

# Collect – College Credit Card Marketing Agreement

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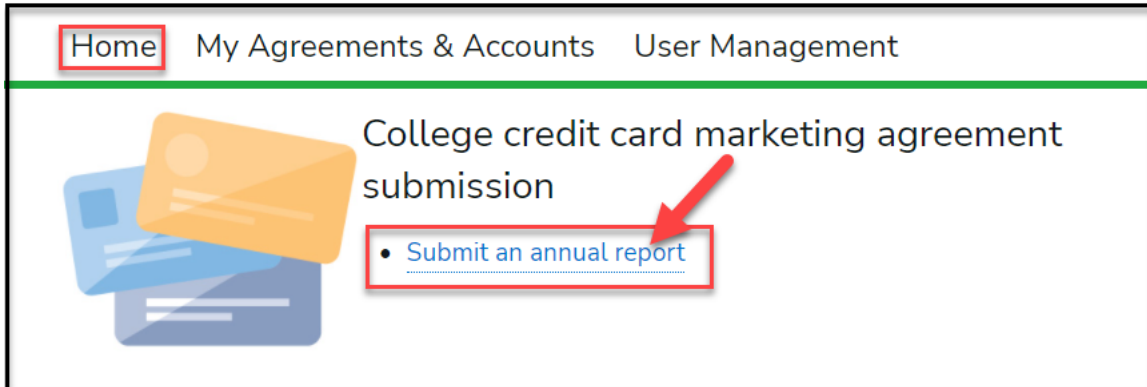
This document provides a high-level overview of how to review and add college credit card agreements using Collect. Please reference the full Collect College Credit Card Marketing Agreement User Guide for more detailed information.

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



### New College Credit Card Marketing Agreement

*Agreement Name ⓘ	*Status
<input type="text"/>	--None--
*Issuer Name	*Payment by Issuer During Calendar Year
<input type="text" value="Search Entities..."/>	<input type="text"/>
*Year ⓘ	*Accounts Opened During Calendar Year
--None--	<input type="text"/>
*Institution Name	*Total Open Accounts at Year End
<input type="text"/>	<input type="text"/>
*Institution Type	*Agreement In Effect Jan 1 Next Year
Available	--None--
University	
Alumni Association	
Foundation	
Other	
*City	
<input type="text"/>	
*State	
--None--	

Confirm

## Step 3

After inputting the details, select **Confirm**, and the website will direct you to the Agreement page.

Confirm



Intake  
AGMNT-226792

Agreement Name ⓘ

TEST

Status

New

Issuer Name

[Example Issuer](#)

Payment by Issuer During Calendar Year

1.00

Year ⓘ

2021

Accounts Opened During Calendar Year

1

Institution Name

TEST

Total Open Accounts at Year End

1

Institution Type

Other

Agreement In Effect Jan 1 Next Year

Yes

City

Bowling Green

State

KY

# 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]**.

Current Agreement for Test 2

[New Agreement](#)

There are no existing agreements for this record. Please create a new agreement.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
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Documents

NAME	TYPE
------	------

## 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.

Document Upload

Agreements must have all document types listed below, except for those labeled as optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

\* Document Type(s)

☐ College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

[Upload Files](#) Or drop files

[Cancel Agreement Creation](#) [Upload Document](#)

When completed, select the **Finish** button to return to the record page.

### Document Upload

Agreements must have all document types listed below, except for those labeled as optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

All required documents have been uploaded. Select Finish to complete this Agreement.

\* Document Type(s)

☒ College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

Upload Files
Or drop files

**Finish**

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](#).

<div> <a href="#">Current Agreement for TEST</a> </div>			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	<span style="background-color: #2e7d32; color: white; padding: 2px 5px; border-radius: 3px;">COMPLETE</span>
<div> <b>Documents</b> </div>			
NAME	TYPE		
<a href="#">Test Document 1 (2).pdf</a>	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING		

## [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.

Home My Agreements & Accounts User Management Reports						
Intakes Recently Viewed						
6 items • Updated a few seconds ago						
<input type="text" value="Search this list..."/>						
Intake	Agreement Name	Record Type	Ini...	St...	Issuer Name	
1 AGMNT-287394		College Credit Card Marketing Agreement	New	Test Collect Entity		
2 AGMNT-287264	ZEKI'S COLLEGE CREDIT CARD	College Credit Card Marketing Agreement	New	Test Collect Entity		

**Step 2.** After selecting the Agreement to edit, the record page will display. To edit fields, select the edit pencil to the right of the field, or the **Edit** button.

