

Collect – College Credit Card Marketing Agreement User Guide



Consumer Financial
Protection Bureau

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](#).

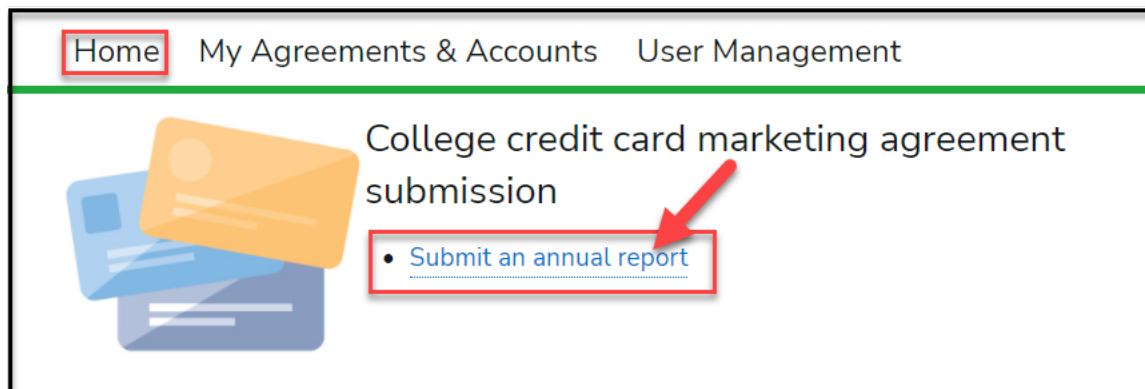
Once the registration form has been completed, the form should be emailed to Collect_Support@cfpb.gov.

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


 **New College Credit Card Marketing Agreement**

* Agreement Name 


* Status


--None-- 

* Issuer Name

Search Entities... 

* Payment by Issuer During Calendar Year

* Year 

--None-- 

* Accounts Opened During Calendar Year

* Institution Name

* Total Open Accounts at Year End

* Institution Type

Available

University


Alumni Association

Foundation

Other


Chosen

* Agreement In Effect Jan 1 Next Year


--None-- 

* City

* State

--None-- 

Confirm



Step 3. After inputting the details, select **Confirm**, and the website will direct you to the Agreements page (see next page in this guide).



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

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]**.

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
------------------	--------------------------	--------------	--------

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](#)

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](#).

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](#)

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](#).

 Current Agreement for TEST			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE
 Documents			
NAME	TYPE		
Test Document 1 (2).pdf	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING		

Note: Alternatively, you can view all of your agreements by selecting **My Agreements & Accounts** from the toolbar at the top.

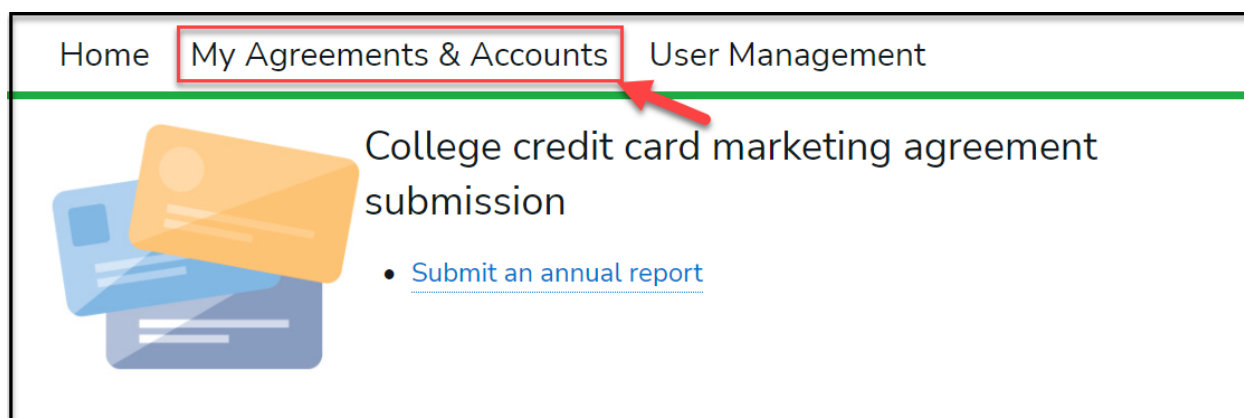
5. Review Previous Annual Reports

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.

