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 If an agreement previously submitted to the Bureau has not been amended or withdrawn, no further action is required on your part.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.**

Step 2

Select the agreement you would like to review.
Step 3
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.
Step 4
To review the agreement documents, select the document name in the Current Agreement for [Agreement Name] section of the details page.

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.
Once the agreement has been reviewed, you may set the **Document Review** value. From the agreement detail page 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.

### Create a new credit card agreement intake

**Step 1**

From the Collect homepage, select **Upload documents for a new credit card agreement.**
Step 2

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

![Credit Card Form]

Step 3

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

![Agreements Page]

Learn more at consumerfinance.gov
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](image)

Step 2

![New Agreement](image)

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

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

<table>
<thead>
<tr>
<th>AGREEMENT NUMBER</th>
<th>AGREEMENT EFFECTIVE DATE</th>
<th>CREATED DATE</th>
<th>STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>FL-10413</td>
<td>9/9/2021</td>
<td>9/9/2021 11:42 AM</td>
<td>COMPLETE</td>
</tr>
</tbody>
</table>

**Documents**

<table>
<thead>
<tr>
<th>NAME</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pricing Addendum Document</td>
<td>PRICING ADDENDUM</td>
</tr>
<tr>
<td>&quot;Credit Card Agreement&quot;</td>
<td>CREDIT CARD AGREEMENT</td>
</tr>
</tbody>
</table>
Editing credit card agreements

Agreements can only be edited prior to the submission of the Marketing Agreement. If the Marketing Agreement has been submitted, the user 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.

![Intake listing](image1)

**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.

![Record page](image2)
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.
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.
Step 3

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

![Image](image.png)

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.

![Image](image.png)
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](image)

<table>
<thead>
<tr>
<th>AGREEMENT NUMBER</th>
<th>AGREEMENT EFFECTIVE DATE</th>
<th>CREATED DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>IFL-10418</td>
<td>9/24/2021</td>
<td>9/21/2021 04:18 PM</td>
</tr>
<tr>
<td>IFL-10416</td>
<td>9/9/2021</td>
<td>9/9/2021 04:05 PM</td>
</tr>
</tbody>
</table>

![Documents for IFL-10418](image)
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.

Step 3
Select **Withdraw Agreement** to proceed.
Step 4
Enter the **Agreement Withdrawal Date**. Select **Save** to proceed.

Step 5
The Agreement has now been withdrawn, and the date selected is noted in the record page.
[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 pertaining 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 – Credit Cards folder. From within the folder, select the Credit Cards report.

![Image of report folder with Credit Cards report highlighted]

Step 4. Select a report within the folder in order to view.

![Image of report details with Export button highlighted]

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.

![Image of report details with Export button highlighted]
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.