Intake  
AGMNT-287394

Edit

Agreement Name ⓘ  
Test

Status ⓘ  
New

Issuer Name  
Test Collect Entity

Payment by Issuer During Calendar Year ⓘ  
123.00

Year ⓘ  
2020

Accounts Opened During Calendar Year ⓘ  
124

Institution Name ⓘ  
test

Total Open Accounts at Year End ⓘ  
1,242

Institution Type ⓘ  
Foundation

Agreement In Effect Jan 1 Next Year ⓘ  
Yes

City ⓘ  
test

State ⓘ  
AS



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

The screenshot shows a web browser window titled "website of the United States Government" with a modal titled "Edit Intake". The form contains the following fields:


- \* Agreement Name**: Text input with "Test\_UserGuide".
- \* Status**: Dropdown menu with "New" selected.
- \* Issuer Name**: Text input with "Test Collect Entity" and a close icon.
- Payment by Issuer During Calendar Year**: Text input with "123.00".
- \* Year**: Dropdown menu with "2020" selected.
- Accounts Opened During Calendar Year**: Text input with "124".
- \* Institution Name**: Text input with "test".
- \* Total Open Accounts at Year End**: Text input with "1,242".
- \* Institution Type**: Two columns, "Available" and "Chosen". "Available" contains "Universi...", "Alumni ...", and "Other". "Chosen" contains "Foundat...".
- \* Agreement In Effect Jan 1 Next Year**: Dropdown menu with "Yes" selected.

At the bottom of the modal are three buttons: "Cancel", "Save & New", and "Save". A red arrow points to the "Save" button.

*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](mailto:Collect_Support@cfpb.gov) for assistance.

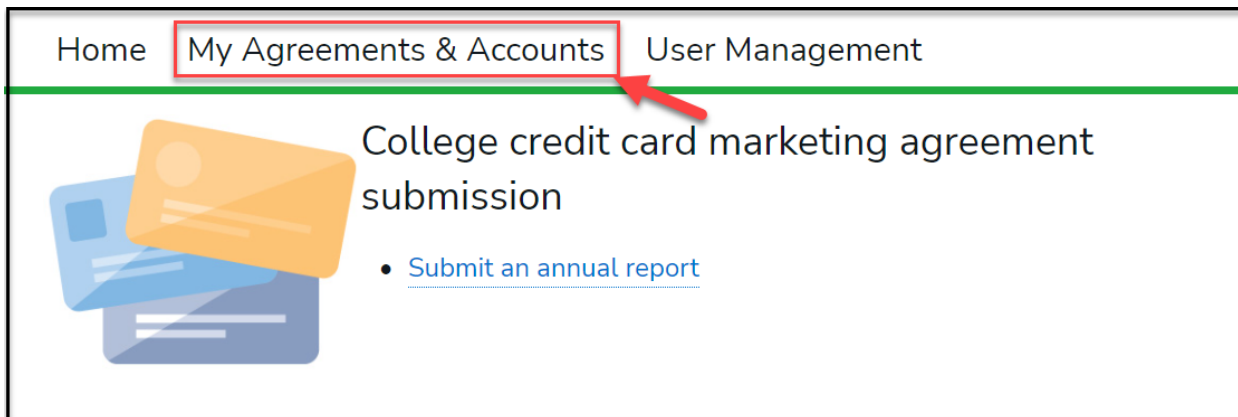
If you receive that error, the record will be locked and updates will not be allowed. If you require updates, please reach out to [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov) 