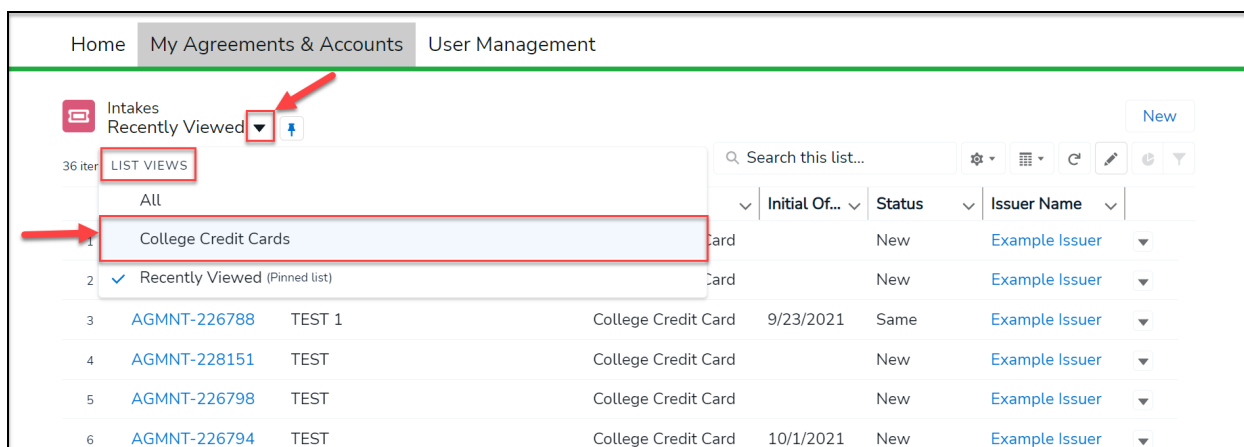
Issuers can find annual reports submitted prior to January 2022 at

<https://www.consumerfinance.gov/data-research/student-banking/marketing-agreements-and-data/>.

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



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...

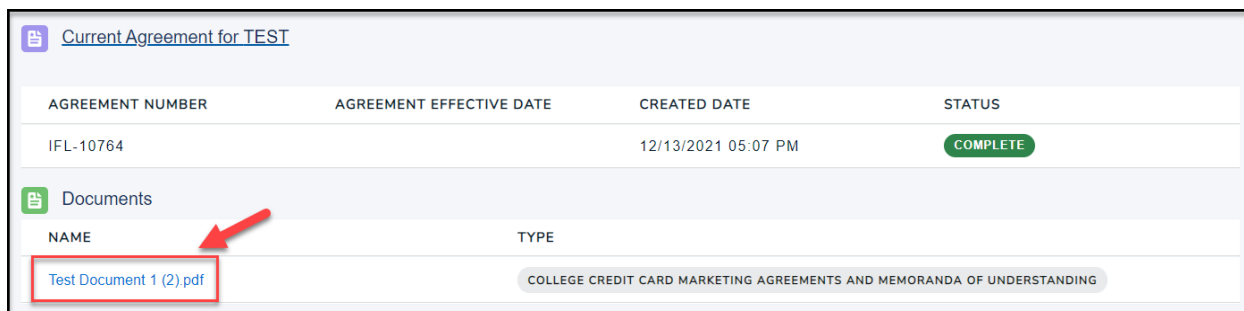
Intake ↑	Agreement Name	Year	Institution Type	Institution Name	Stat...	A...
1	AGMNT-226788	TEST 1	2020	University	TEST	Same
2	AGMNT-226792	TEST	2021	Other	TEST	New
3	AGMNT-226793	TEST	2021	Other	TEST	New
4	AGMNT-226794	TEST	2021	Other	TEST	New

