Collect – TCCP Survey User Guide

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1. Introduction to Collect

The Consumer Financial Protection Bureau (CFPB) is required by law to collect certain credit card price and availability information from a sample of credit card issuers and report this information to Congress and make it available to the public, pursuant to provisions of the Truth In Lending Act (TILA), 15 USC 1646(b)(1), (2) & (4). If your financial institution received notification from the CFPB requesting completion of the Terms of the Credit Card (TCCP) Survey, your financial institution must complete and submit the TCCP Survey to the CFPB. Please refer to this notification for requirements on how many surveys your institution must submit. Other issuers may voluntarily submit this survey.

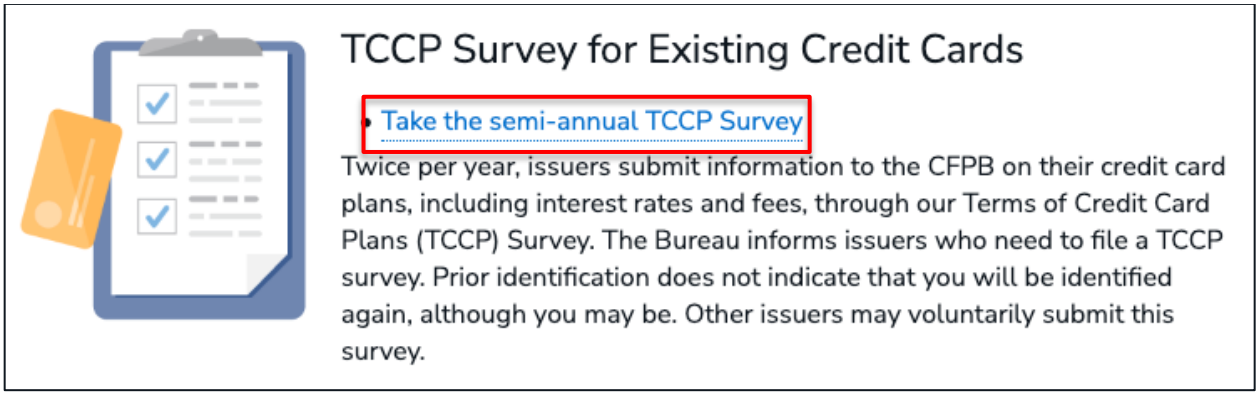
The Collect website requires issuers to register for log in credentials prior to using the website. To register with Collect, a representative must complete the Collect registration form. The Collect registration form can be found at https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/.

This document provides a detailed walkthrough of how to submit a TCCP survey and requested data through Collect. Collect is the website through which issuers must submit their TCCP surveys to the CFPB. To access Collect, visit https://collect.consumerfinance.gov.

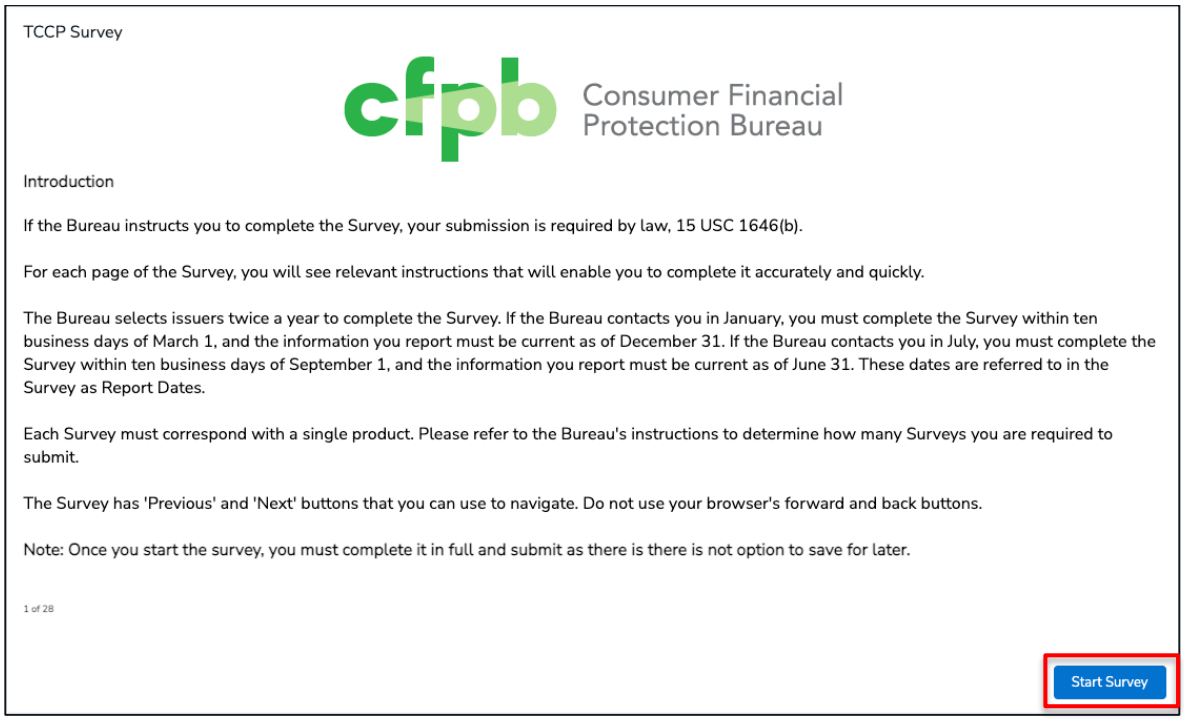
In addition to this detailed walkthrough of Collect, the CFPB has published additional resources to help financial institutions submit credit card marketing agreements and other information through Collect. These resources can be found at https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/

2. Start a TCCP Survey

1. From the Collect homepage, select **'Take the semi-annual TCCP Survey'** link under *TCCP Survey for Existing Credit Cards* header.



2. Review the instructions provided on the page and select **'Start Survey'** to begin the Survey.

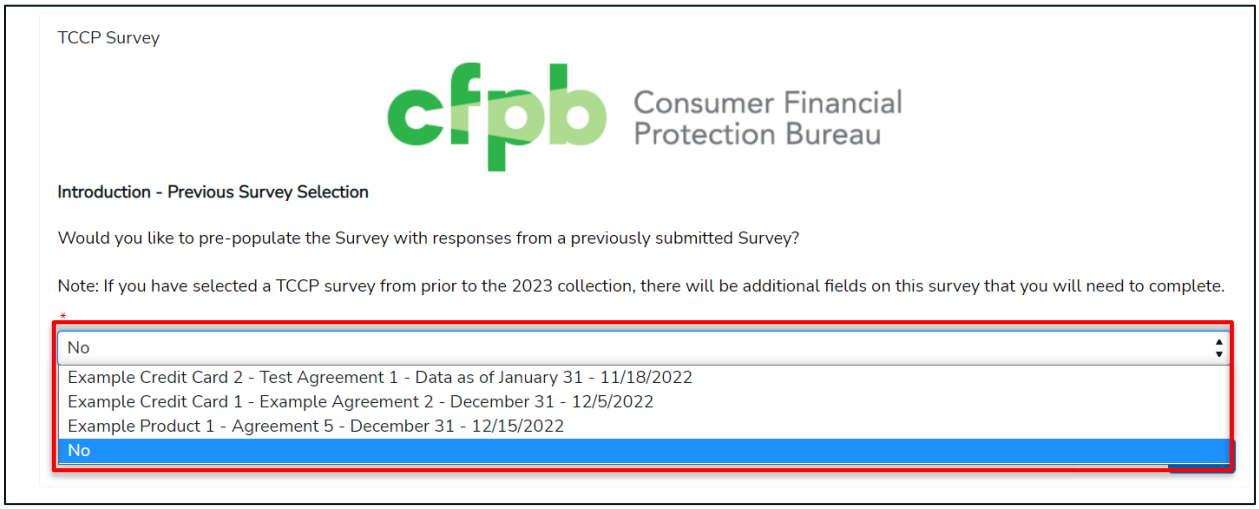


3. Use Previous Survey

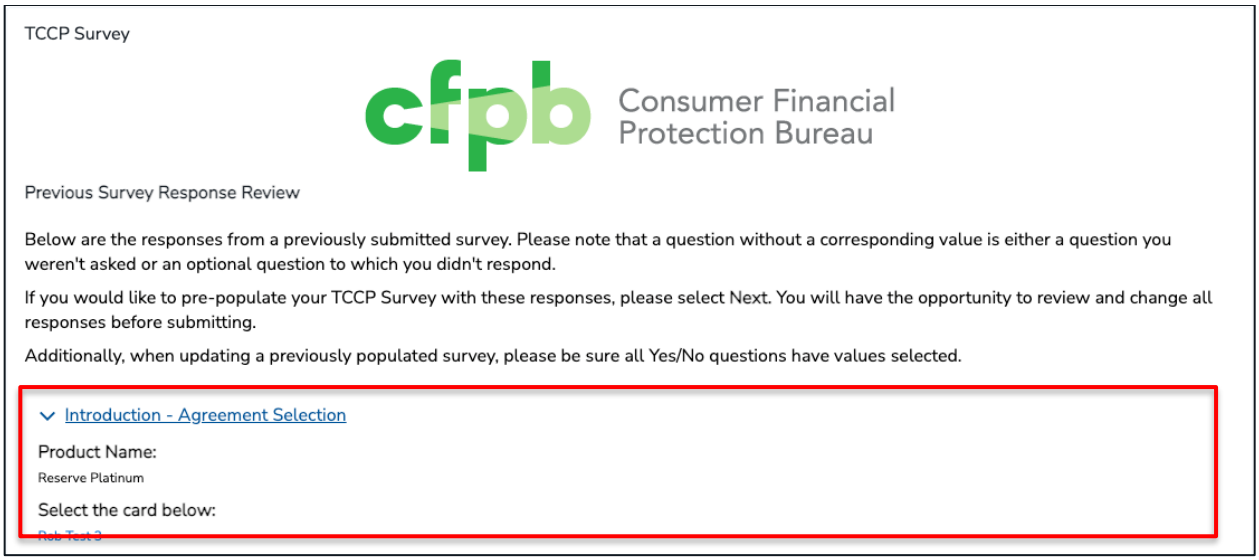
If you have previously submitted a TCCP survey using Collect in the current year, you can choose to pre-populate the Survey using the previous survey answers. Please note, if you select a survey from prior to the 2023 collection, there will be additional fields as the survey has changed.

If this is your first time submitting a TCCP survey or you choose not to select a previous survey, please skip to section "**4. New TCCP Survey**"

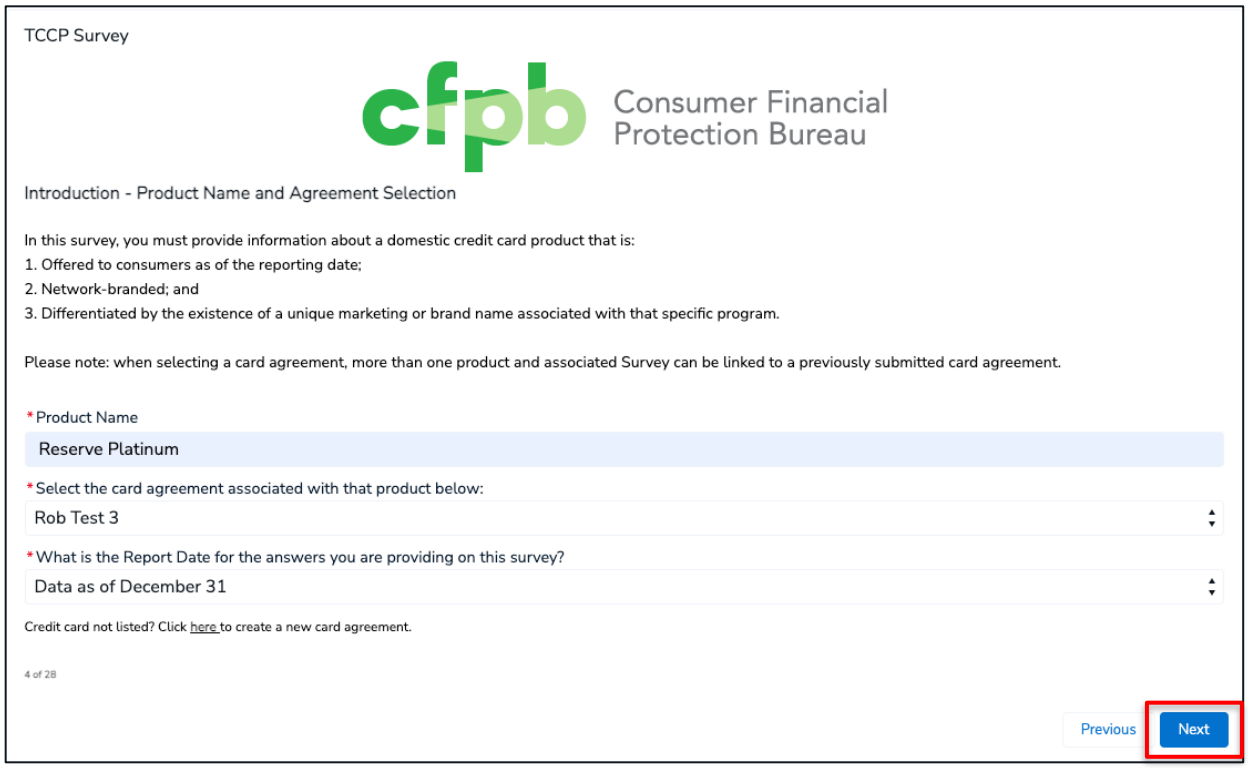
1. Select the dropdown list and choose from the available options (Note: All surveys submitted within the current year will display), then select **"Next"** to proceed to the next page.



2. Review the Previous Survey Response Review instructions and if you would like to pre-populate the survey with previous responses, then select **“Next”**.



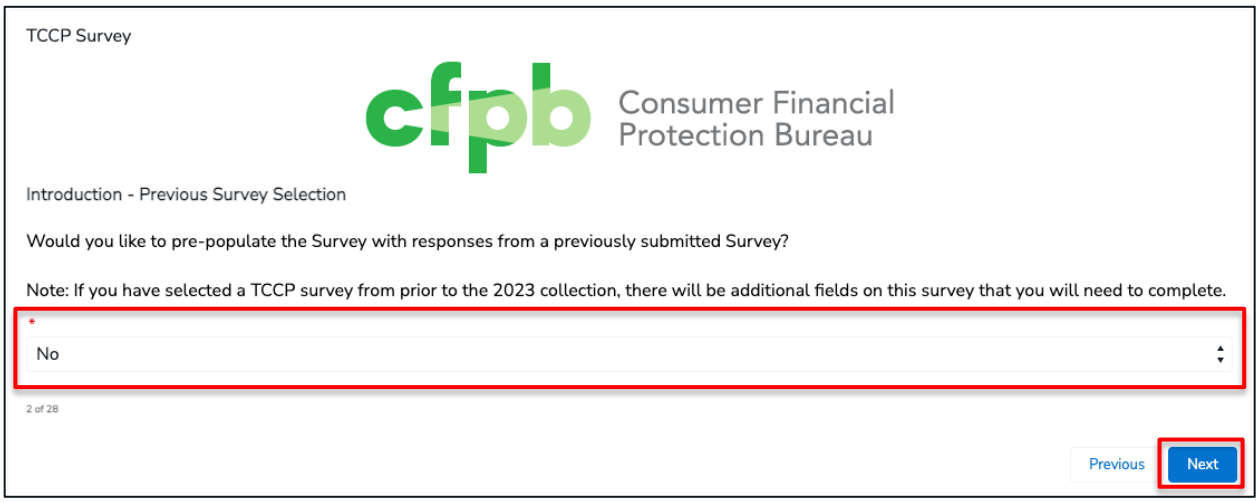
3. Proceed to complete the remainder of the survey by selecting "**Next**", review the answers that are displayed in each question and adjust as necessary. Once you have navigated through the survey in its entirety, submit to conclude your submission as a new survey.