## 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.

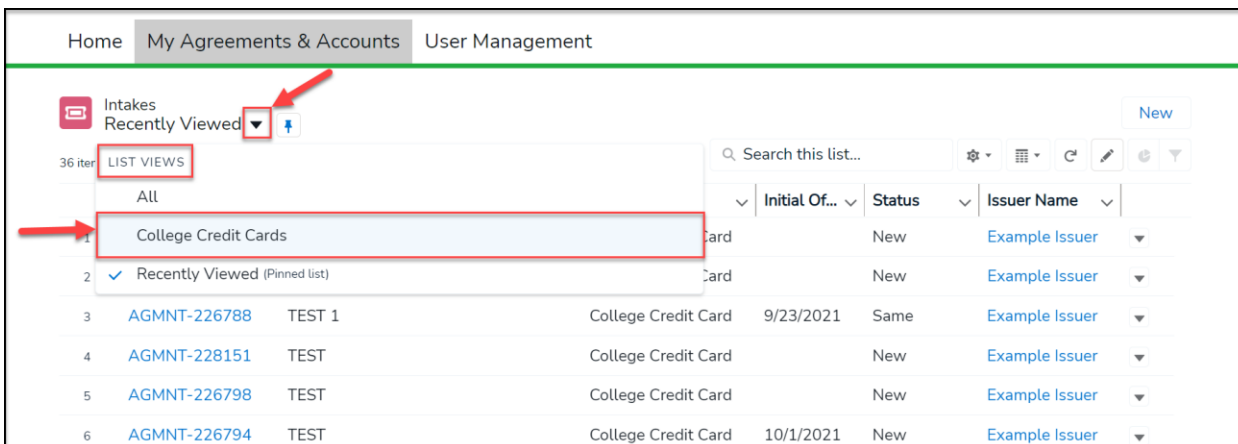
### Step 1

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.

Home

My Agreements & Accounts

User Management

Intakes

College Credit Cards

New

Printable View

20 items • Sorted by Intake • Filtered by My intakes - Record Type • Updated a minute ago

Search this list...

	<div>Intake</div>	<div>Agreement Name</div>	<div>Year</div>	<div>Institution Type</div>	<div>Institution Name</div>	<div>Stat...</div>	<div>A...</div>	
1	<div><div></div>AGMNT-226788</div>	TEST 1	2020	University	TEST	Same		
2	<div><div></div>AGMNT-226792</div>	TEST	2021	Other	TEST	New	Y...	
3	<div><div></div>AGMNT-226793</div>	TEST	2021	Other	TEST	New	Y...	
4	<div><div></div>AGMNT-226794</div>	TEST	2021	Other	TEST	New	Y...	

## Step 4

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

Intake  
AGMNT-226792

Agreement Name ⓘ  
TEST

Issuer Name  
[Example Issuer](#)

Year ⓘ  
2021

Institution Name  
TEST

Institution Type  
Other

City  
Bowling Green

State  
KY

Status  
New

Payment by Issuer During Calendar Year  
1.00

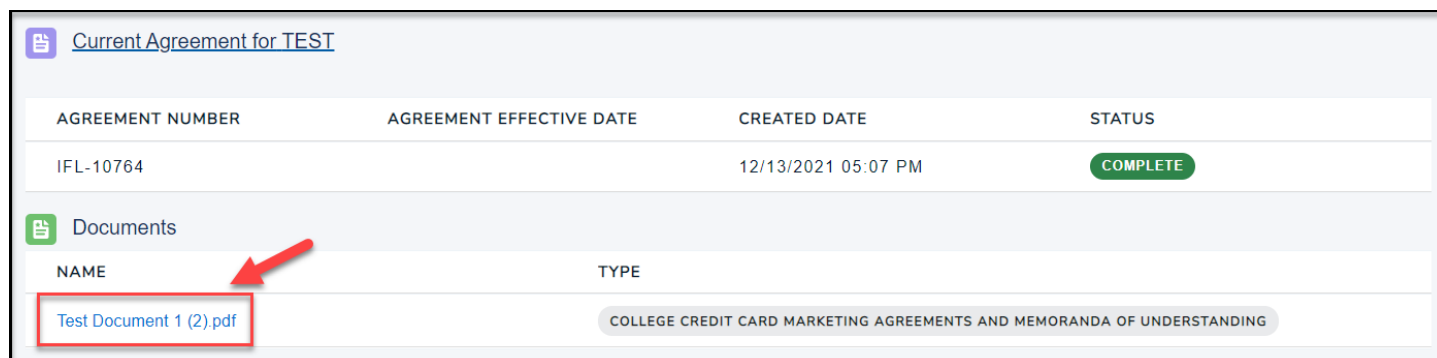
Accounts Opened During Calendar Year  
1