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

<div>Intake</div> <div>AGMNT-226792</div>	
---	--

<div>Agreement Name</div> <div>TEST</div>	<div>Status</div> <div>New</div>
<div>Issuer Name</div> <div>Example Issuer</div>	<div>Payment by Issuer During Calendar Year</div> <div>1.00</div>
<div>Year</div> <div>2021</div>	<div>Accounts Opened During Calendar Year</div> <div>1</div>
<div>Institution Name</div> <div>TEST</div>	<div>Total Open Accounts at Year End</div> <div>1</div>
<div>Institution Type</div> <div>Other</div>	<div>Agreement In Effect Jan 1 Next Year</div> <div>Yes</div>
<div>City</div> <div>Bowling Green</div>	
<div>State</div> <div>KY</div>	

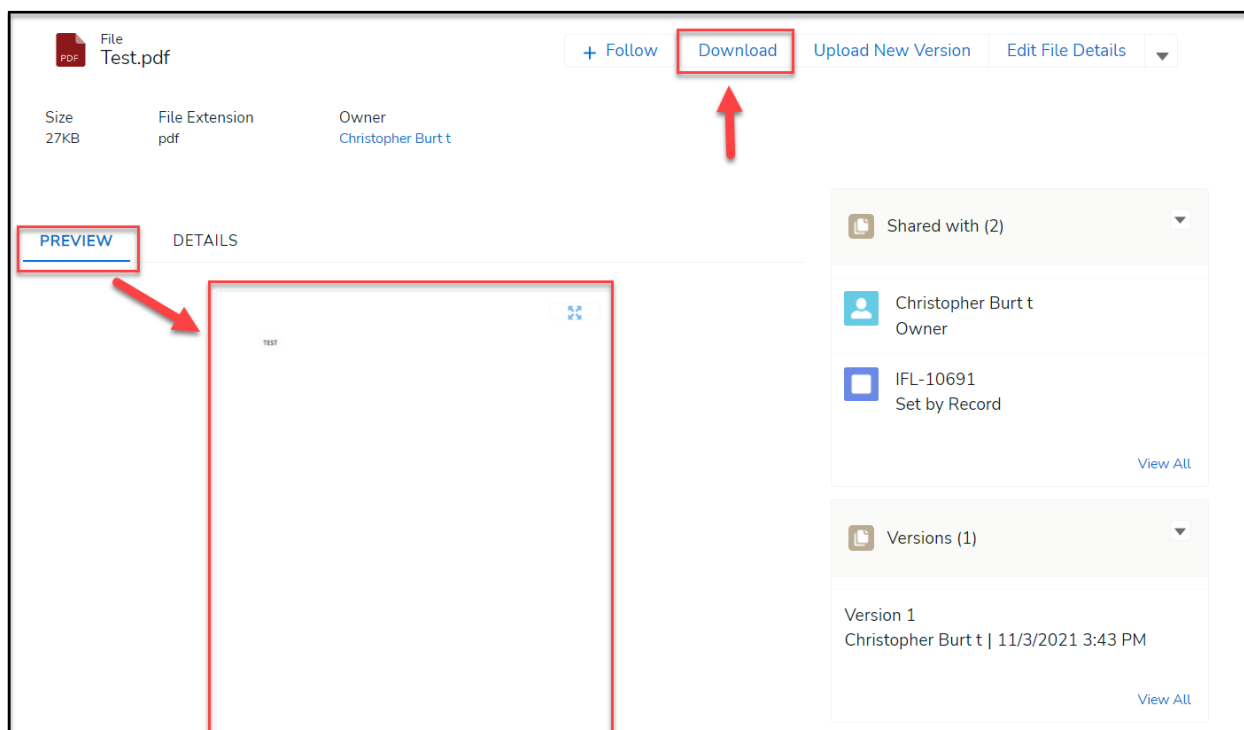
Step 5. To review the agreement documents, scroll down the details page of the agreement accessed and select the available document name in **the Current Agreement for [Agreement Name]/Documents** section.