4. New TCCP Survey

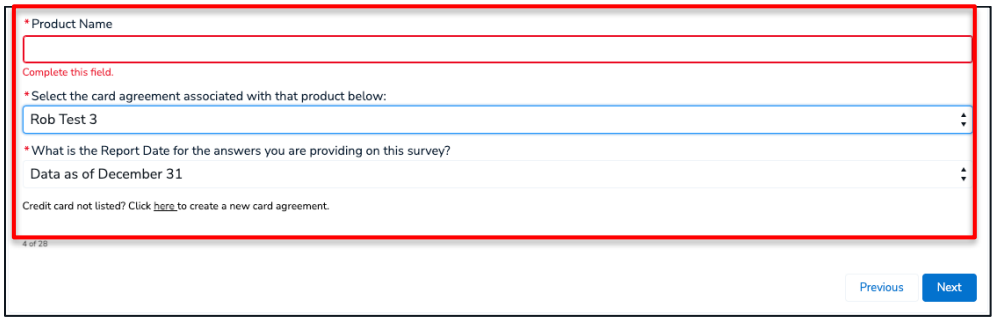
If this is your first time submitting a TCCP survey or you choose not to use a previous survey submission, please proceed with the following steps.

1. When viewing the screen where it asks if you would like to submit a previous survey, select **"No"**, then select **"Next"**.

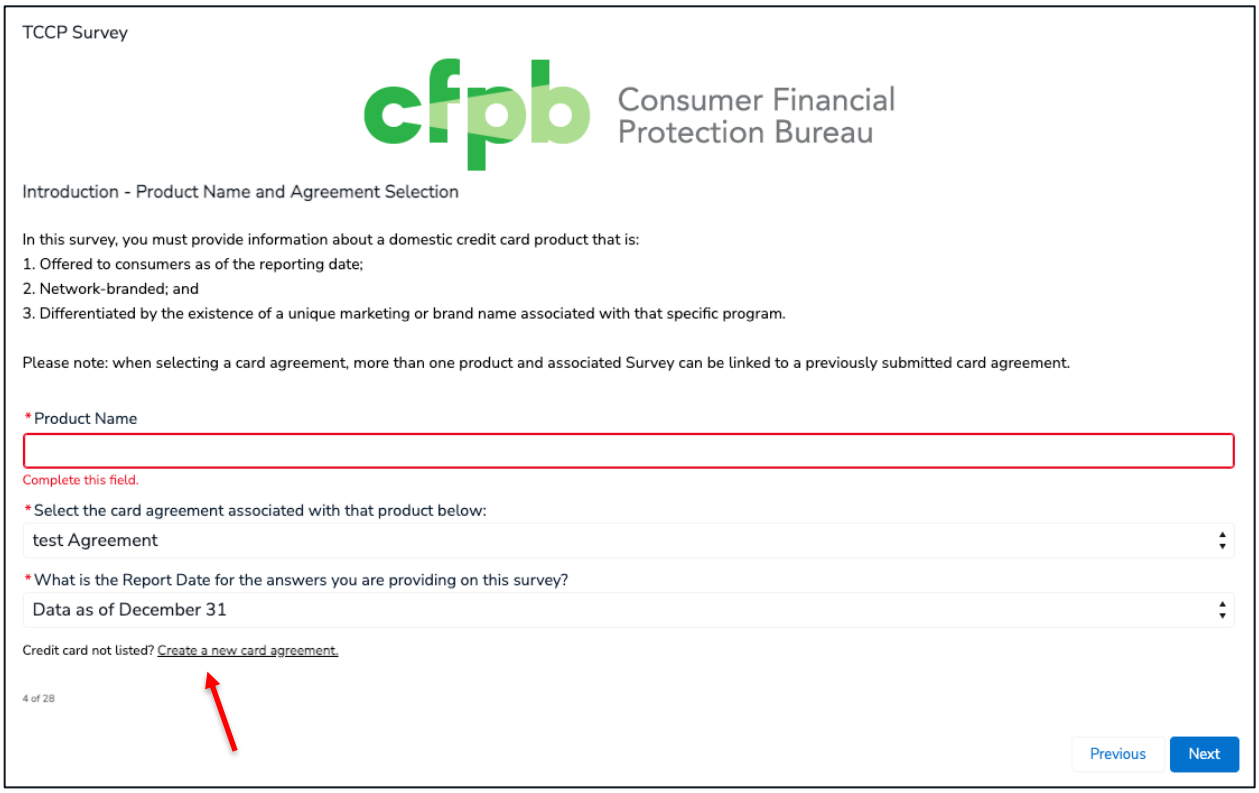


4.1 Introduction – Product Name and Agreement Selection

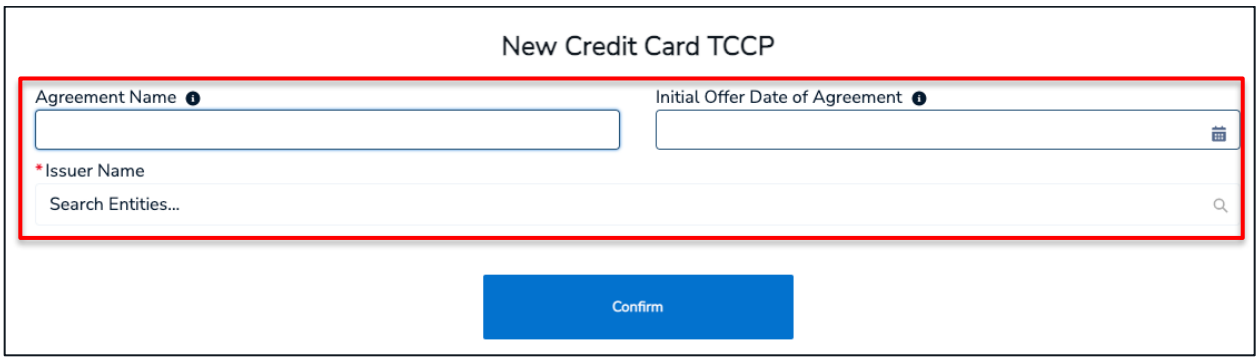
2. Begin to populate the required fields.
    a. **Product Name**
    b. **Select the card agreement with that product below:** Please note, more than one product and associated Survey can be associated with a credit card agreement.
    c. **What is the Report Date for the answers you are providing on this survey?**



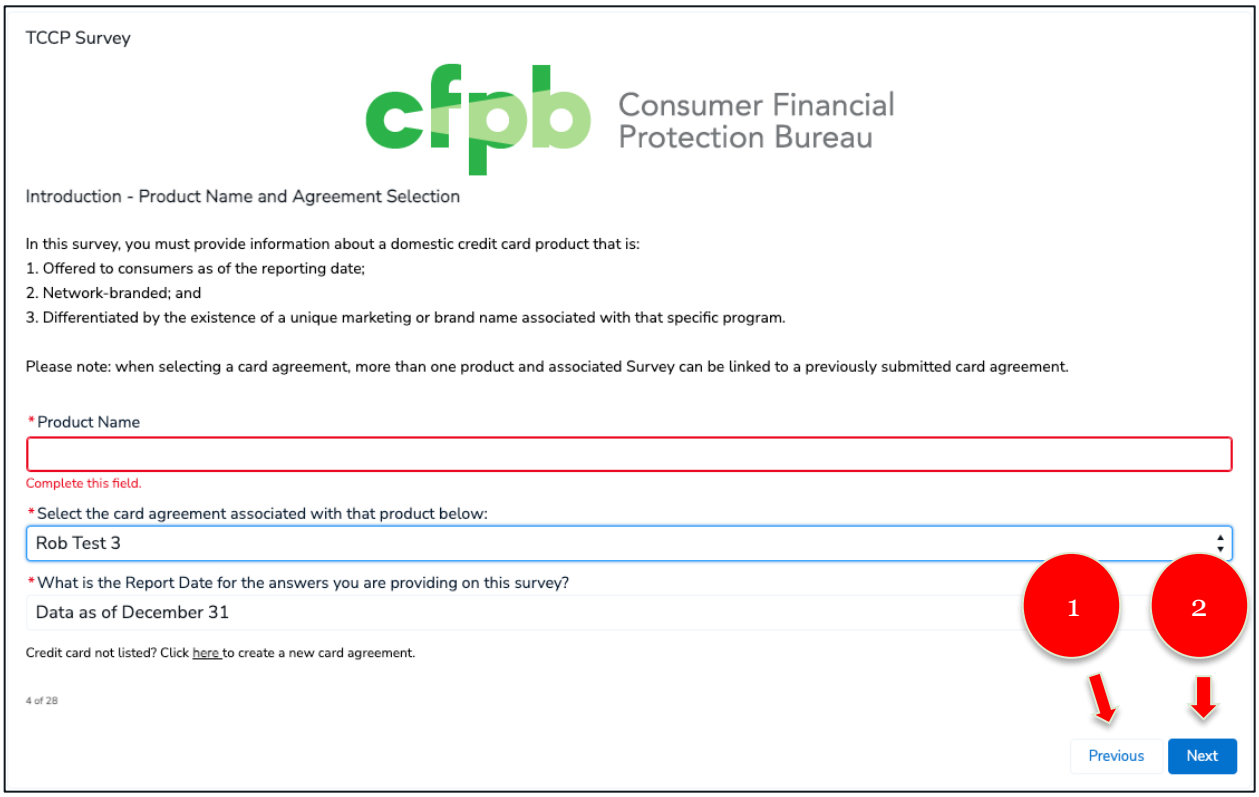
3. If the appropriate card agreement for the product is not found in the dropdown list, select **"Create a new card agreement"** in the sentence under the dropdown stating **"Credit card not listed? Create a new card agreement"**. This will open another window in your browser.



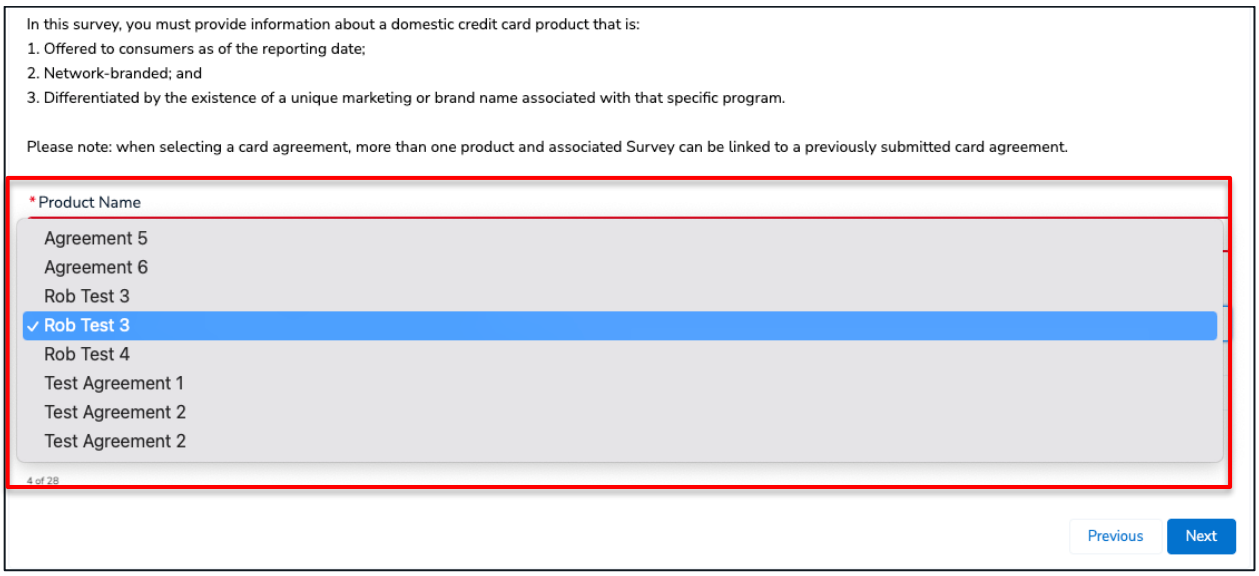
4. From the **"New Credit Card TCCP"** window, input the **Product Name**, **Initial Offer Date of Program** and **Issuer Name** and select **"Confirm".**



5. This will create the card agreement record, but to see the agreement in the dropdown, first navigate to the previous page by selecting the (1) "**Previous**" button and then navigate back by selecting (2) "**Next**".