Total Open Accounts at Year End  
1

Agreement In Effect Jan 1 Next Year  
Yes

## 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](#)

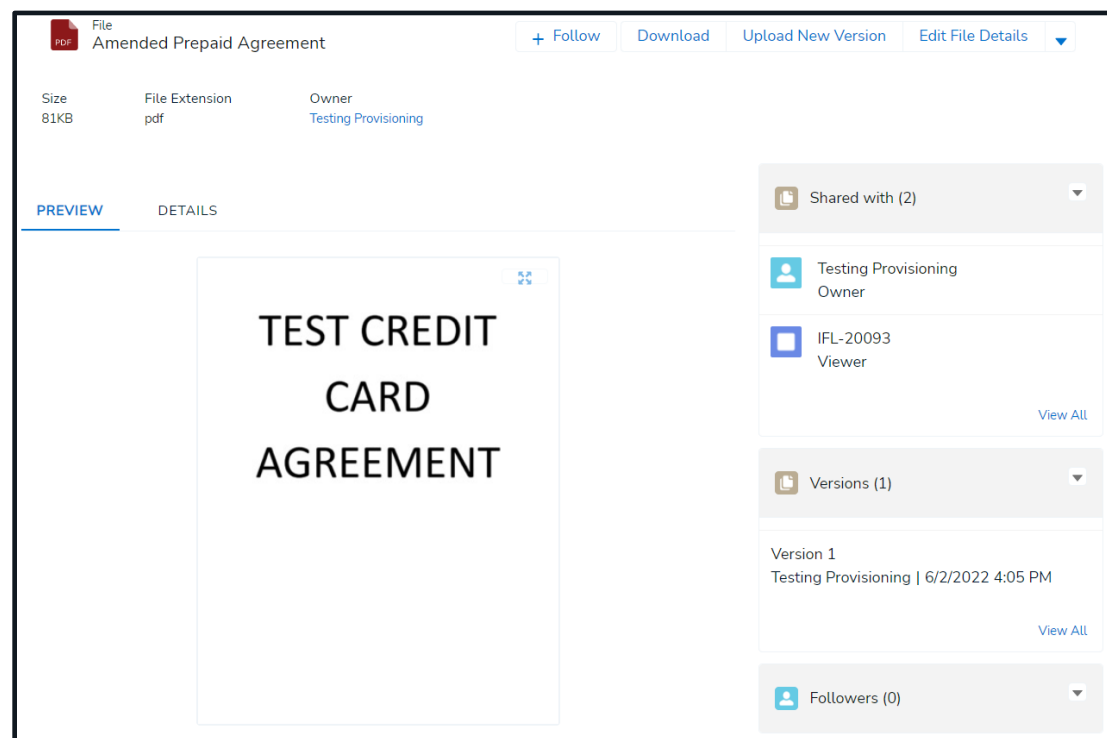
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE

Documents

NAME	TYPE
<a href="#">Test Document 1 (2).pdf</a>	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING

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  
Amended Prepaid Agreement

+ Follow Download Upload New Version Edit File Details

Size 81KB File Extension pdf Owner Testing Provisioning

PREVIEW DETAILS

TEST CREDIT CARD AGREEMENT

Shared with (2)

- Testing Provisioning Owner
- IFL-20093 Viewer

View All

Versions (1)

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

View All

Followers (0)

## 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.

Need help? Reach out to us!

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).

Collect: Get Support

Have a question for us? Please use the form below to contact us.

\* Preferred Contact Method

Email

\* Collection Type

College Credit Card Marketing Agreement

\* Question/Comment

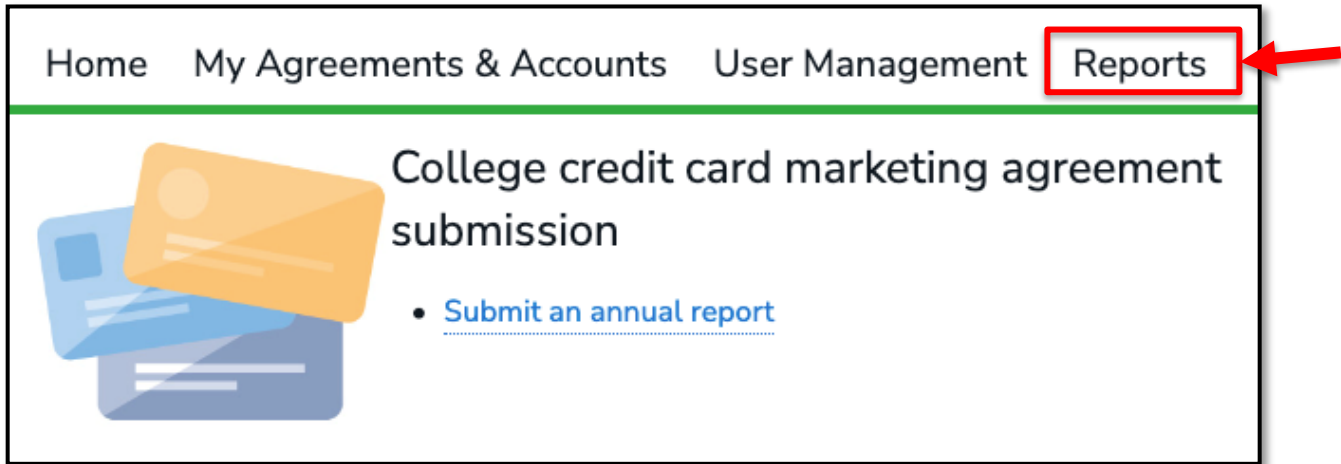
Incorrect year for AGMNT-228147, should be 2020, not 2021

