

Collect – Credit Card Agreements

This document provides a high-level overview of how to review, add, amend, or withdraw credit card agreements using Collect. Please reference the full [Collect Credit Card Agreement User Guide](#) for more detailed information.

The Truth in Lending Act and Regulation Z require each card issuer to submit its credit card agreements to the Bureau when the card issuer offers a new credit card agreement, amends a credit card agreement, or withdraws a credit card agreement in a given quarter. There are exceptions to the submission requirements in certain circumstances. Issuers who may qualify for the *de minimis* exception under 1026.58(c)(5), the private label credit card exception under 1026.58(c)(6), or the product testing exception under 1026.58(c)(7) should reference the respective regulatory provision and reach out to Collect Support if they have any questions.


Quarterly submissions to the Bureau must be made using [Collect](#) no later than the first business day on or after January 31, April 30, July 31, and October 31 of each year. If a credit card agreement has been previously submitted to the Bureau, the agreement has not been amended, and the card issuer continues to offer the agreement to the public, no additional submission regarding that agreement is required for that calendar quarter.

Review Current Submissions

This section applies to card issuers who have been making submissions of credit card agreements prior to the roll-out of Collect for the credit card agreement database in December of 2021. Active agreements submitted to the Bureau prior to November 1, 2021 have been transferred into Collect for issuers to review. If an agreement previously submitted to the Bureau has not been amended or withdrawn, no further action is required on your part. However, the first time you log into Collect, you can review current credit card agreement submissions, and optionally indicate if the review has been completed, by following the steps below.

Step 1

From the Collect homepage, select **Upload amended documents for an existing credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Select the agreement you would like to review.

Intakes Credit Cards ▼		New		Change Owner		Printable View	
18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago		Search this list...					
<input type="checkbox"/> Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...	
1	<input type="checkbox"/> AGMNT-226761	Test	9/10/2021	Not Yet Acti...	User Name	Iduko	▼
2	<input type="checkbox"/> AGMNT-226747	Test 2		Active	User Name 2	CJacobs	▼
3	<input type="checkbox"/> AGMNT-226745	Test 3		Active	User Name 2	CJacobs	▼

The system will direct you to the Intake record you have selected. Review the **Agreement Name**, **Issuer Name**, and **Initial Offer Date of Agreement** for accuracy.



Current Agreement for Example Credit Card


AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10416	9/9/2021	9/9/2021 04:05 PM	COMPLETE



Documents

NAME	TYPE
document.pdf	PRICING ADDENDUM,OPTIONAL VARIABLE TERMS ADDENDUM
document.pdf	CREDIT CARD AGREEMENT

If any of the documents are incorrect, please follow the instructions below for **Amending a credit card agreement** to upload a new set of agreement documents. Only system administrators can delete documents from the system, so please contact Collect Support using the button at the bottom of each page if you need assistance removing files that have been attached to a separate agreement intake record.



File
document.pdf

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


Size
305KB

File Extension
pdf

Owner
Christopher Burt t

PREVIEW

DETAILS



Deadline_Release_LDMM_1 Scan Report

Project Name	Deadline_Release_LDMM_1
Scan Start	Tuesday, May 18, 2021 11:18:16 AM
Preset	Salesforce-Test
Scan Time	00h01m32s
Lines Of Code Scanned	5460
Files Scanned	392
Report Creation Time	Tuesday, May 18, 2021 11:20:08 AM
Online Results	https://checkmarx.demos.cfp.gov/GoWebClient/ViewMain.aspx?scanid=150137
Team	Salesforce
Checkmarx Version	9.2.0.41015 HF16
Scan Type	Full
Source Origin	LocalPath
Density	4/10000 (Vulnerabilities/LLOC)
Visibility	Public

Filter Settings

Severity

Included: High, Medium, Low, Information

Excluded: None

Result State

Included: Confirmed, Not Exploitable, To Verify, Urgent, Proposed Not Exploitable

Excluded: None

Assigned to

Included: All

Excluded: None

Categories

Included:	
Uncategorized	All
Custom	All
PCI DSS v3.2.1	All
OWASP Top 10 2013	All
FISMA 2014	All
NIST SP 800-53	All
OWASP Top 10 2017	All
OWASP Mobile Top 10 2016	All
Excluded:	
Uncategorized	None
Custom	None
PCI DSS v3.2.1	None
OWASP Top 10 2013	None
FISMA 2014	None

Shared with (2)

Christopher Burt t
Owner

IFL-10416
Set by Record

View All

Versions (1)