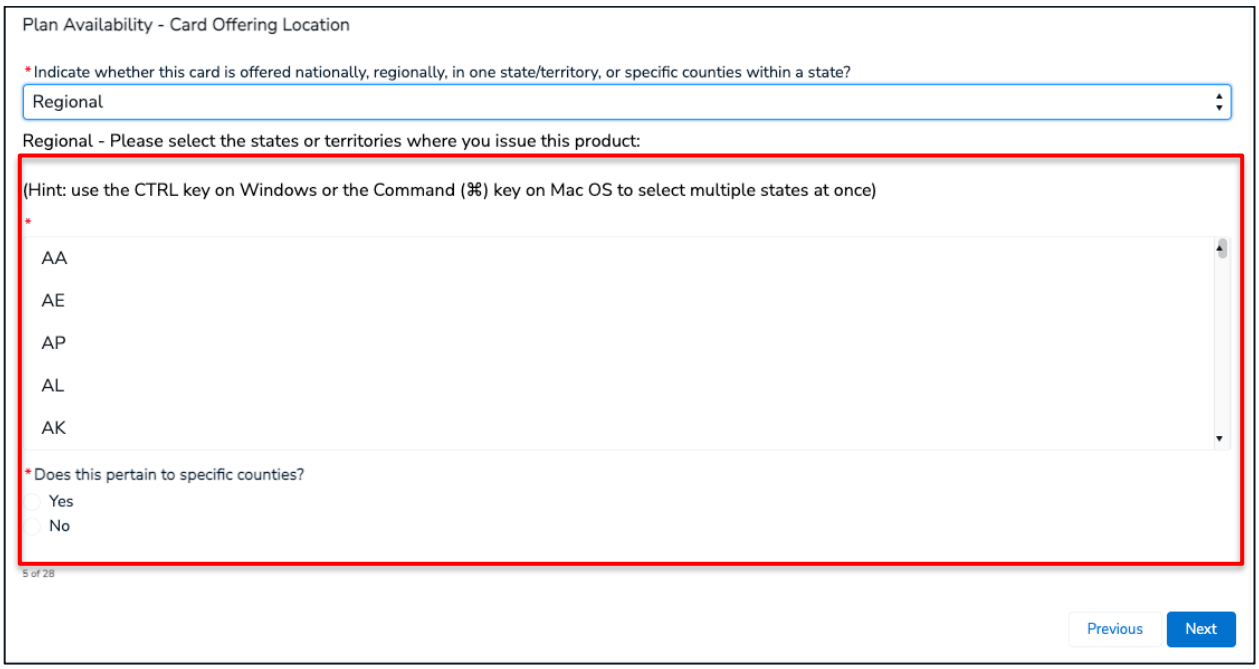


6. Select the card agreement and then select "**Next**".

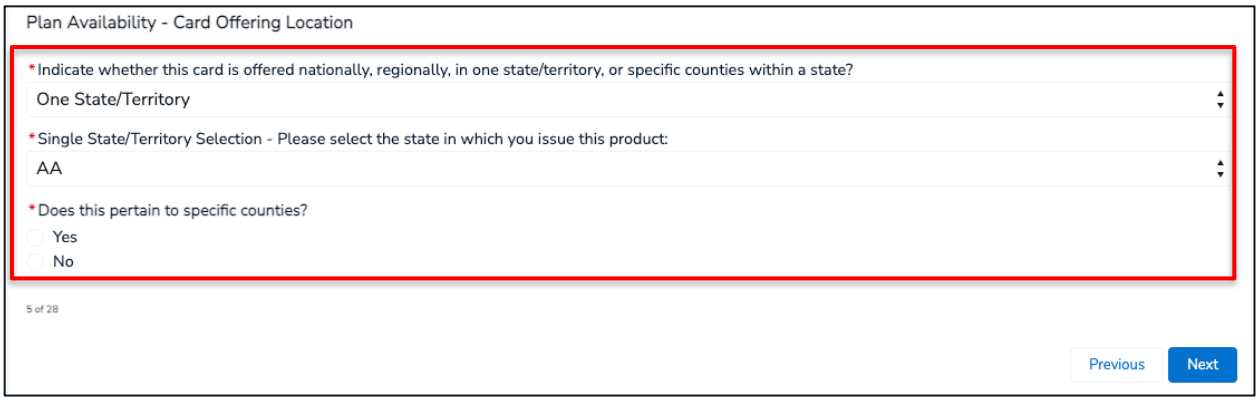


4.2 Plan Availability – Card Offering Location

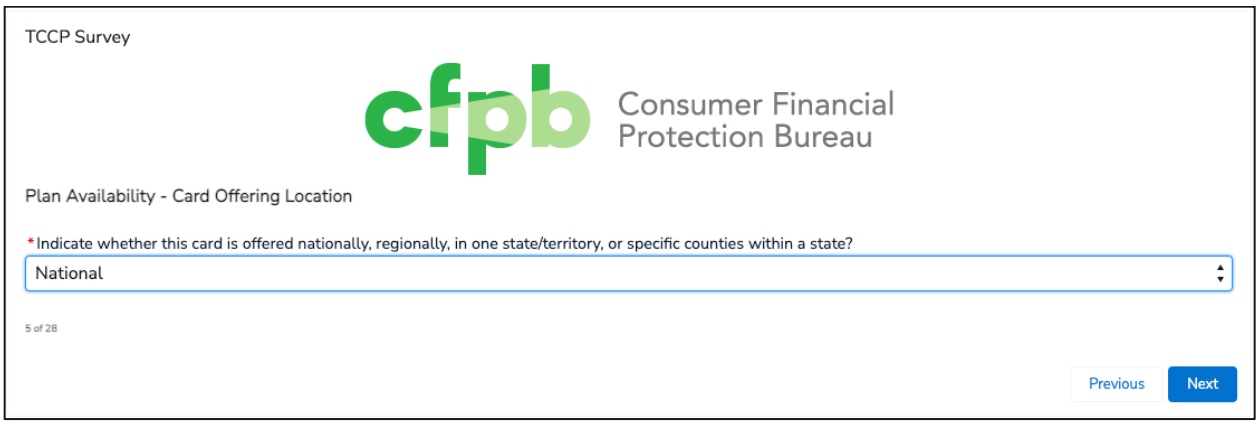
1. From the drop-down list, select where this card is offered nationally, regionally or in one state/territory. Then select **"Next"** to proceed to the next screen.
    a. If **Regional**, select the states in which the card is offered and answer if the card pertains to specific counties. To select multiple states, please hold the ***CTRL*** key or ***Command*** key.



b. If **One State/Territory**, select the state in which the card is offered and answer if the card pertains to specific counties.

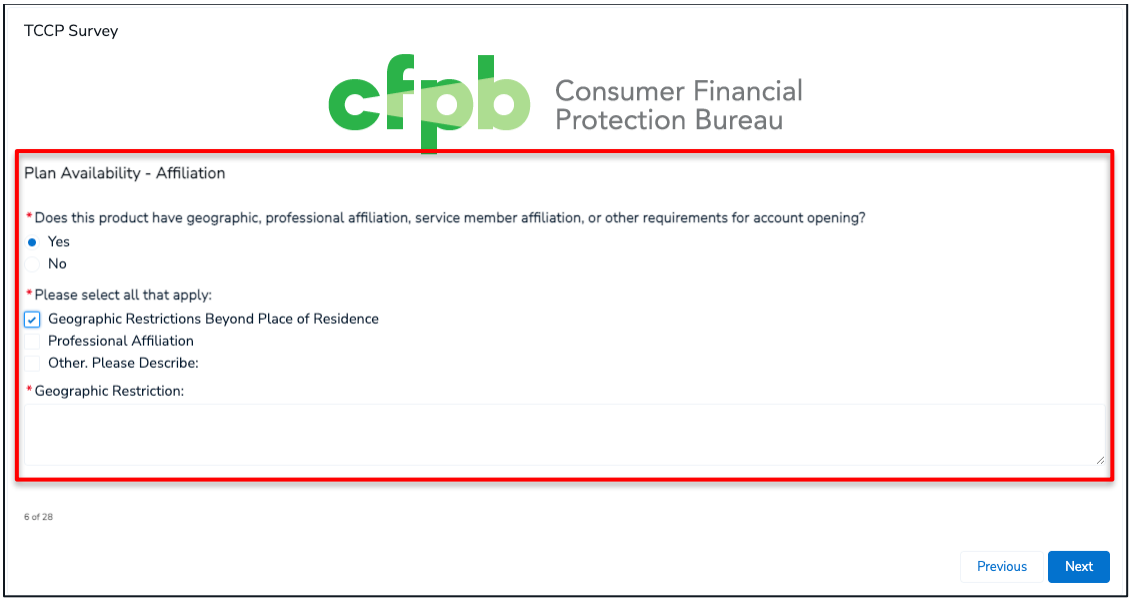


c. If **National**, no other fields will be required.



4.3 Plan Availability – Affiliation

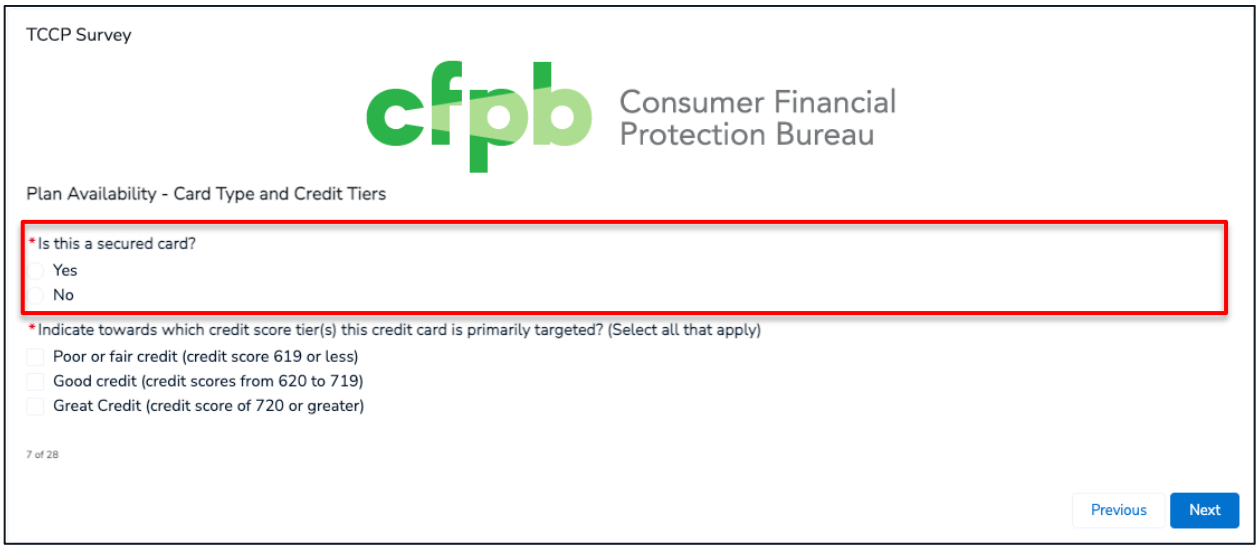
1. Select an answer for the question **"Does this product have geographic, professional affiliation, service member affiliation, or other requirements for account opening?"**
    a. If "**Yes**", select all the applicable affiliations, then populate the details for the affiliation in the text box.
    b. If "**No**", no further questions will display.



2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.4 Plan Availability – Card Type and Credit Tiers

1. Select an answer for the question **"Is this a secured card?"**

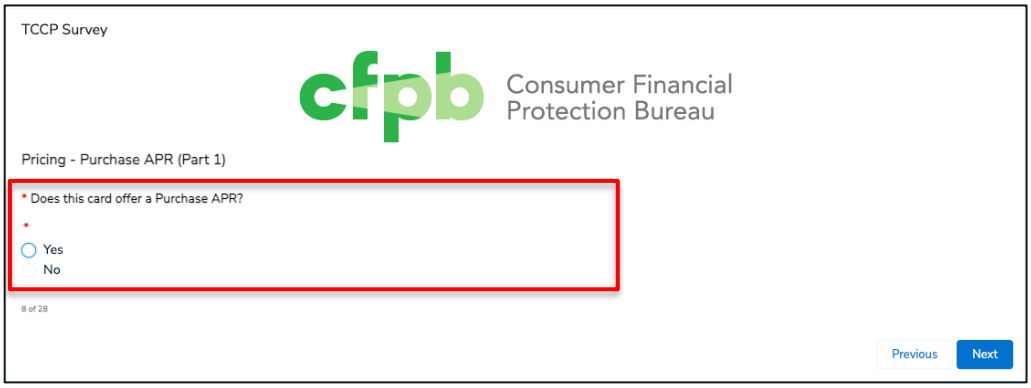


2. Select all answers that apply for the question **"Indicate towards which credit score tier(s) this credit card is primarily targeted?"**

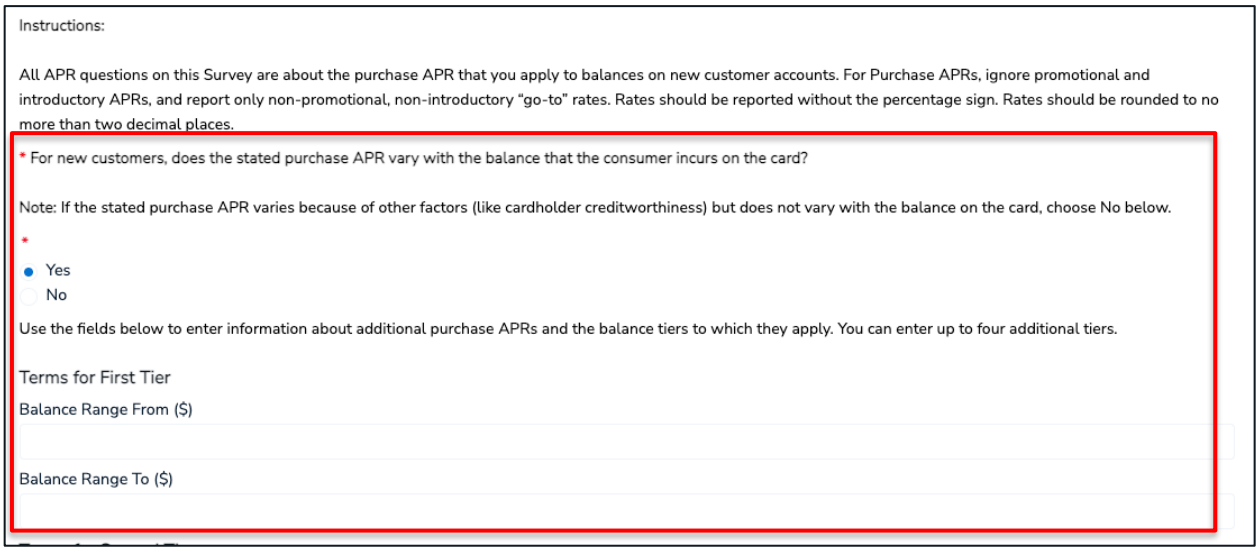
3. Once you have populated all your answers, select "**Next**" to proceed to the next page.

4.5 Pricing – Purchase APR (Part 1)

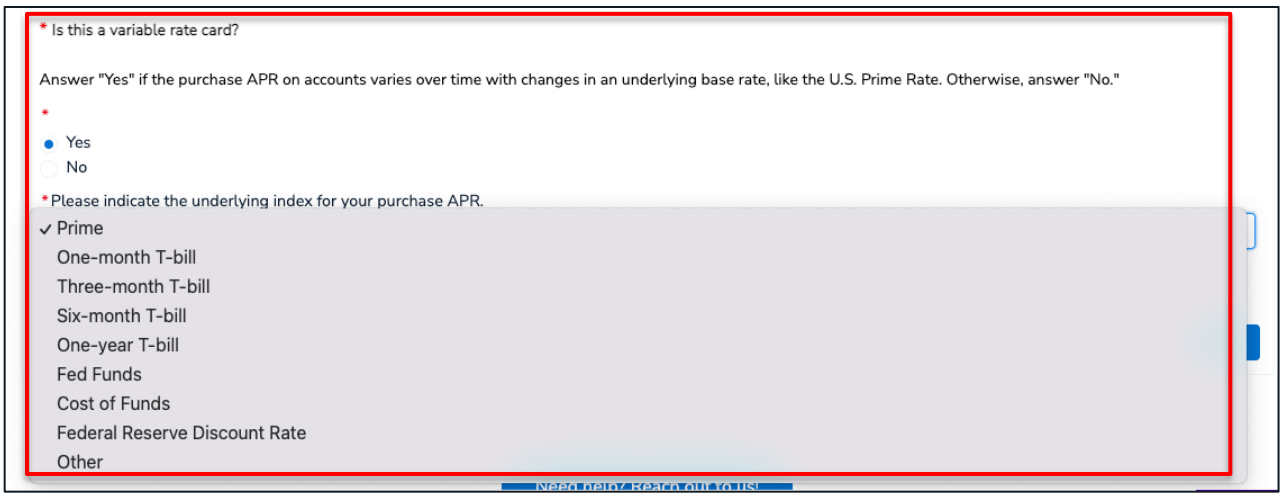
1. Select an answer for the question **"Does this card offer a Purchase APR?"**
    a. If "**Yes**", proceed to answering the following questions.
    b. If "**No**", no further questions will display, and you can proceed to the next question.



