Collect – College Credit Card Marketing Agreement User Guide
Table of Contents

Table of Contents .............................................................................................................1

1. Introduction to Collect ..............................................................................................2

2. Registering with Collect ...........................................................................................3

3. Submit an Annual Report ..........................................................................................4

4. Add a College Credit Card Marketing Agreement and Memoranda of Understanding to an Annual Report .......................................................................................8

5. Review Previous Annual Reports ..........................................................................11

6. User Management ....................................................................................................15

7. Contact Collect Support ..........................................................................................17
1. Introduction to Collect

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.

This document provides a detailed walkthrough of how to submit an annual report related to college credit card marketing agreements and data through Collect. Collect is the website through which issuers must submit their annual reports to the Bureau. The Bureau will no longer accept any annual reports through emails, handwritten forms, faxed information, or any other channel or method. To access Collect, visit https://collect.consumerfinance.gov.

In addition to this detailed walkthrough of Collect, the Bureau 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/.
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 (POC) 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 College Credit Card Marketing Agreement 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 or contact Collect support detailed in Section 7, Contact Collect Support.

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

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. Submit an Annual Report

Before submitting an annual report, you must first create a new college credit card marketing agreement intake in the Collect website. To submit an annual report regarding agreements in effect during the previous year, you must create a new intake.

Step 1. From the Collect homepage, select Submit an annual report.
Step 2. The system will load a form for you to enter the standard details for the specific agreement. After the college credit card marketing agreement intake has been created, you will be able to upload the agreement and memorandum of understanding file. Each agreement that is uploaded will require a separate college credit card marketing agreement intake.

Enter all required fields on the college credit card marketing agreement intake 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**: city where the indicated institution or organization is located
- **State**: state where the indicated institution or organization is located
- **Status**: select one of the following
  - **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 January 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 Agreements page (see next page in this guide).
<table>
<thead>
<tr>
<th>Agreement Name</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEST</td>
<td>New</td>
</tr>
<tr>
<td>Issuer Name</td>
<td>Payment by Issuer During Calendar Year</td>
</tr>
<tr>
<td>Example Issuer</td>
<td>1.00</td>
</tr>
<tr>
<td>Year</td>
<td>Accounts Opened During Calendar Year</td>
</tr>
<tr>
<td>2021</td>
<td>1</td>
</tr>
<tr>
<td>Institution Name</td>
<td>Total Open Accounts at Year End</td>
</tr>
<tr>
<td>TEST</td>
<td>1</td>
</tr>
<tr>
<td>Institution Type</td>
<td>Agreement In Effect Jan 1 Next Year</td>
</tr>
<tr>
<td>Other</td>
<td>Yes</td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>Bowling Green</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>KY</td>
<td></td>
</tr>
</tbody>
</table>
4. 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]**.

![Image of Agreement page with New Agreement button highlighted.]

**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.

![Image showing the selection of checkbox and upload process.]
Step 3. When completed, select the Finish button to return to the record page.

**Note:** 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 see section 7, Contact Collect Support.

Step 4. After selecting Finish, you will be directed to the Agreements page, where you can confirm that the documents have been successfully uploaded. The documents will be displayed in the Documents section of the Current Agreement for [Agreement Name] area. 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 section 7, Contact Collect Support here.
Note: Alternatively, you can view all of your agreements by selecting My Agreements & Accounts from the toolbar at the top.
5. 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. Issuers can find annual reports submitted prior to January 2022 at https://www.consumerfinance.gov/data-research/student-banking/marketing-agreements-and-data/.

**Step 1.** From the Collect homepage, select **My Agreements & Accounts**.

![My Agreements & Accounts](image)

**Step 2.** Select the arrow underneath **Intakes** to reveal the possible **List Views** and choose **College Credit Cards** from the list.

![List Views](image)

**Step 3.** Select the agreement you would like to review using the **Intake** number link.
Step 4. The Collect website will direct you to the agreement record you have selected. Review all fields for accuracy.
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.

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.
Step 6. 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 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).
6. User Management

**Step 1.** To create users, or review which users are active or inactive, select **User Management** from the Collect homepage. Only the designated point of contact can create additional users.

**Step 2.** 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 also can create a new user by selecting **Create New User**.

<table>
<thead>
<tr>
<th>NAME</th>
<th>TITLE</th>
<th>EMAIL</th>
<th>ACTIVE / INACTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automation Test User</td>
<td>TEST</td>
<td><a href="mailto:mwhite@salesforce1.com">mwhite@salesforce1.com</a></td>
<td>Active</td>
</tr>
<tr>
<td>Automation Test User2</td>
<td>TEST</td>
<td><a href="mailto:mwhite3@salesforce.com">mwhite3@salesforce.com</a></td>
<td>Active</td>
</tr>
<tr>
<td>collect test</td>
<td></td>
<td><a href="mailto:mhallai@acumensolutions.comdfu">mhallai@acumensolutions.comdfu</a>...</td>
<td>Active</td>
</tr>
<tr>
<td>Collect Test User 1</td>
<td></td>
<td><a href="mailto:lucile.dukore@cfpb.gov">lucile.dukore@cfpb.gov</a></td>
<td>Active</td>
</tr>
<tr>
<td>Collect Test User Alpha</td>
<td>Alpha Test 1</td>
<td>lucile.dukore@cfpb.gov.test1</td>
<td>Active</td>
</tr>
</tbody>
</table>
Step 3. Enter the **First Name, Last Name, User Type, Email, Title, and Phone Number**, and select **Save Contact**. (Note: All fields with a red asterisk (*) to the left of the label are required.) The Collect website will create the new user in an Active status by default and will add him/her to the **Available Users** list. Additionally, newly created users will receive a “Welcome” email and instructions to create a password for continued access.
7. Contact Collect Support

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

**Option 1:** At the bottom of each Collect page, select the Need Help? Reach out to us! button to send a message to the support team.

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).

**Option 2:** Email the support team directly at Collect_Support@cfpb.gov. Include your question and any additional details and a team member will reach back out to you.