Next

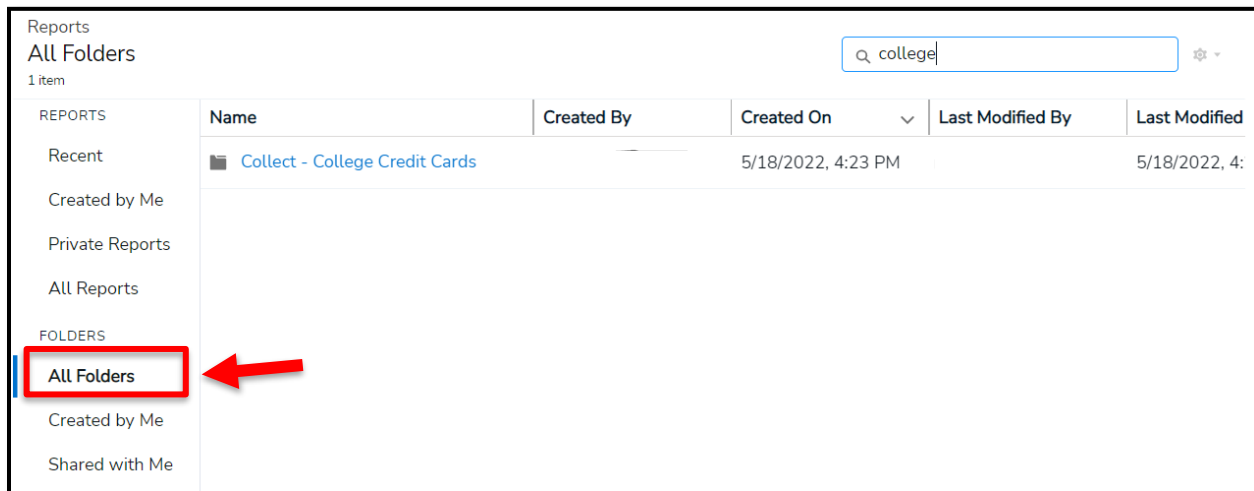
The screenshot shows a web form titled 'Collect: Get Support'. It contains three main input fields: 'Preferred Contact Method' (set to 'Email'), 'Collection Type' (set to 'College Credit Card Marketing Agreement'), and 'Question/Comment' (containing the text 'Incorrect year for AGMNT-228147, should be 2020, not 2021'). Red boxes highlight the 'Collection Type' and 'Question/Comment' fields, with red arrows pointing to them from the left. A 'Next' button is located at the bottom right of the form.

## [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.



**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.

Reports

[All Folders](#) > Collect - College Credit Cards

1 item

REPORTS

Name	Description	Folder	Created By	Created On	Subscribed
Recent	College Credit Car	Collect - College C		6/6/2022, 4:18 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.