2. Select an answer for the question **"For new customers, does the stated purchase APR vary with the balance that the consumers incur on the card?".**
    a. If "**Yes**", enter the balance range for each applicable tier. You do not need to use all four tiers to proceed.
    b. The value in each '**From**' field must be less than the value of its corresponding '**To**' field. Once you have entered the balance range for each applicable tier, move onto the next question.
    c. If "**No**", proceed onto the next question.



3. Select an answer for the question **"Is this a variable rate card?".** Answer "**Yes**", if the purchase APR on accounts varies over time with changes in an underlying base rate, such as the U.S Prime Rate.
    a. If "**Yes**", indicate the underlying index for your purchase APR from the dropdown list.

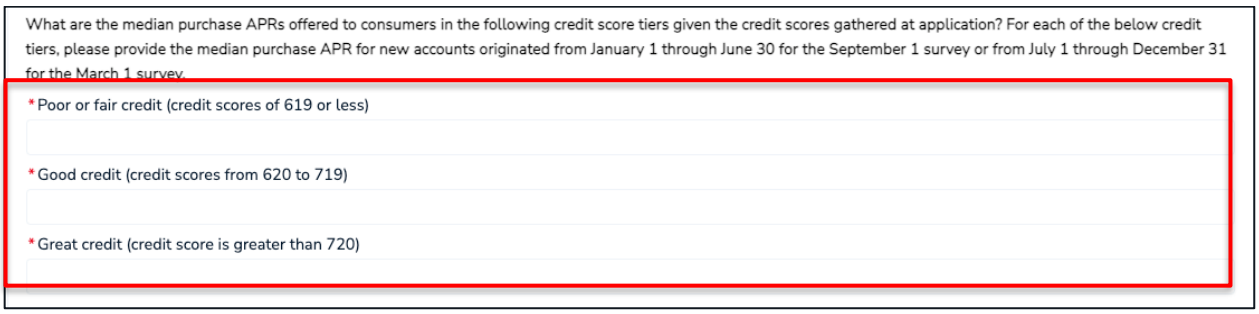


    b. If "**No**", no further questions will display, and you can proceed to the next page.

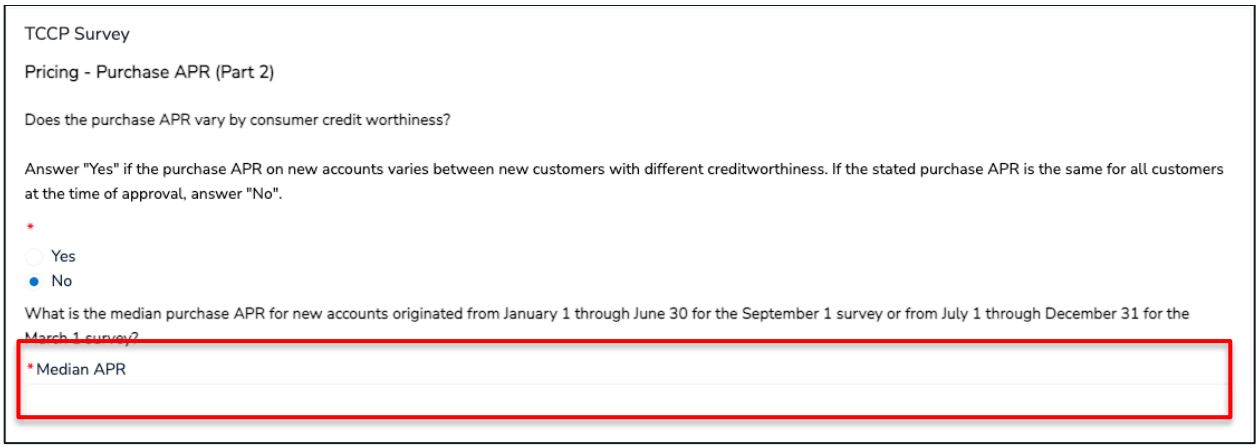
4. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.6 Pricing – Purchase APR (Part 2)

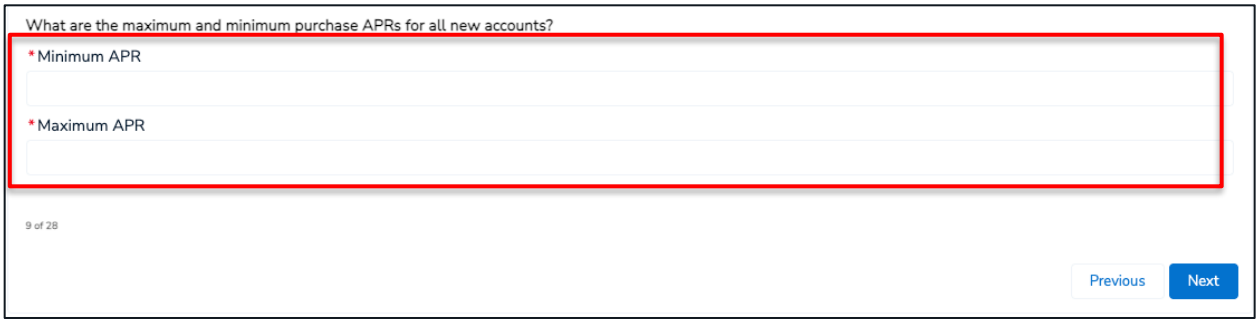
1. Select an answer for the question **"Does the purchase APR vary by consumer credit worthiness?"**
    a. If "**Yes**", populate the median values for "**Poor or fair credit (credit scores of 619 or less)**", "**Good credit (credit scores from 620 to 719)**", "**Great credit (credit score is greater than 720**)" based on the purchase APR for new accounts originated in the specified time period given the credit scores obtained at origination.



b. If "**No**", populate a value for "**Median APR**" based on the purchase APR for all accounts originated in the time period.



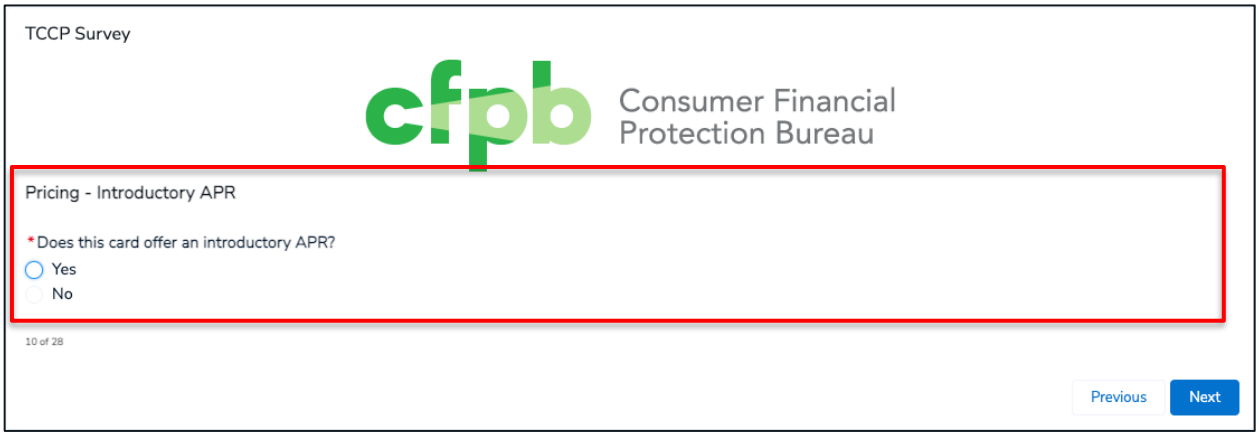
2. Populate values for the "**Minimum APR**" and "**Maximum APR**" for all new accounts.



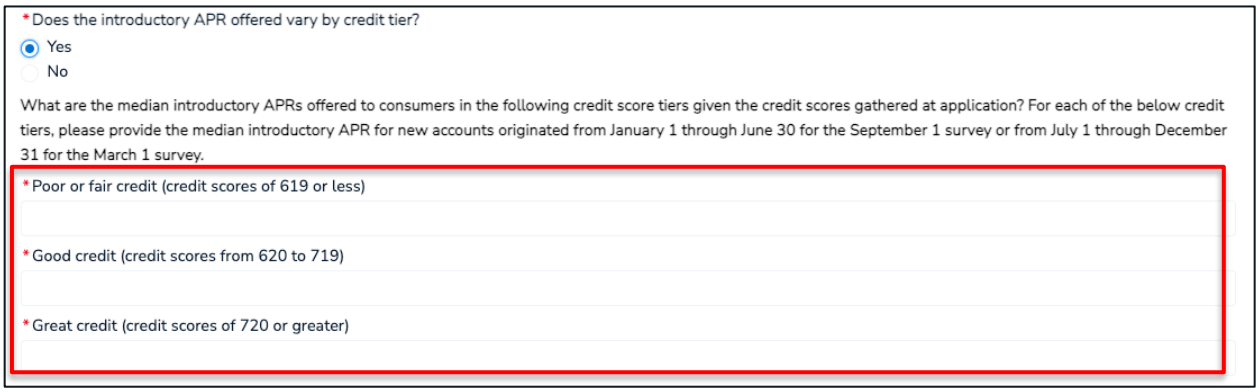
3. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.7 Pricing – Introductory APR

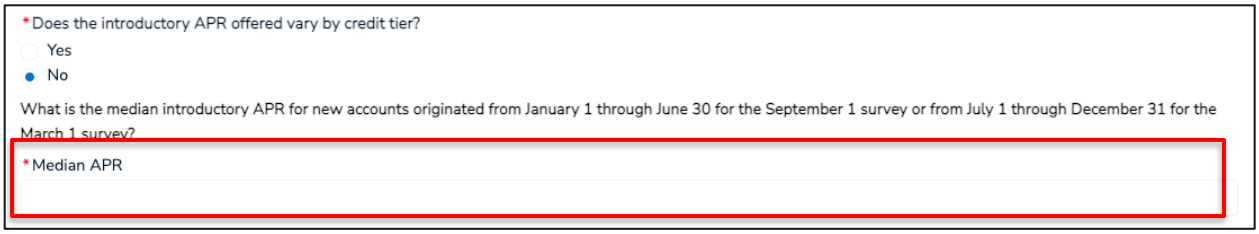
1. Select an answer for the question **"Does this card offer an Introductory APR?"**
    a. If "**Yes**", proceed to answering the following questions.
    b. If "**No**", no further questions will display, and you can proceed to the next question.



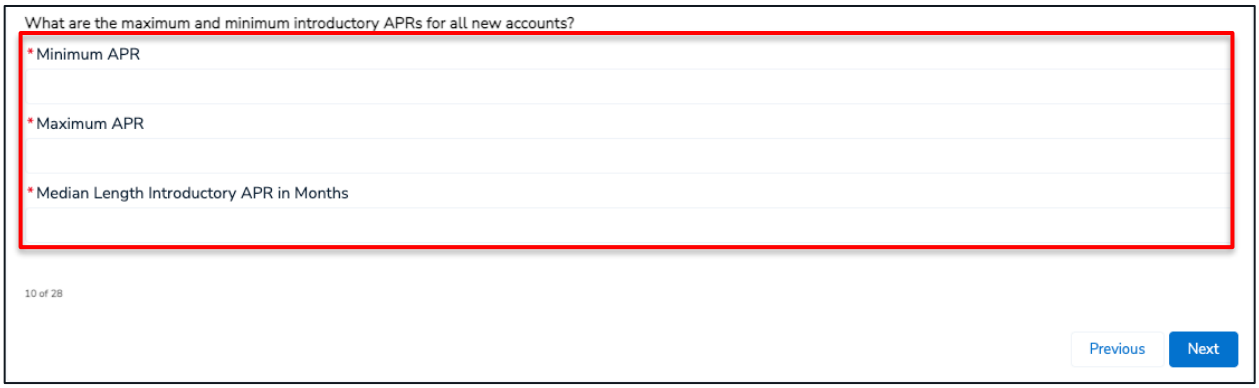
2. Select an answer for the question **"Does the introductory APR vary by credit tier?"**.
    a. If "**Yes**", populate values for "**Poor or fair credit (credit scores of 619 or less)**", "**Good credit (credit scores from 620 to 719)**", "**Great credit (credit scores of 720 or greater)**"



b. If "**No**", populate a value for "**Median APR**"



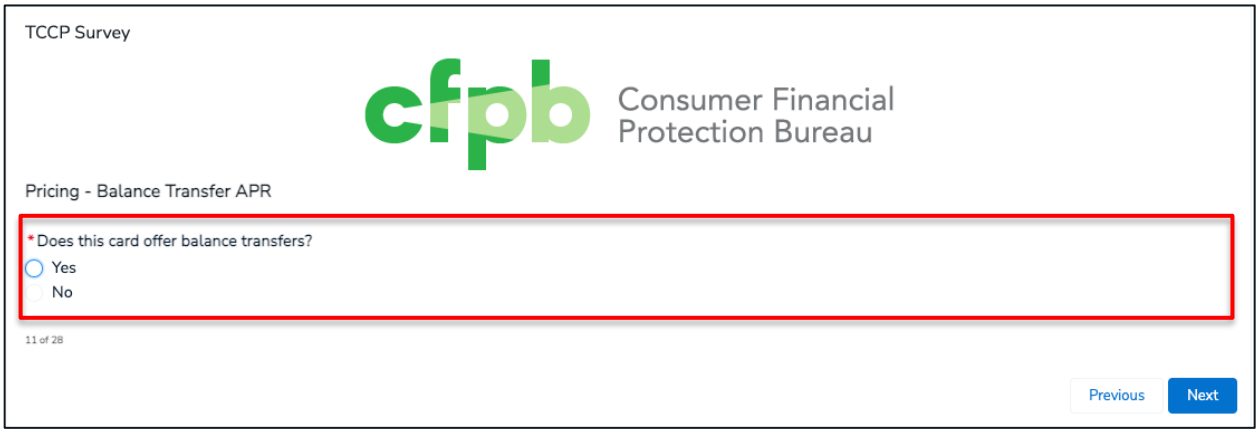
3. Populate values for the **"Minimum APR", "Maximum APR",** and **"Median Length Introductory APR in Months"**



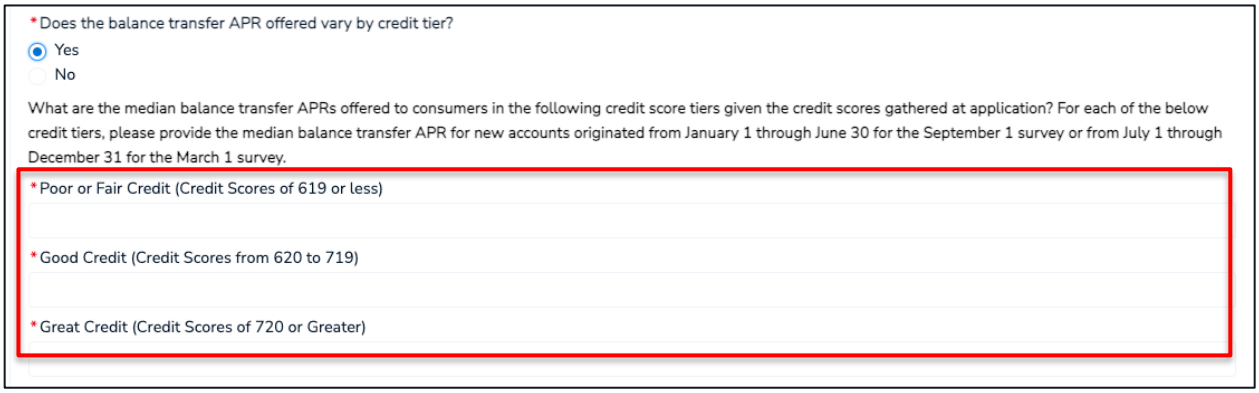
4. Once you have populated your answers, select **"Next"** to proceed to the next page.