Current Agreement for TEST			
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE
Documents			
NAME	TYPE		
Test Document 1 (2).pdf	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
Test.pdf

[+ Follow](#) [Download](#) [Upload New Version](#) [Edit File Details](#)

Size
27KB

File Extension
pdf

Owner
Christopher Burt t

[PREVIEW](#) [DETAILS](#)

TEST

Shared with (2)

Christopher Burt t
Owner

IFL-10691
Set by Record

[View All](#)

Versions (1)

Version 1
Christopher Burt t | 11/3/2021 3:43 PM

[View All](#)

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.

Need help? Reach out to us!

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).

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

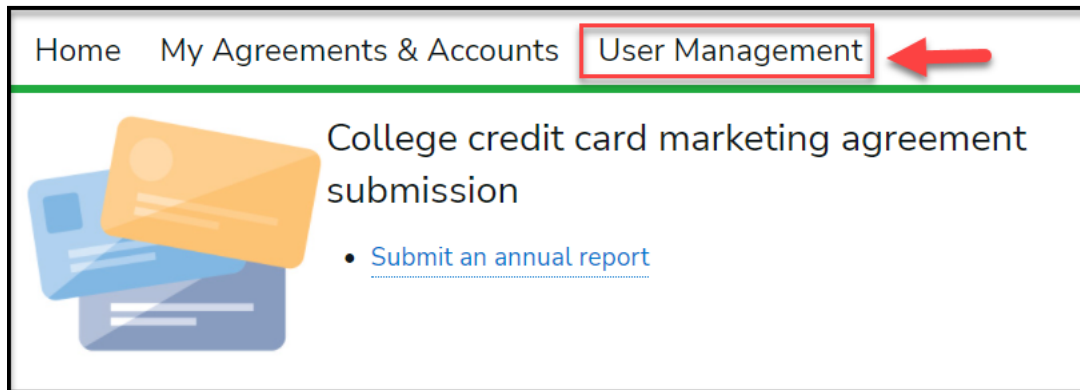
Incorrect year for AGMNT-228147, should be 2020, not 2021

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, and red arrows point to them from the left. A 'Next' button is located at the bottom right of the form.

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.