Version 1

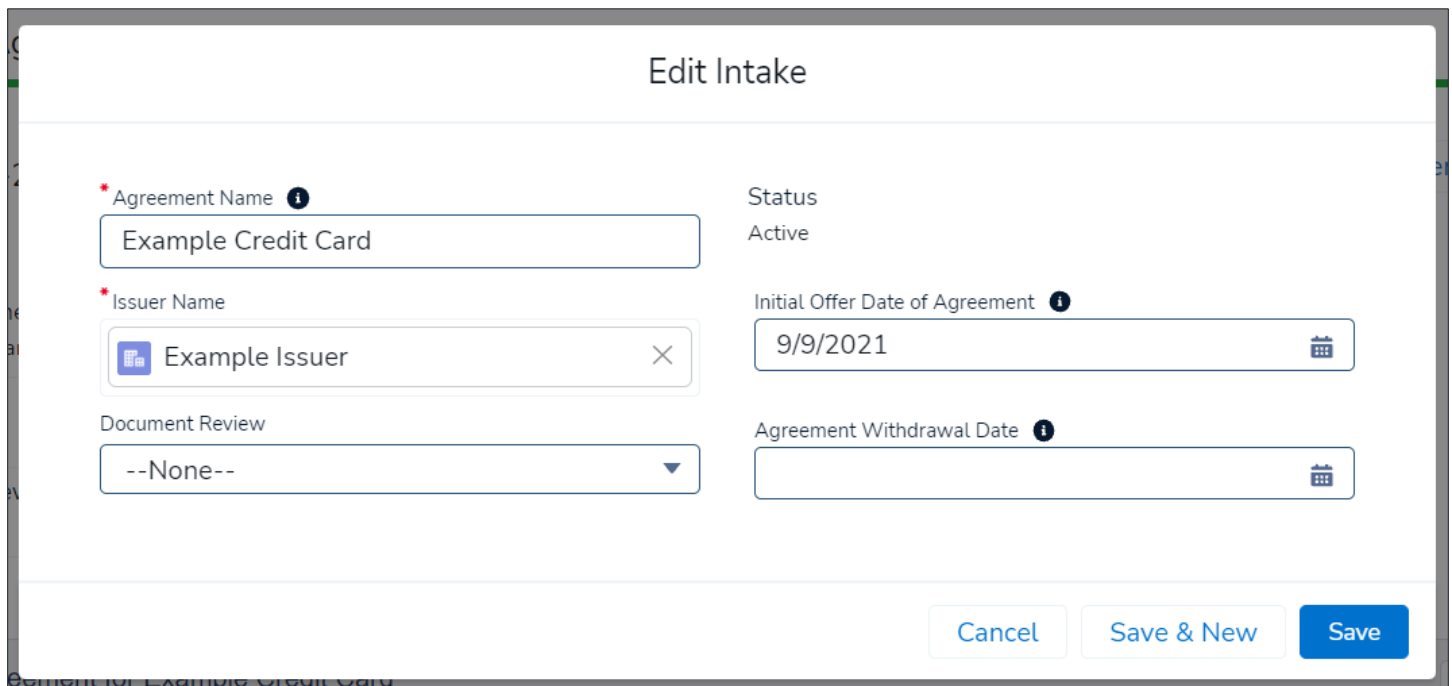
Christopher Burt t | 9/9/2021 4:25 PM

View All

Followers (0)

Once the agreement has been reviewed, you may set the **Document Review** value. From the agreement detail page (see Step 3) select **Edit** then select from the **Document Review** drop-down a value of **Confirmed – Correct** if the agreement details are correct, or **Reviewed – Incorrect** if errors have been identified. Once

this has been set, select **Save** to close the window or **Cancel** to exit without saving.




The screenshot shows a web form titled "Edit Intake". It contains several input fields and buttons. The "Agreement Name" field is labeled with a red asterisk and contains the text "Example Credit Card". The "Status" field is labeled "Active". The "Issuer Name" field is labeled with a red asterisk and contains the text "Example Issuer" with a small 'x' icon to its right. The "Initial Offer Date of Agreement" field contains the date "9/9/2021" and a calendar icon. The "Document Review" field is a dropdown menu showing "--None--". The "Agreement Withdrawal Date" field is empty and has a calendar icon. At the bottom right, there are three buttons: "Cancel", "Save & New", and "Save".

Create a new credit card agreement intake

Step 1

From the Collect homepage, select **Upload documents for a new credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2


Enter all the required fields which are denoted with a red asterisk (*). Select **Confirm** to proceed.

