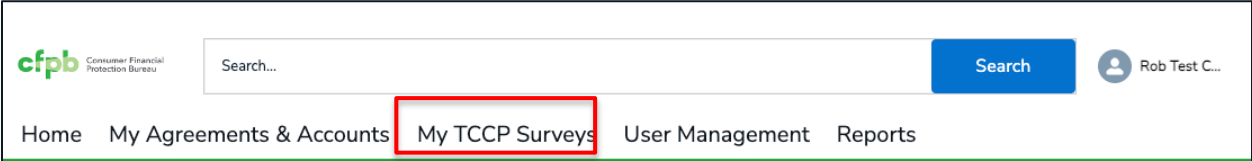
[Click here to return to the homepage.](#)

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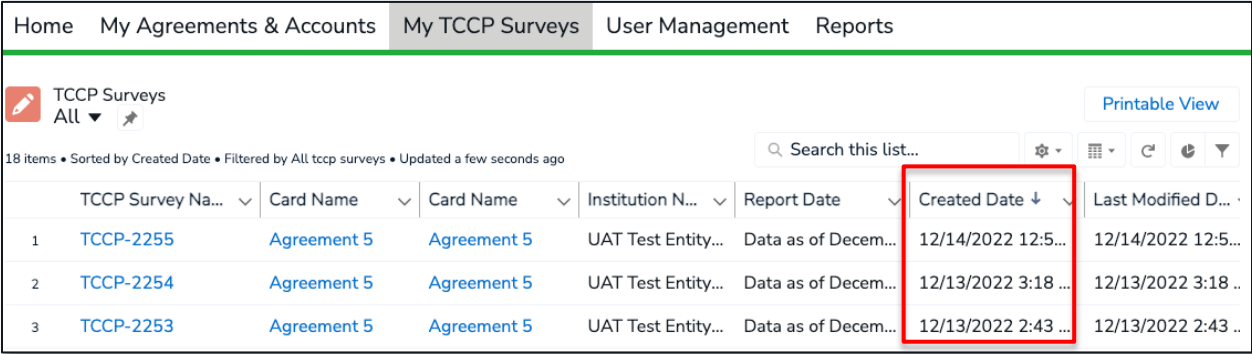
[Finish](#)

# 5. View Submitted TCCP Surveys

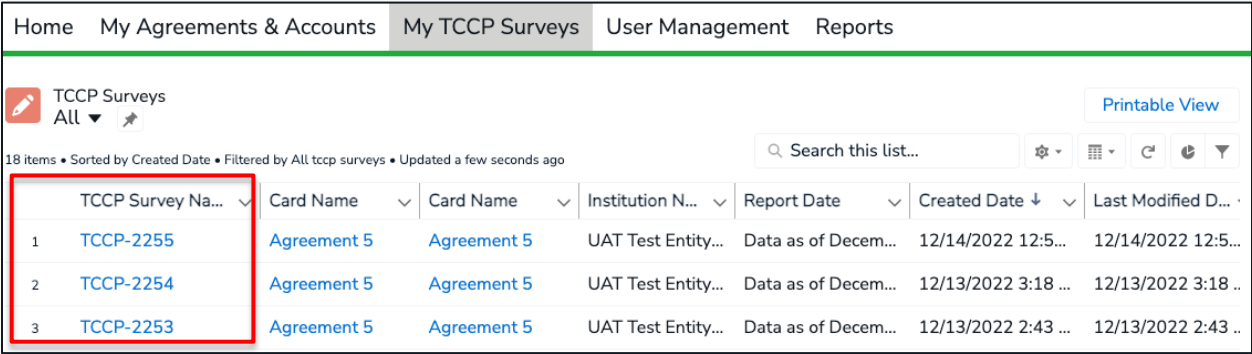
1. On the top navigation bar, select “My TCCP Surveys”.



2. Locate the desired TCCP Survey record, by looking at the “Created Date”.



3. Select the “TCCP Survey Name” to open the record.



4. View the TCCP Survey responses.

The screenshot displays the CFPB (Consumer Financial Protection Bureau) user interface. At the top left is the CFPB logo. To its right is a search bar with the placeholder text "Search..." and a blue "Search" button. Further right is a user profile icon labeled "Rob Test C...". Below the search bar is a navigation menu with links for "Home", "My Agreements & Accounts", "My TCCP Surveys", "User Management", and "Reports". The main content area shows a red pencil icon next to the text "TCCP Survey TCCP-2255". Below this is a section titled "General Information" with a dropdown arrow. It contains two rows of information: "Institution Name" with the value "UAT Test Entity 1" and "Name of Credit Card Plan" with the value "AGMNT-311597" (a blue hyperlink). Below that is a section titled "Introductions - Agreement Selection" with a dropdown arrow. It contains two rows: "Product Name" with the value "Reserve Platinum" and "Report Date" with the value "Data as of December 31"; and "Card Name" with the value "Agreement 5" (a blue hyperlink).

# 6. Contact Collect Support

- 1. Have you submitted information in error? Need additional help in completing your TCCP Survey? We're here to help. There are two easy ways to reach out to the Collect Support Team.
- 2. At the bottom of each Collect page, select the **'Need Help? Reach out to us!'** button to send a message to the support team.

Introduction

If the Bureau instructs you to complete the Survey, your submission is required by law, 15 USC 1646(b).

For each page of the Survey, you will see relevant instructions that will enable you to complete it accurately and quickly.

The Bureau selects issuers twice a year to complete the Survey. If the Bureau contacts you in January, you must complete the Survey within ten business days of March 1, and the information you report must be current as of December 31. If the Bureau contacts you in July, you must complete the Survey within ten business days of September 1, and the information you report must be current as of June 31. These dates are referred to in the Survey as Report Dates.

Each Survey must correspond with a single product. Please refer to the Bureau's instructions to determine how many Surveys you are required to submit.

The Survey has 'Previous' and 'Next' buttons that you can use to navigate. Do not use your browser's forward and back buttons.

Note: Once you start the survey, you must complete it in full and submit as there is there is not option to save for later.

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[Start Survey](#)

[Need help? Reach out to us!](#)

Collect: Get Support

Have a question for us? Please use the form below to contact us, or email us directly at [collect\\_support@cfpb.gov](mailto:collect_support@cfpb.gov).

\* Preferred Contact Method  
Email

\* Collection Type  
Prepaid Product Agreements

\* Question/Comment

[Next](#)

3. 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.