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

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table of Contents</td>
<td>1</td>
</tr>
<tr>
<td>Version Log</td>
<td>2</td>
</tr>
<tr>
<td>1. Introduction to Collect</td>
<td>3</td>
</tr>
<tr>
<td>2. Registering with Collect</td>
<td>4</td>
</tr>
<tr>
<td>3. Submit an Annual Report</td>
<td>5</td>
</tr>
<tr>
<td>4. Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report</td>
<td>9</td>
</tr>
<tr>
<td>5. [NEW] Editing Annual Reports</td>
<td>12</td>
</tr>
<tr>
<td>6. Review Previous Annual Reports</td>
<td>15</td>
</tr>
<tr>
<td>7. User Management</td>
<td>19</td>
</tr>
<tr>
<td>8. [NEW] Reports</td>
<td>21</td>
</tr>
<tr>
<td>9. Contact Collect Support</td>
<td>24</td>
</tr>
</tbody>
</table>
Version Log

The Bureau updates this guide on a periodic basis. Below is a version log noting the history of this document and its updates:

<table>
<thead>
<tr>
<th>Date</th>
<th>Version</th>
<th>Summary of Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2022</td>
<td>2</td>
<td>Updated functionality for editing annual reports (Section 5). Added report functionality (Section 8).</td>
</tr>
<tr>
<td>Januar 2022</td>
<td>1</td>
<td>Original document</td>
</tr>
</tbody>
</table>
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 (relevant to this specific submission), not the initial year the agreement went into effect or 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).
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].
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.

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

![Current Agreement for TEST](image)

**Note:** Alternatively, you can view all of your agreements by selecting My Agreements & Accounts from the toolbar at the top.
5. [NEW] Editing Annual Reports

Please note that 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.

![Image showing the My Agreements & Accounts page with an Agreement selected](image-url)
Step 2. After selecting the Agreement to edit, the record page will display. To edit fields, click on the edit pencil to the right of the field, or the **Edit** button.
Step 3. After making the changes, click 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.
6. 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

**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.

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).
7. 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.

![User Management Tab](image)

**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>Available Users</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME</td>
</tr>
<tr>
<td>Automation Test User</td>
</tr>
<tr>
<td>Automation Test User2</td>
</tr>
<tr>
<td>collect test</td>
</tr>
<tr>
<td>Collect Test User 1</td>
</tr>
<tr>
<td>Collect Test User Alpha</td>
</tr>
</tbody>
</table>

![Create New User](image)
**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.
8. **[NEW] Reports**

Credit card issuers can now access prebuilt reports that document all previous annual report submissions through Collect.

**Step 1.** To view prebuilt reports regarding your submitted annual reports, 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.

![Report Intakes](image)

**College Credit Cards**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Records</th>
<th>Total Payment by Issuer During Ca...</th>
<th>Total Accounts Opened During Ca...</th>
<th>Total Total Accounts at Year...</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>8</td>
<td>1,597.00</td>
<td>3,963</td>
<td>3,727</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Step 4. Select a report within the folder in order to view.
**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.
9. 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/](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.