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

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

Step 1
From the Collect homepage, select **Submit an annual report**.
Step 2

Enter all required fields with the following additional guidance: (Note: All fields with a red asterisk (*) to the left of the label are required.)

- **Agreement Name**: this is a short descriptive name that identifies the agreement
- **Issuer Name**: this will be auto-populated when you enter your institution’s name in Search Entities.
- **Year**: should reflect the year in which the agreement was in effect, not the current year
- **Institution Name**: the designated institution name
- **Institution Type**: indicates type of organization the indicated institution is (note that you are able to select multiple values)
  - **University**: institution of higher education
  - **Alumni**: alumni organization affiliated with or related to an institution of higher education
  - **Foundation**: foundation affiliated with or related to an institution of higher education
  - **Other**: organization other than an institution of higher education, alumni organization, or foundation
- **City**: the city in which the indicated institution is located
- **State**: the state in which the indicated institution is located
- **Status**: indicates whether an agreement is new, same (unchanged from previous submissions), or amended
  - **Same**: issuer has previously submitted an agreement with this institution or organization, and the terms of the agreement have not been amended or modified during the calendar year
  - **Amended**: issuer has previously submitted an agreement with this institution or organization, but the terms of the agreement have been amended or modified during the calendar year.
  - **New**: issuer has not previously submitted an agreement with this institution or organization.
- **Payment by Issuer During Calendar Year**: total dollar amount of any payments pursuant to the agreement from the issuer to the institution or affiliated organization during the calendar year
- **Accounts Opened During Calendar Year**: total number of credit card accounts opened pursuant to the agreement during the calendar year
- **Total Open Accounts at Year End**: total number of credit card accounts opened pursuant to the agreement that were open at the end of the calendar year (regardless of when the account was opened)
• **Agreement in Effect Jan 1 Next Year**: enter yes or no to whether the agreement was in effect the first day of the current calendar year.
Step 3

After inputting the details, select **Confirm**, and the website will direct you to the Agreement page.
Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report

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

Step 1

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

Step 2

Select the checkbox next to College Credit Card Marketing Agreements and Memoranda of Understanding and then browse for a file using the Upload Files button. The Document Type must be selected before you can submit a file. Select Upload Document to proceed.
When completed, select the **Finish** button to return to the record page.

The Collect website will present the documents in the **Documents** section with relevant file type information. Issuers will not be able to add another document or edit an annual report after completing an annual submission. To resolve any errors in an annual report or document upload, please see information on how to Contact Support [here](#).
[NEW] Editing Annual Reports

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

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

Step 2. After selecting the Agreement to edit, the record page will display. To edit fields, select the edit pencil to the right of the field, or the Edit button.
Step 3. After making the changes, select the Save button at the bottom of the modal.

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.
Review previous annual reports

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

Step 1

From the Collect homepage, select My Agreements & Accounts.

Step 2

Select the arrow underneath Intakes to reveal the possible List Views and choose College Credit Cards from the list.
Step 3
Select the agreement you would like to review using the **Intake** number link.

![Intake table]

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

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

![Current Agreement for TEST](image)

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

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

![File detail page](image)
Step 6

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

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

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

![Report folder interface](image-url)
Step 3. To view the reports that have been pre-prepared for the user, select the **Collect – College Credit Cards** folder. From within the folder, select the **College Credit Cards** report.

![Image of the Collect - College Credit Cards folder]

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

![Image of the College Credit Cards report]

Learn more at [consumerfinance.gov](http://consumerfinance.gov)
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.

Need additional help with Collect?

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