4.8 Pricing – Balance Transfer APR

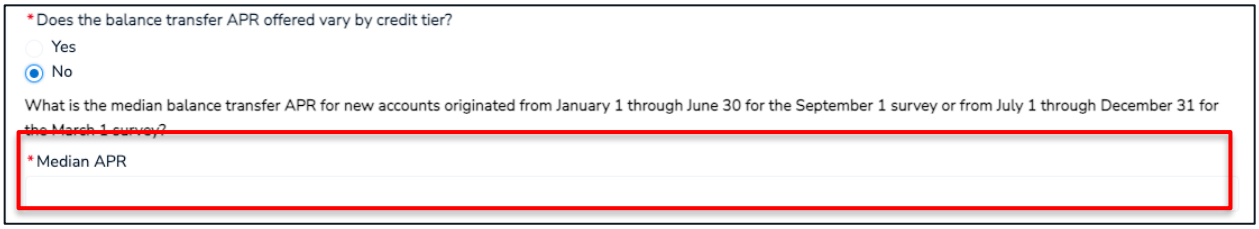
1. Select an answer for the question **"Does this card offer balance transfers?"**
    a. If "**Yes**", proceed to answering the following questions.
    b. If "**No**", no further questions will display, and you can proceed to the next question.



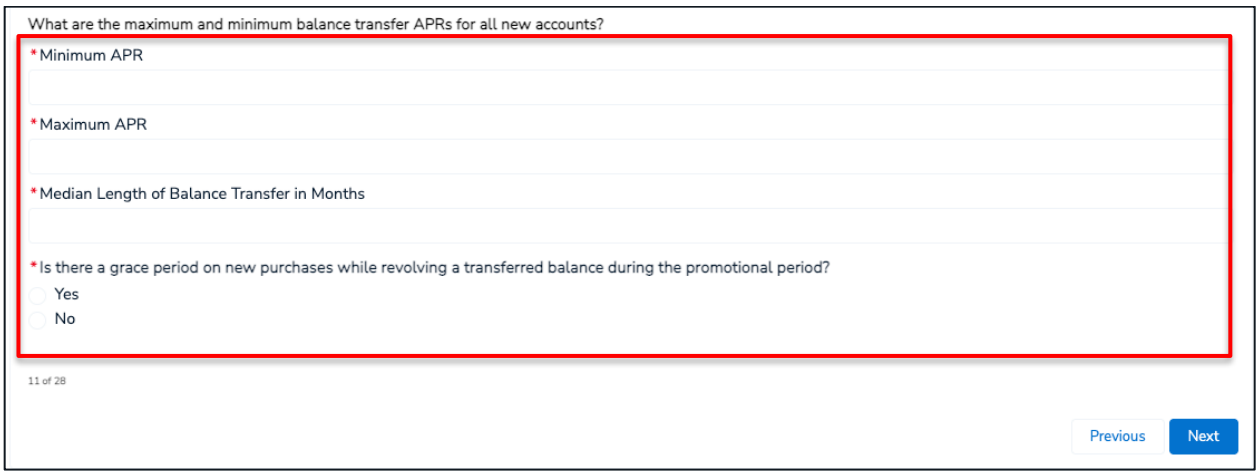
2. Select an answer for the question **"Does the balance transfer APR offered vary by credit tier?"**.
    a. If "**Yes**", populate values for "**Poor or fair credit (credit scores of 619 or less)**", "**Good credit (credit scores from 620 to 719)**", "**Great credit (credit scores of 720 or greater)**"



b. If "**No**", populate a value for "**Median APR**"



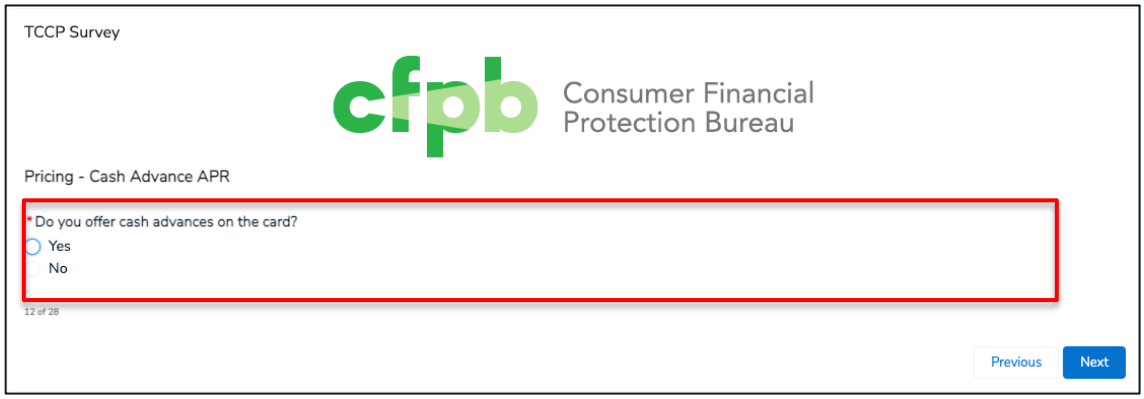
3. Populate values for the **"Minimum APR", "Maximum APR",** and **"Median Length of Balance Transfer in Months"** and **"Is there a grace period on new purchases while revolving a transferred balance during the promotional period?".**



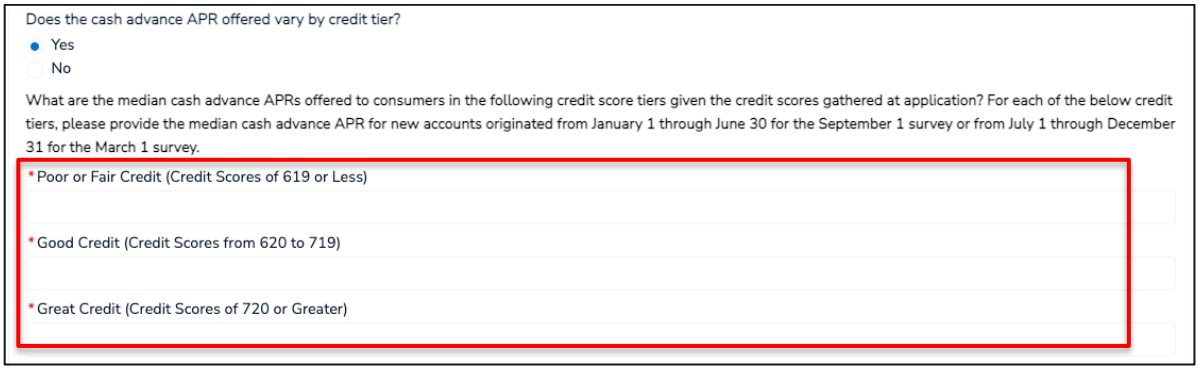
4. Once you have populated your answers, select **"Next"** to proceed to the next page.

4.9 Pricing – Cash Advance APR

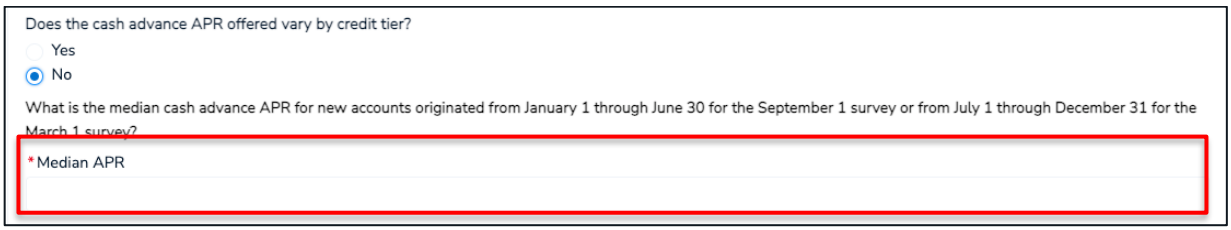
1. Select an answer for the question **"Do you offer cash advances on the card?".**
    a. If "**Yes**", proceed to answering the following questions.
    b. If "**No**", no further questions will display, and you can proceed to the next question.



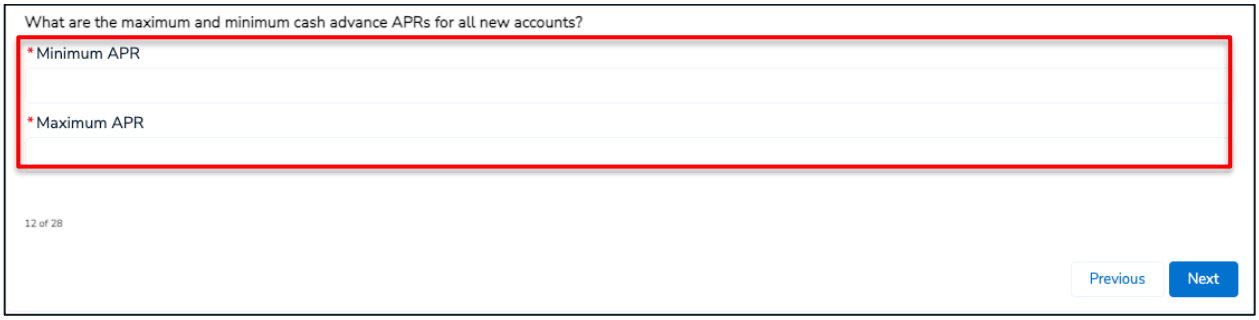
2. Select an answer for the question **"Does the cash advance APR offered vary by credit tier?"**.
    a. If "**Yes**", populate values for "**Poor or fair credit (credit scores of 619 or less)**", "**Good credit (credit scores from 620 to 719)**", "**Great credit (credit scores of 720 or greater)**".



    b. If "**No**", populate a value for "**Median APR**".



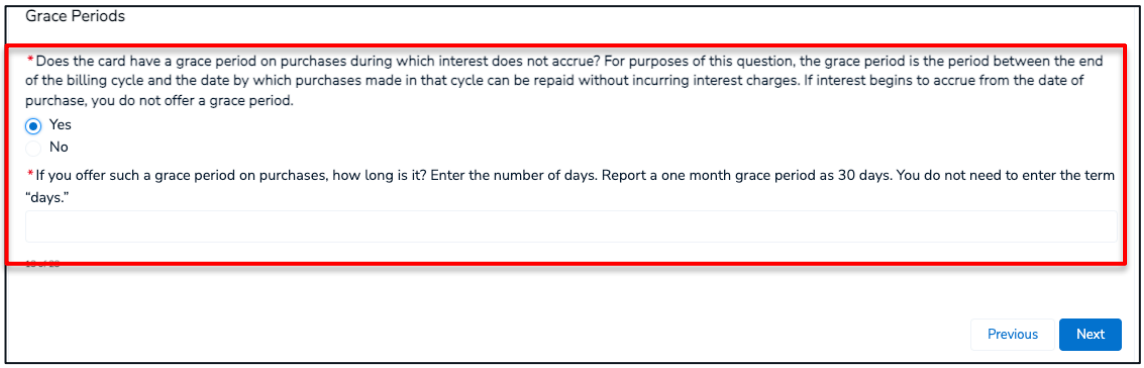
3. Populate values for the **"Minimum APR", "Maximum APR"** for new accounts.