New Credit Card

* Agreement Name ⓘ

* Initial Offer Date of Agreement ⓘ

* Issuer Name

Search Entities... 

Confirm

Step 3

After inputting the details and selecting **Confirm**, you will be directed to the Agreements page.

 Intake
AGMNT-226762

Withdraw Agreement Edit

Agreement Name ⓘ Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review	Agreement Withdrawal Date ⓘ

Add agreement documents to a credit card agreement

You are required to submit the Credit Card Agreement and Pricing Addendum. Optionally, you may also submit a Variable Terms Addendum if applicable.

Step 1

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

Intake
AGMNT-226762

[Withdraw Agreement](#) [Edit](#)

Agreement Name ⓘ Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review	Agreement Withdrawal Date ⓘ

Current Agreement for Example Credit Card [New Agreement](#)

Step 2

New Agreement

This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.

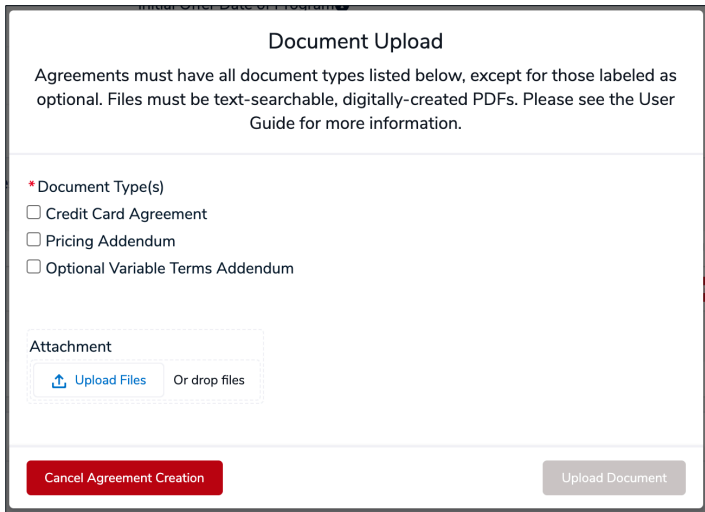
* Agreement Effective Date

[Cancel](#) [Continue](#)

Step 3

Select the appropriate document type(s) from the list and then browse for a file using the **Upload Files** button. At least one document type must be selected before you can submit a file. Select **Upload Document** to proceed.

Repeat this process for the other document types if necessary. 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.

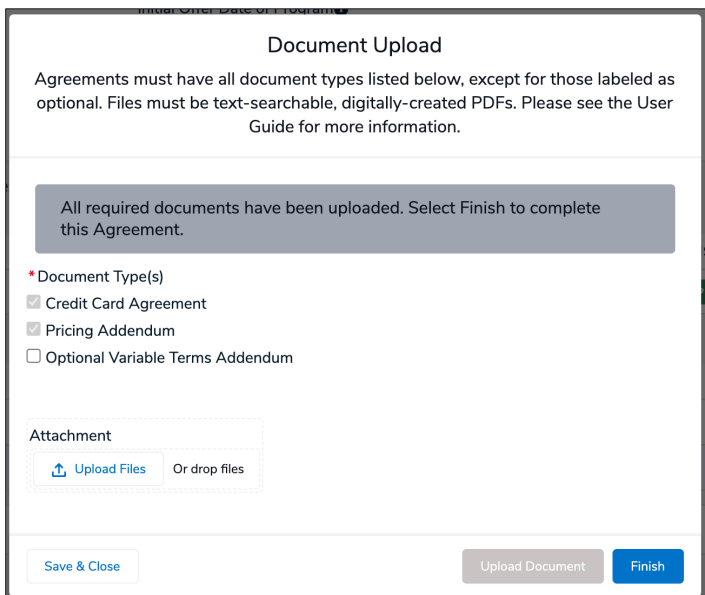
* Document Type(s)

- ☐ Credit Card Agreement
- ☐ Pricing Addendum
- ☐ Optional Variable Terms Addendum

Attachment

[Upload Files](#) Or drop files

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



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)


- ☒ Credit Card Agreement
- ☒ Pricing Addendum
- ☐ Optional Variable Terms Addendum

Attachment

[Upload Files](#) Or drop files


[Save & Close](#) [Upload Document](#) [Finish](#)

The system will present the documents in the **Documents** section with relevant file type information.