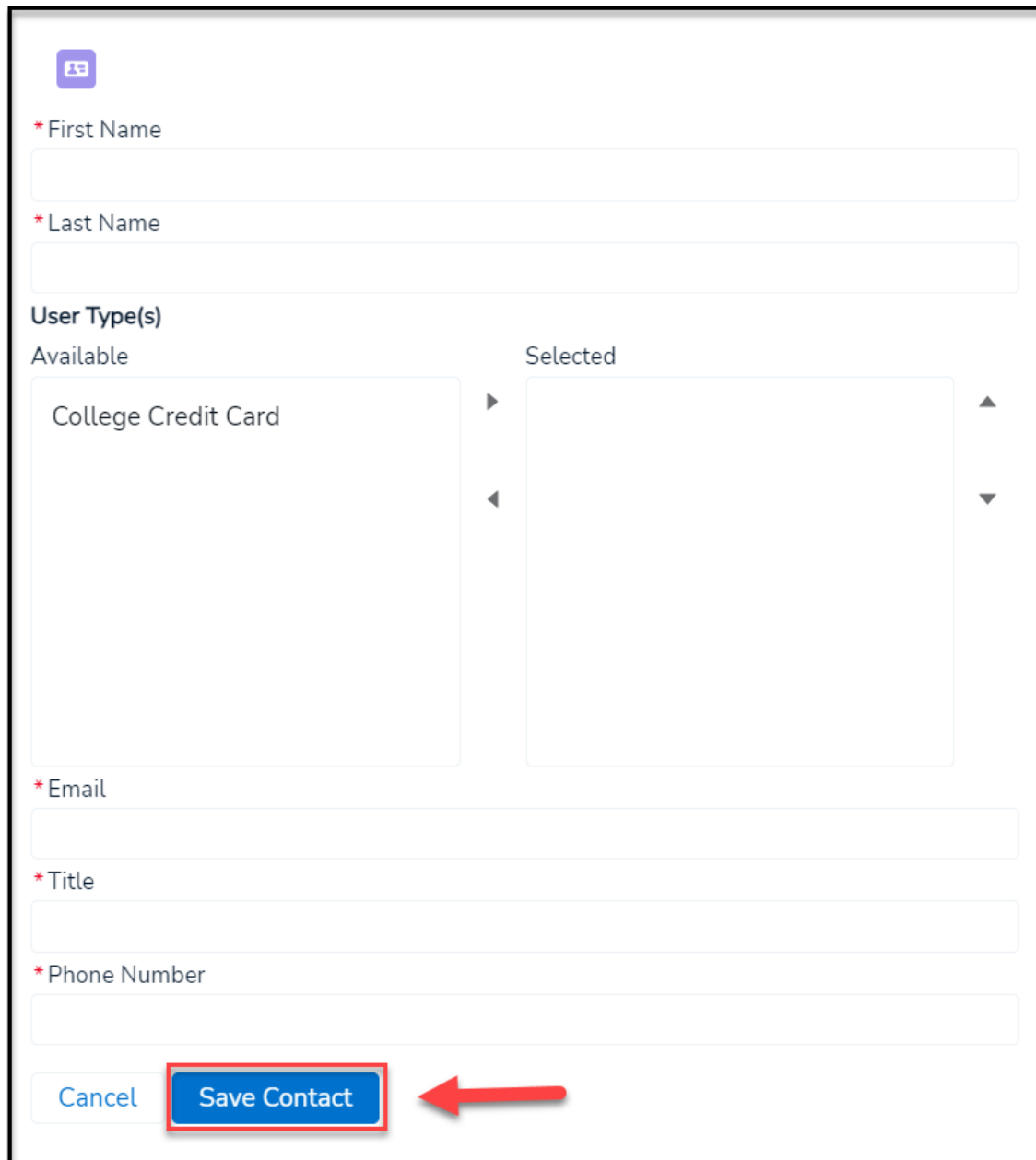



Step 2. The **User Management** tab displays all the users for your institution. The point of contact is able to make a user active or inactive by toggling the **Active/Inactive** switch. The point of contact also can create a new user by selecting **Create New User**.

The screenshot shows the 'Available Users' section of the User Management interface. It includes a table with columns for NAME, TITLE, EMAIL, and ACTIVE / INACTIVE. Each row represents a user with an 'Active?' toggle switch. A red arrow points to a 'Create New User' button in the top right corner.

NAME	TITLE	EMAIL	ACTIVE / INACTIVE
Automation Test User	TEST	mwhite@salesforce1.com	Active? <input checked="" type="checkbox"/> Active
Automation Test User2	TEST	mwhite3@salesforce.com	Active? <input checked="" type="checkbox"/> Active
collect test		mhallai@acumensolutions.comdfu...	Active? <input checked="" type="checkbox"/> Active
Collect Test User 1		lucile.dukore@cfpb.gov	Active? <input checked="" type="checkbox"/> Active
Collect Test User Alpha	Alpha Test 1	lucile.dukore@cfpb.gov.test1	Active? <input checked="" type="checkbox"/> Active

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.





* First Name

* Last Name

User Type(s)

Available		Selected
College Credit Card	▶	
	◀	

* Email

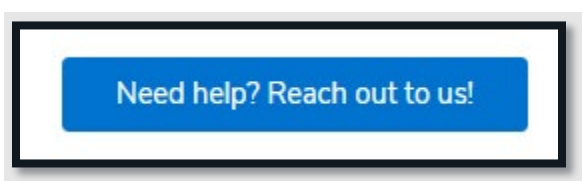
* Title

* Phone Number

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.