4. Once you have populated your answers, select **"Next"** to proceed to the next page.

4.10 Pricing – Grace Periods

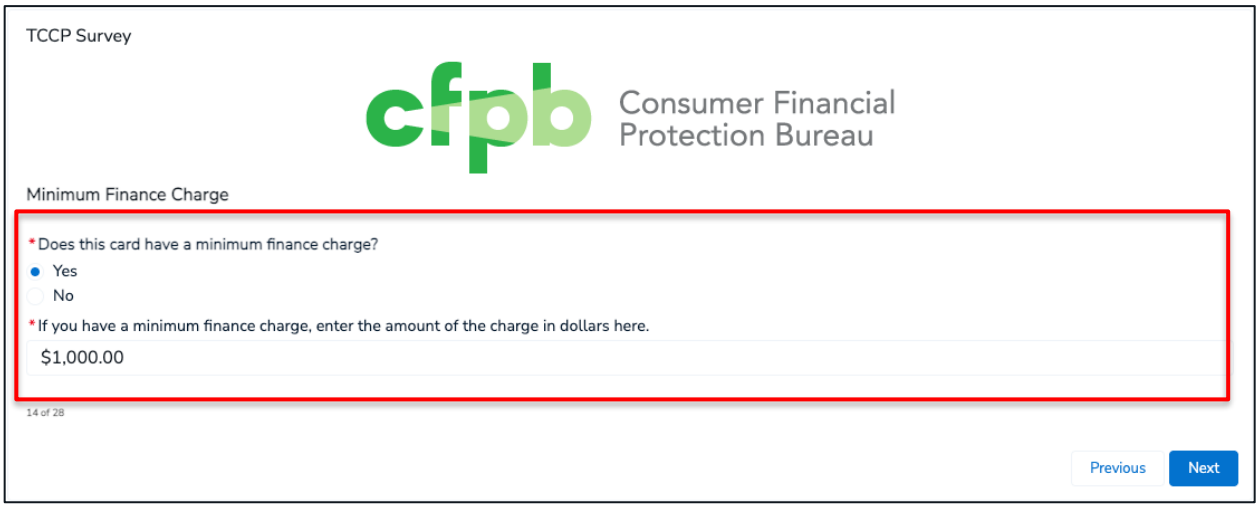
1. Select an answer for the question **"Does the card have a grace period on purchases during which interest does not accrue? For purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period".**
2. For the purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period.
    a. If "**Yes**", proceed to enter the number of days. Do not enter the term "days." Report a one-month grace period as 30 days.



    b. If "**No**", no further questions will display, and you can proceed to the next question.
3. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.11 Minimum Finance Charge

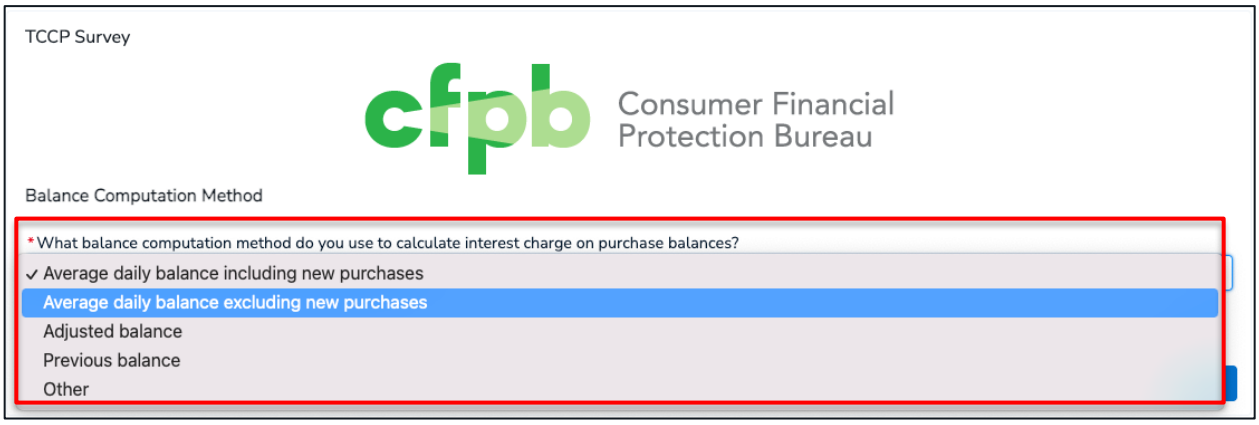
1. Select an answer for the question **"Does this card have a minimum finance charge?"**
    a. If "**Yes**", provide the minimum finance charge in dollars in the space provided.



    b. If "**No**", no further questions will display, and you can proceed to the next question.
2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.12 Balance Computation Method

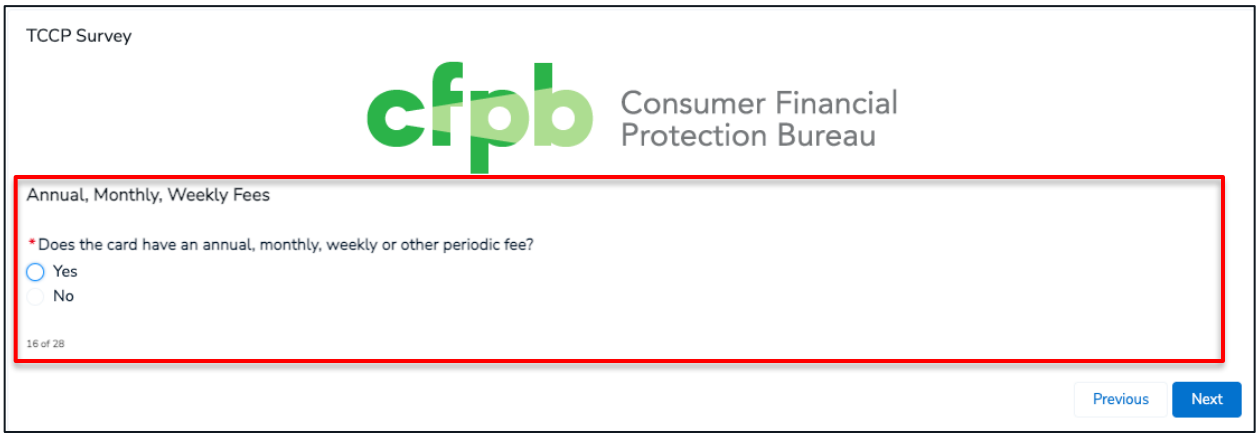
1. Select an option from the dropdown list or the question **“What balance computation method do you use to calculate interest charge on purchase balances?”.**



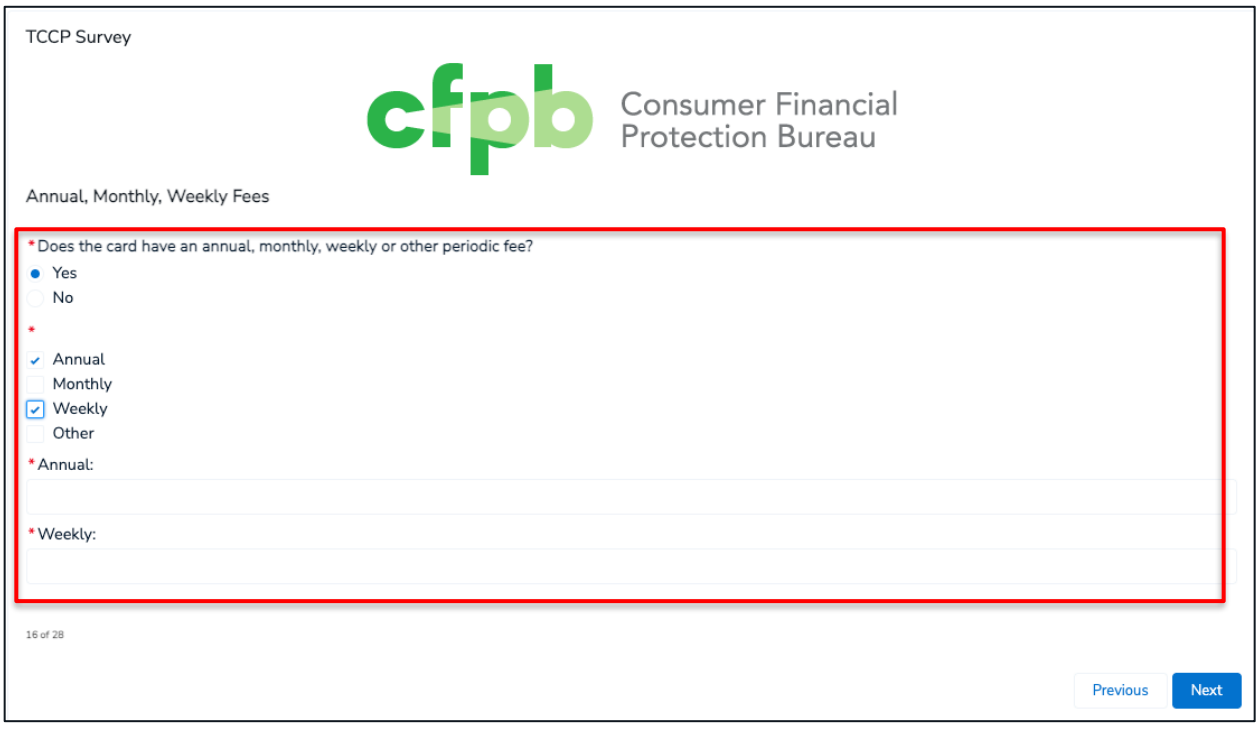
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

4.13 Annual, Monthly, Weekly Fees

1. Select an answer for the question **"Does this card have an annual, monthly, weekly or other periodic fee?".**



   a. If "**Yes**", proceed by selecting all that apply and inputting the value of each corresponding fee.

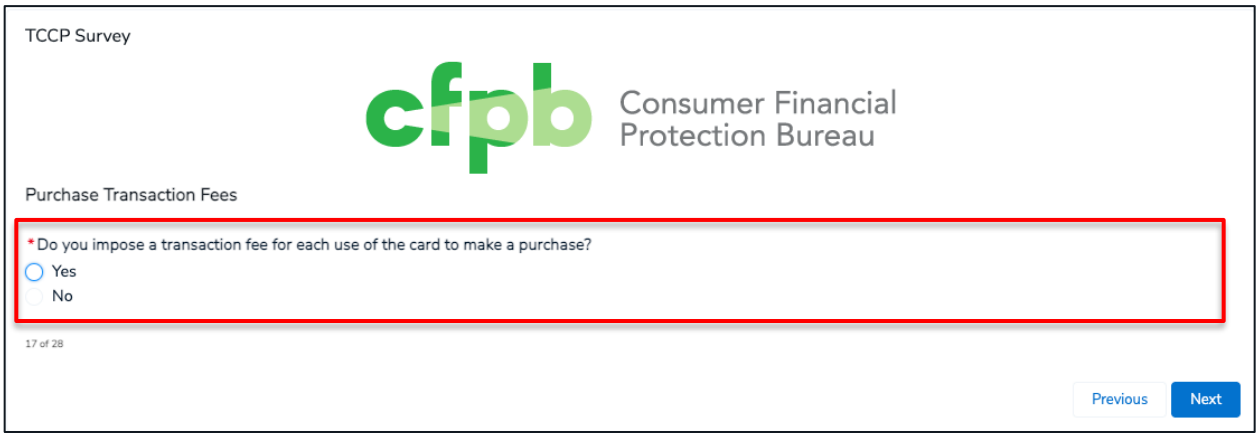


b. If “**No**”, no further questions will display, and you can proceed to the next question.

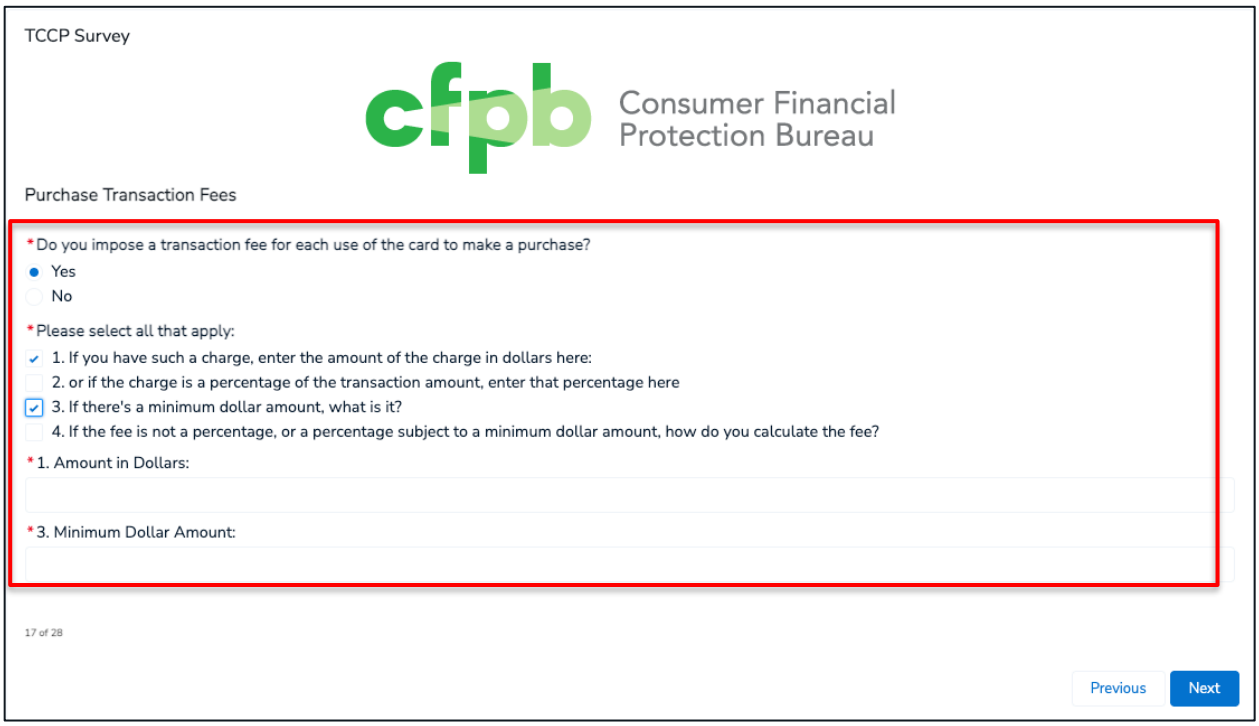
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

4.14 Purchase Transaction Fees

1. Select an answer for the question **"Do you impose a transaction fee for each use of the card to make a purchase?".**



   a. If "**Yes**", proceed by selecting all that apply and inputting the value of each corresponding question.

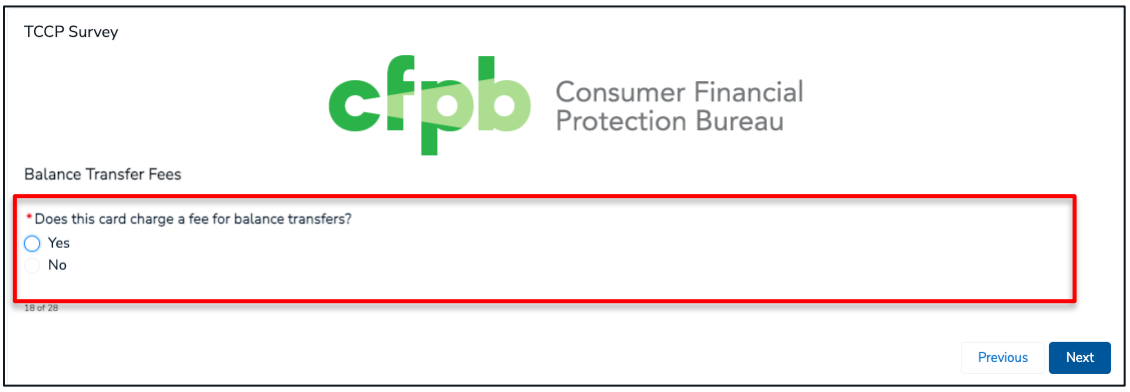


b. If “**No**”, no further questions will display, and you can proceed to the next question.