 Current Agreement for Test

New Agreement

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10413	9/9/2021	9/9/2021 11:42 AM	COMPLETE

 Documents

Upload Document


NAME	TYPE
Pricing Addendum Document	PRICING ADDENDUM
"Credit Card Agreement"	CREDIT CARD AGREEMENT

Amend an existing credit card agreement

Amending agreements allows users to add additional document types to an existing credit card agreement if that document type has not been uploaded already. Further, these steps will allow users to archive old agreements and add newly amended credit card agreement documents, pricing addendums, and/or variable terms addendums.

Step 1

From the Collect homepage, select **Upload amended documents for an existing credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)


Step 2

Select the Intake entry you would like to amend.

Intakes Credit Cards		New		Change Owner		Printable View	
18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago		Search this list...					
<input type="checkbox"/>	Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...
1	<input type="checkbox"/> AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko
2	<input type="checkbox"/> AGMNT-226747	Test 2			Active	User Name 2	CJacobs
3	<input type="checkbox"/> AGMNT-226745	Test 3			Active	User Name 2	CJacobs

Step 3

Select the **Upload Document** button to the right of the **Document** section title.


Intake
AGMNT-226762

[Withdraw Agreement](#)
[Edit](#)

Agreement Name ⓘ
Example Credit Card


Status
Active

Issuer Name
[Example Issuer](#)

Initial Offer Date of Agreement ⓘ
9/9/2021


Document Review

Agreement Withdrawal Date ⓘ


Current Agreement for Example Credit Card

[New Agreement](#)

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10419	9/24/2021	9/21/2021 04:18 PM	COMPLETE


Documents

[Upload Document](#)

NAME	TYPE
Test Document 1.pdf	CREDIT CARD AGREEMENT,PRICING ADDENDUM
Test Document 1.pdf	CREDIT CARD AGREEMENT,PRICING ADDENDUM

Step 4

Select the additional Document Type, then search for the additional file using the **Upload Files** button. Select the **Upload Document** button to upload the file or select **Finish** to exit the window.

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)

☐ Credit Card Agreement

☐ Pricing Addendum

☒ Optional Variable Terms Addendum

Attachment


Upload Files

Or drop files



Test Document 1.pdf

[Save & Close](#)

[Upload Document](#)
[Finish](#)

Step 5 (Optional)


If you need to replace a document for an agreement, you will need to select the **New Agreement** button and follow the steps as if adding a new credit card agreement. This will archive the previously active agreement documents, and these can be found in the section marked **Past Agreements for [Agreement Name]**. Only system administrators can delete documents from the system, so please contact Collect Support using the button at the bottom of each page if you need assistance removing files.

 Past Agreements for Example Credit Card		
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
IFL-10418	9/24/2021	9/21/2021 04:18 PM
IFL-10416	9/9/2021	9/9/2021 04:05 PM
 Documents for IFL-10418		
NAME	TYPE	

Withdraw a credit card agreement

Step 1

From the Collect homepage, select **Withdraw an existing credit card agreement**



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Step 2

Select the Credit Card Agreement you would like to withdraw by selecting the Intake Record number.

Intakes

Credit Cards

New

Change Owner

Printable View


18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago

Search this list...

<div><input type="checkbox"/></div>	<div>Intake</div>	<div>Agreement Name</div>	<div>Initial Off...</div>	<div>A...</div>	<div>Status</div>	<div>Created By</div>	<div>Owner...</div>	
1	<div><input type="checkbox"/></div> <div>AGMNT-226761</div>	Test	9/10/2021		Not Yet Acti...	User Name	Iduko	<div></div>
2	<div><input type="checkbox"/></div> <div>AGMNT-226747</div>	Test 2			Active	User Name 2	CJacobs	<div></div>
3	<div><input type="checkbox"/></div> <div>AGMNT-226745</div>	Test 3			Active	User Name 2	CJacobs	<div></div>

Step 3

Select **Withdraw Agreement** to proceed.

 Intake
AGMNT-226762

[Withdraw Agreement](#) [Edit](#)

Agreement Name ⓘ
Example Credit Card

Issuer Name
[Example Issuer](#)