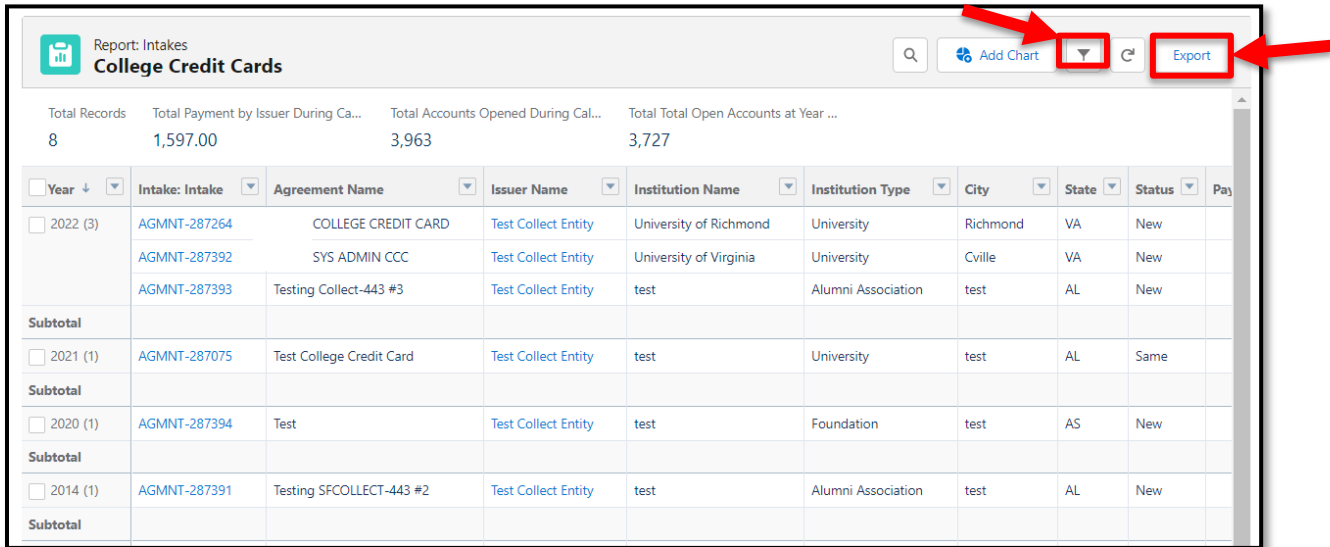
Report: Intakes

**College Credit Cards**

Total Records: 8, Total Payment by Issuer During Ca...: 1,597.00, Total Accounts Opened During Cal...: 3,963, Total Total Open Accounts at Year ...: 3,727

Year	Intake	Agreement Name	Issuer Name	Institution Name	Institution Type	City	State	Status	Pay
2022 (3)	AGMNT-287264	COLLEGE CREDIT CARD	Test Collect Entity	University of Richmond	University	Richmond	VA	New	
	AGMNT-287392	SYS ADMIN CCC	Test Collect Entity	University of Virginia	University	Cville	VA	New	
	AGMNT-287393	Testing Collect-443 #3	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									
2021 (1)	AGMNT-287075	Test College Credit Card	Test Collect Entity	test	University	test	AL	Same	
	<b>Subtotal</b>								
2020 (1)	AGMNT-287394	Test	Test Collect Entity	test	Foundation	test	AS	New	
	<b>Subtotal</b>								
2014 (1)	AGMNT-287391	Testing SFCOLLECT-443 #2	Test Collect Entity	test	Alumni Association	test	AL	New	
	<b>Subtotal</b>								

**Step 5.** Report filters  can be set to select a different subset of records based on various date input fields, but the filters will reset to default each time the report is opened. Report details can be exported in Excel and CSV, in both formatted and unformatted versions, using the **Export** button.



Report: Intakes College Credit Cards									
Total Records	Total Payment by Issuer During Ca...	Total Accounts Opened During Cal...	Total Total Open Accounts at Year ...						
8	1,597.00	3,963	3,727						
<input type="checkbox"/> Year ↓	Intake: Intake	Agreement Name	Issuer Name	Institution Name	Institution Type	City	State	Status	Pa
<input type="checkbox"/> 2022 (3)	AGMNT-287264	COLLEGE CREDIT CARD	Test Collect Entity	University of Richmond	University	Richmond	VA	New	
	AGMNT-287392	SYS ADMIN CCC	Test Collect Entity	University of Virginia	University	Cville	VA	New	
	AGMNT-287393	Testing Collect-443 #3	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									
<input type="checkbox"/> 2021 (1)	AGMNT-287075	Test College Credit Card	Test Collect Entity	test	University	test	AL	Same	
<b>Subtotal</b>									
<input type="checkbox"/> 2020 (1)	AGMNT-287394	Test	Test Collect Entity	test	Foundation	test	AS	New	
<b>Subtotal</b>									
<input type="checkbox"/> 2014 (1)	AGMNT-287391	Testing SFCOLLECT-443 #2	Test Collect Entity	test	Alumni Association	test	AL	New	
<b>Subtotal</b>									

## 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/>.