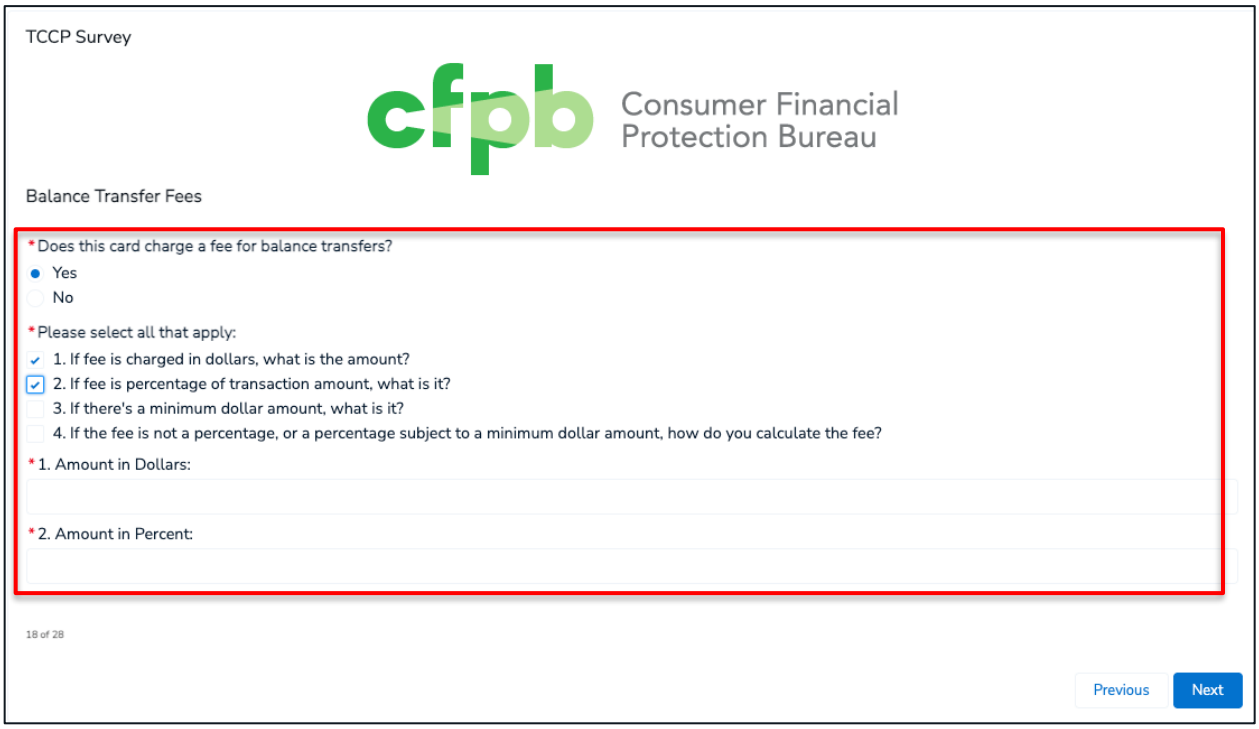
2. Once you have populated your answers, select “**Next**” to proceed to the next page.

4.15 Balance Transfer Fees

1. Select an answer for the question **"Does this charge a fee for balance transfers?".**



   a. If "**Yes**", proceed by selecting all that apply and inputting the value of each corresponding question.

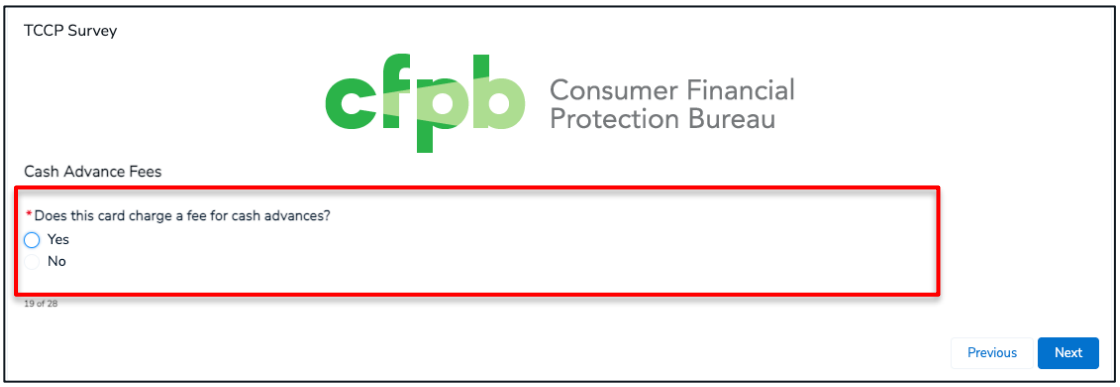


   b. If "**No**", no further questions will display, and you can proceed to the next question.

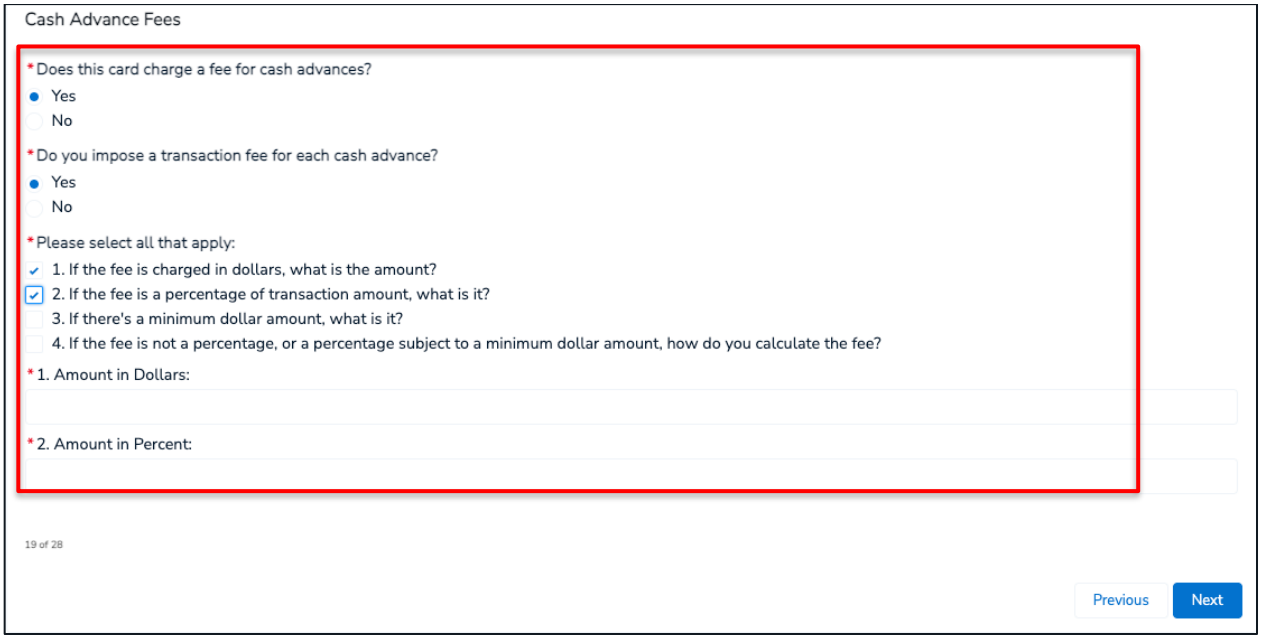
2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.16 Cash Advance Fees

1. Select an answer for the question **"Does this charge a fee for cash advances?".**



   a. If "**Yes**", select and answer for the question **"Do you impose a transaction fee for each cash advance?"** and proceed by selecting all that apply and inputting the value of each corresponding question.

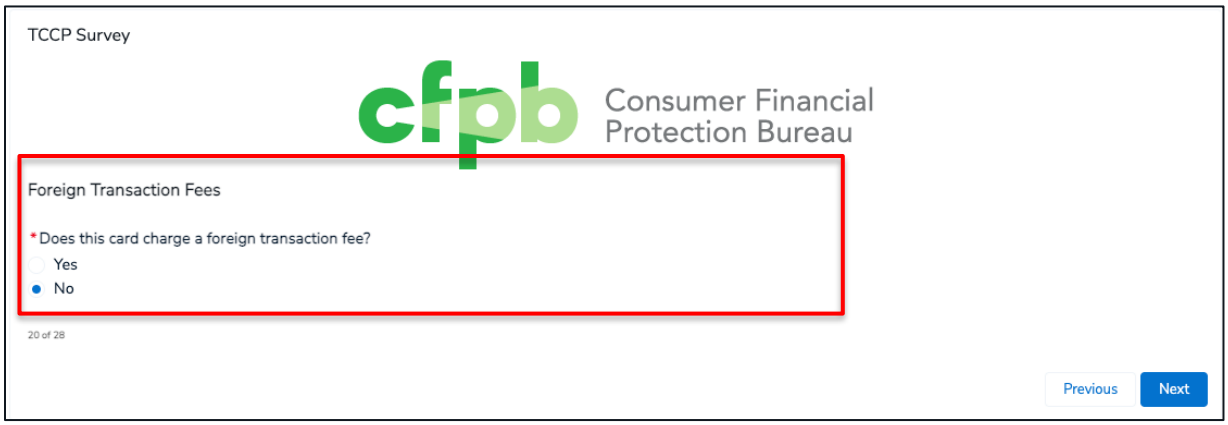


   b. If "**No**", no further questions will display, and you can proceed to the next question.

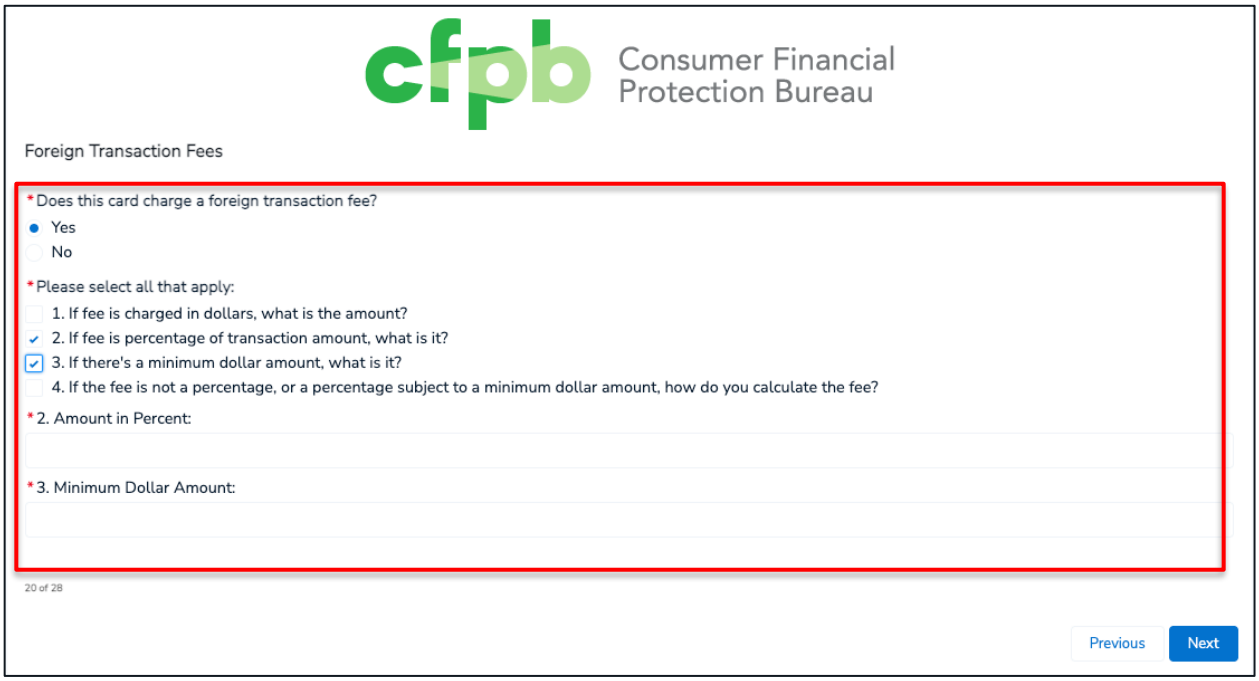
2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.17 Foreign Transaction Fees

1. Select an answer for the question **"Does this charge a foreign transaction fee?".**



   a. If "**Yes**", proceed by selecting all that apply and inputting the value of each corresponding question.

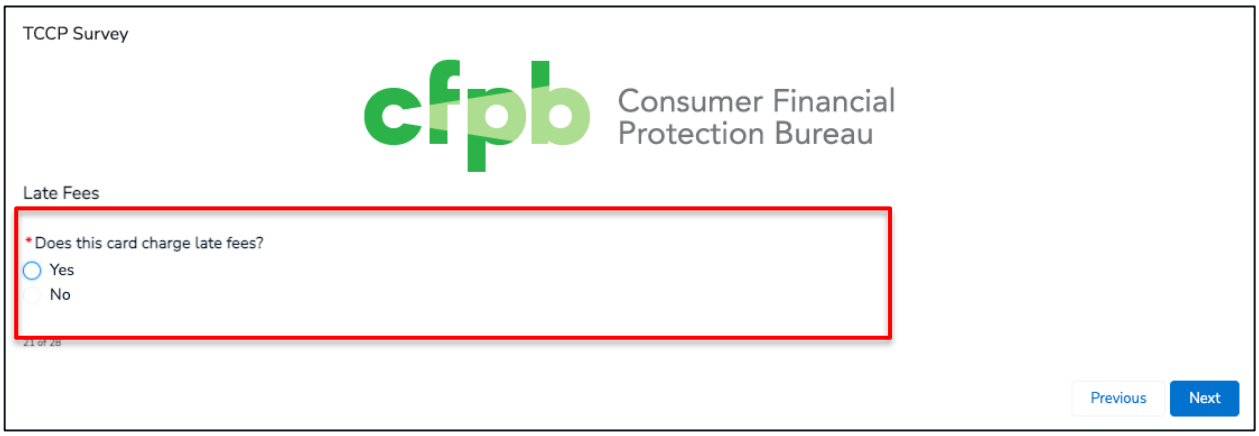


   b. If "**No**", no further questions will display, and you can proceed to the next question.

2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.18 Late Fees

1. Select an answer for the question **“Does this charge late fees?”.**



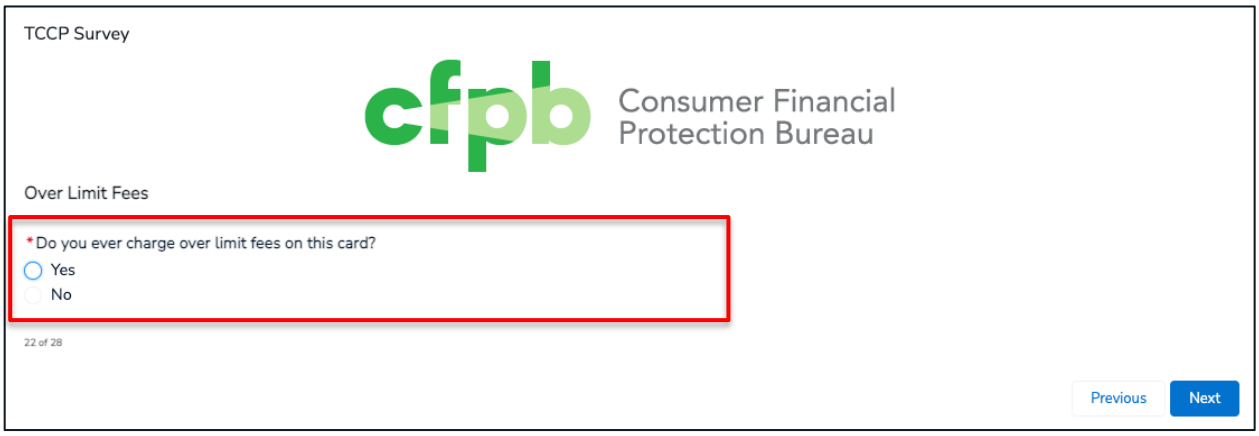
   a. If “**Yes**”, proceed by selecting all that apply and inputting the value of each corresponding question.

   b. If “**No**”, no further questions will display, and you can proceed to the next question.