Document Review

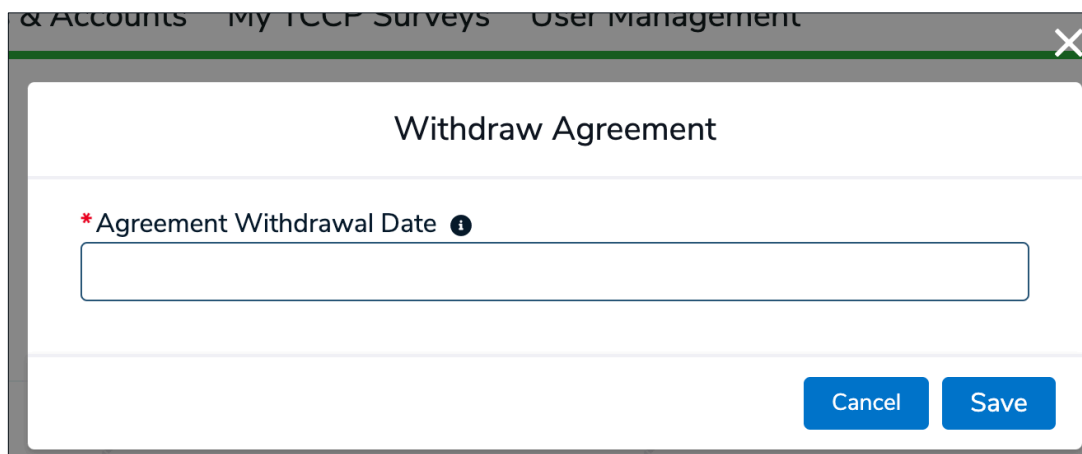
Status
Active

Initial Offer Date of Agreement ⓘ
9/9/2021

Agreement Withdrawal Date ⓘ

Step 4

Enter the **Agreement Withdrawal Date**. Select **Save** to proceed.



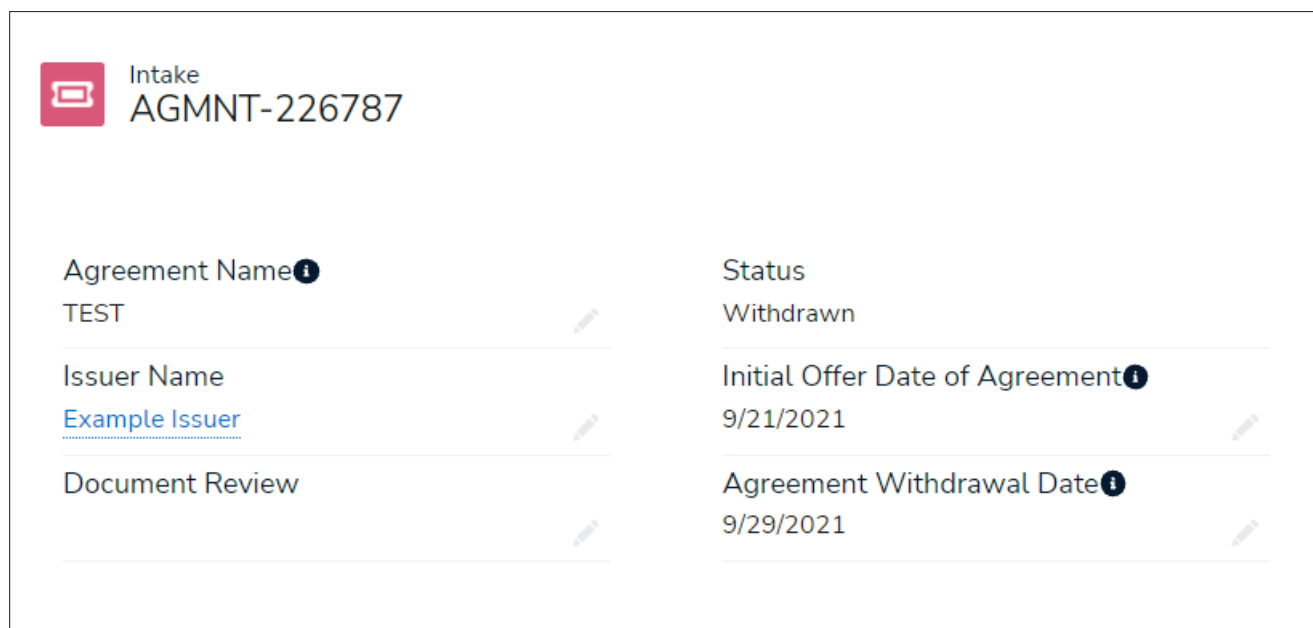
Withdraw Agreement

* Agreement Withdrawal Date ⓘ

Cancel Save

Step 5

The Agreement has now been withdrawn, and the date selected is noted in the record page.



Intake
AGMNT-226787

Agreement Name ⓘ TEST	Status Withdrawn
Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/21/2021
Document Review	Agreement Withdrawal Date ⓘ 9/29/2021

Need additional help with Collect?

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