

Credit Card Agreement and Data Submission

Key Dates Timeline¹

On August 20, 2021, the Bureau issued new technical specifications for complying with credit card agreement and data submission requirements under TILA and the CARD Act (Regulation Z). Credit card issuers must now use the Bureau's "Collect" website to submit the following data to the Bureau: (1) quarterly credit card agreement submissions, (2) annual reports related to college credit card marketing agreements and data, and (3) Terms of Credit Card Plans (TCCP) Survey data. This chart provides an overview of important dates for each collection, including submission deadlines.

To access and use Collect, card issuers must fill out and email the Collect registration form to Collect_Support@cfpb.gov. The registration form is available at https://files.consumerfinance.gov/f/documents/cfpb_collect-registration.pdf. Additional resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/>.

	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022 ²
Quarterly Credit Card Agreement Submissions (12 CFR 1026.58)	<p>7/31/2021³ Q2 2021 Credit card agreement submissions must be emailed to the Bureau.</p> <p>8/20/2021 Card issuers may begin registering for access to Collect.</p>	<p>10/31/2021³ Q3 2021 Credit card agreement submissions must be emailed to the Bureau.</p> <p>11/1/2021 Deadline to register for Collect.</p> <p>12/1/2021 Card issuers can review their current submissions and begin making Q4 2021 credit card agreement submissions.</p>	<p>1/31/2022³ Q4 2021 Credit card agreement submissions must be sent to the Bureau through Collect.</p>	<p>4/30/2022³ Q1 2022 Credit card agreement submissions must be sent to the Bureau through Collect.</p>	<p>7/31/2022³ Q2 2022 Credit card agreement submissions must be sent to the Bureau through Collect.</p>
College Card Marketing Agreements and Data (12 CFR 1026.57)	<p>8/20/2021 Issuers may begin registering for access to Collect.</p>		<p>3/31/2022 Annual reports must be submitted to the Bureau through Collect.</p>		
Terms of Credit Card Plans (TCCP Survey) (15 USC 1646)	<p>8/13/2021 TCCP Survey data must be submitted to the Bureau through Collect or Form 2572.</p>		<p>2/14/2022 TCCP Survey data must be submitted to the Bureau through Collect.</p>		<p>8/12/2022 TCCP Survey data must be submitted to the Bureau through Collect.</p>

¹ This is a Compliance Aid issued by the Consumer Financial Protection Bureau. The Bureau published a Policy Statement on Compliance Aids, available at <https://www.consumerfinance.gov/policy-compliance/rulemaking/finalrules/policy-statement-compliance-aids/>, that explains the Bureau's approach to Compliance Aids.

² Submission requirements to continue the following quarter and beyond.

³ Quarterly submissions for credit card agreements must be made no later than the first business day on or after January 31, April 30, July 31, and October 31 of each year. See 12 CFR 1026.58(c). Section 1026.58(b)(3) defines business day as a day on which the creditor's offices are open to the public for carrying on substantially all of its business functions.