2. Once you have populated your answers, select “**Next**” to proceed to the next page.

4.19 Over-Limit Fees

1. Select an answer for the question **"Do you ever charge over limit fees on this card?".**



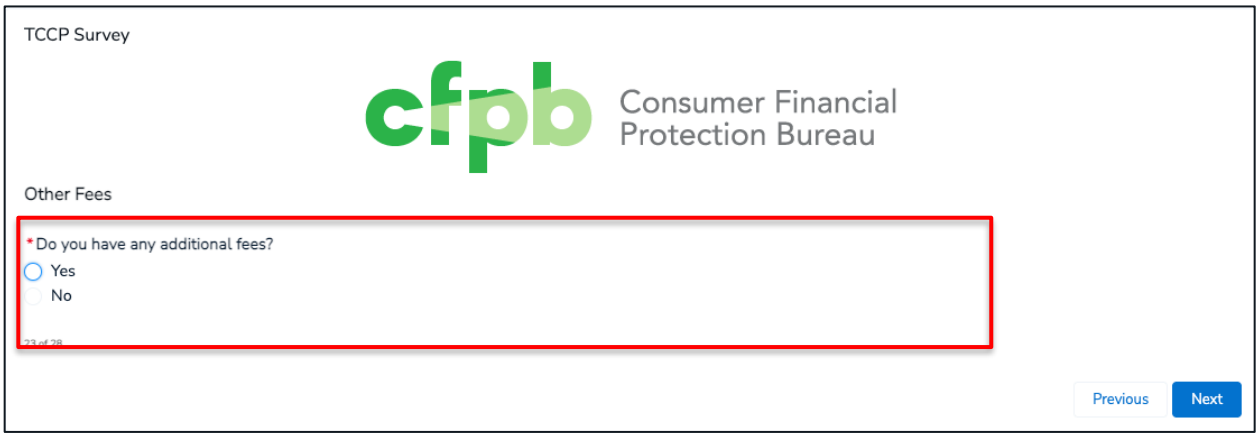
   a. If "**Yes**", proceed by selecting all that apply and inputting the value of each corresponding question.

   b. If "**No**", no further questions will display, and you can proceed to the next question.

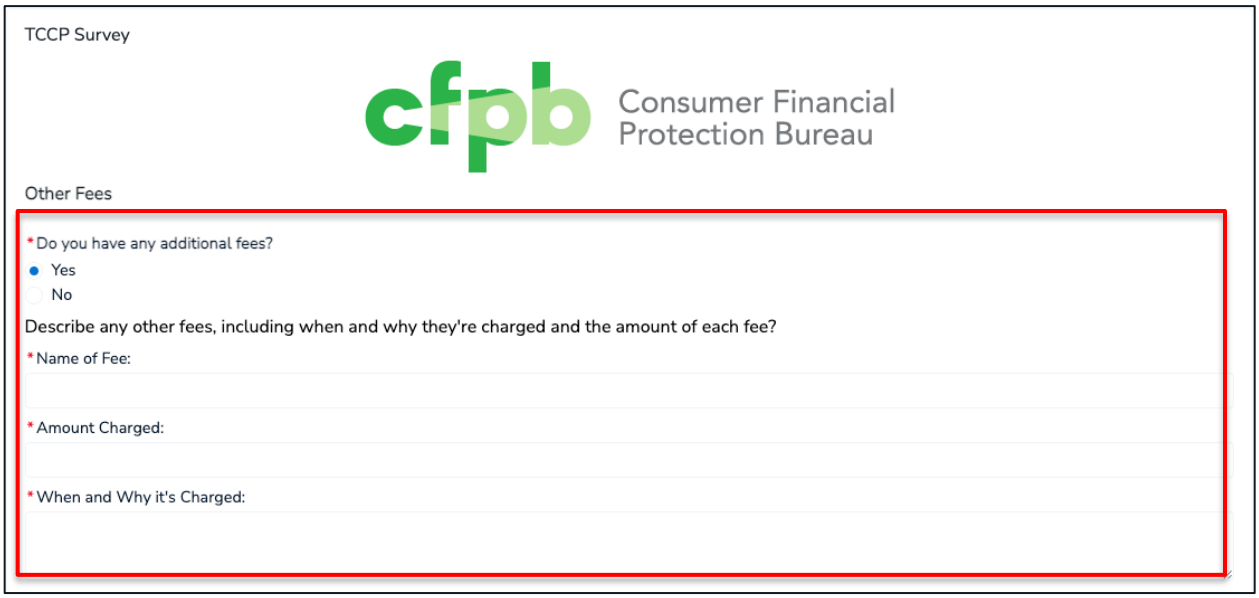
2. Once you have populated your answers, select "**Next**" to proceed to the next page.

4.20 Other Fees

1. Select an answer for the question **“Do you have any additional fees?”.**

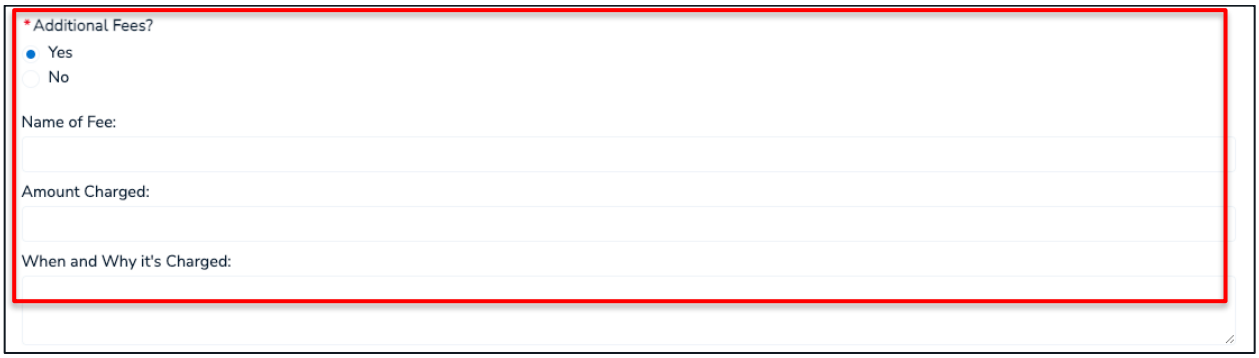


   a. If “**Yes**”, proceed by populating the **Name of the Fee**, **Amount Charged**, **When and Why it’s Charged**.



   b. If “**No**”, no further questions will display, and you can proceed to the next question.

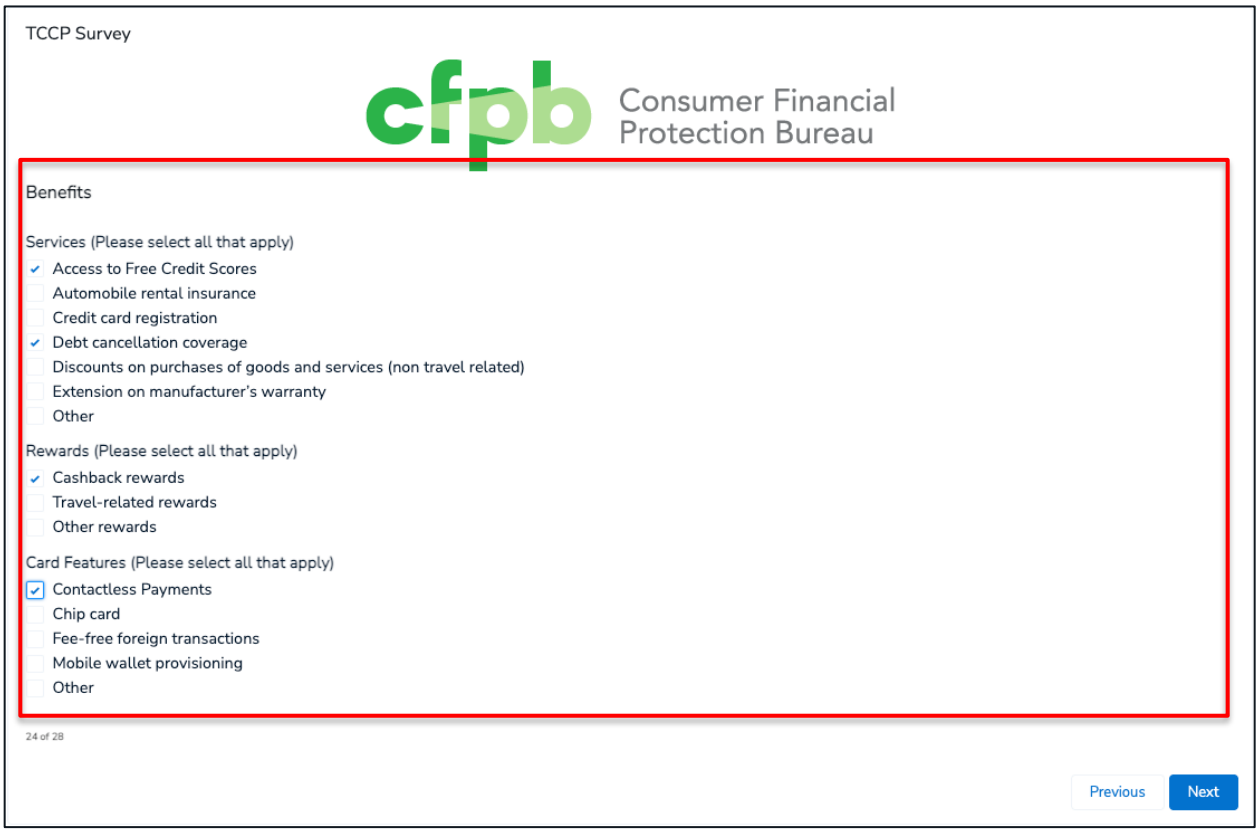
2. Select an answer for the question **"Additional Fees?"**
    a. If "**Yes**", proceed by populating the additional **Name of the Fee**, **Amount Charged**, **When and Why is Charged** as needed.



    b. If "**No**", no further questions will display, and you can proceed to the next question.
3. Once you have populated your answers, select "**Next**" to proceed to the next page.

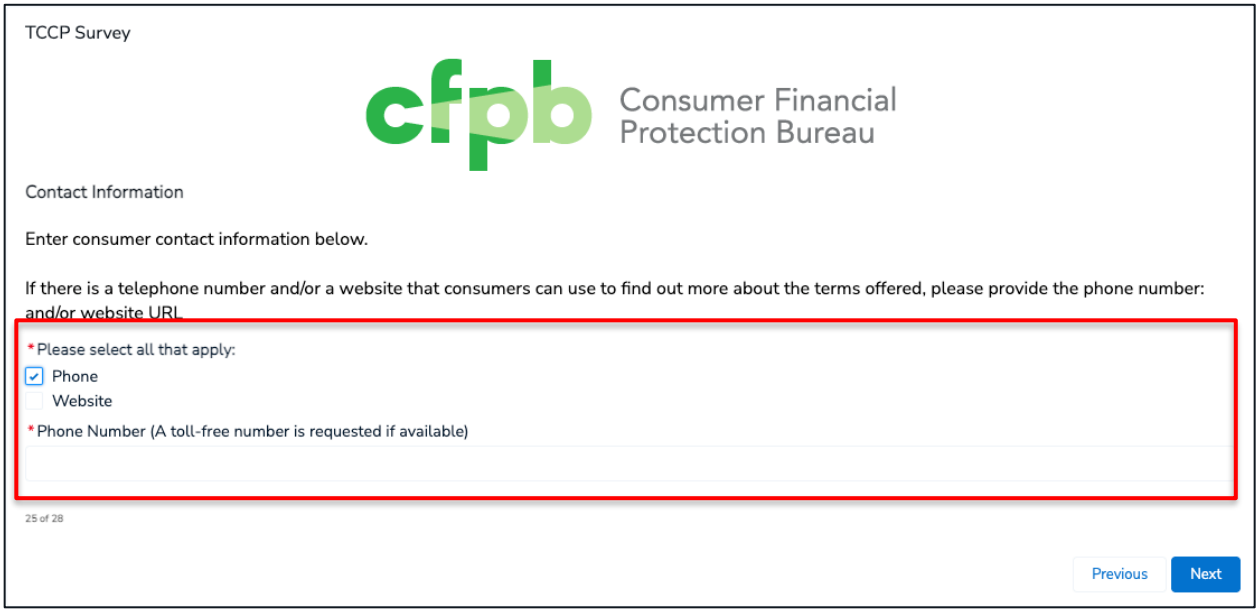
4.21 Benefits

1. Select all options available for **“Services”.**
    a. If None, then leave blank and proceed to the next question.
2. Select all options available for **“Rewards”.**
    a. If None, then leave blank and proceed to the next question.
3. Select all options available for **“Card Features”.**
    a. If None, then leave blank and proceed to the next question.
4. Once you have populated your answers, select “**Next**” to proceed to the next page.



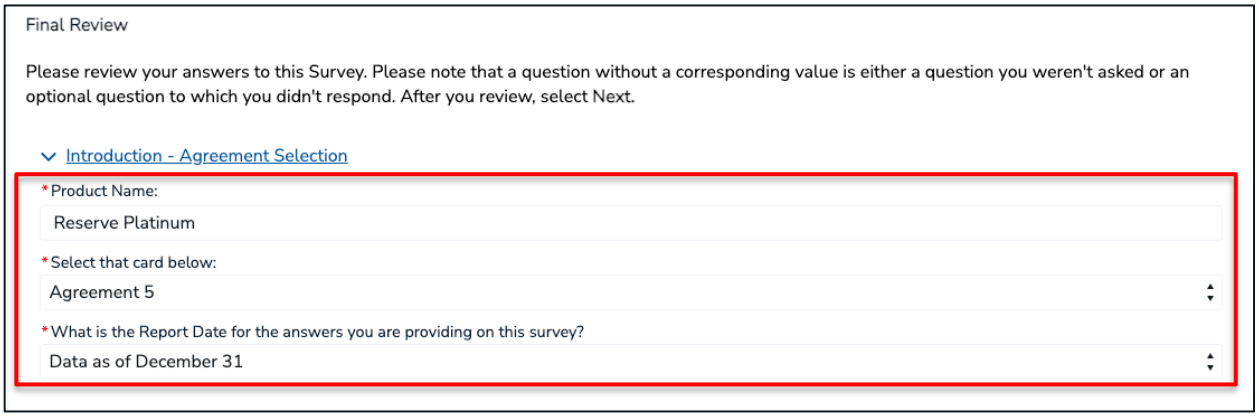
4.22 Contact Information

1. Select all the contact methods that are available.
    a. Input the value of each corresponding contact method.
2. Once you have populated your answers, select "**Next**" to proceed to the next page.



4.23 Final Review

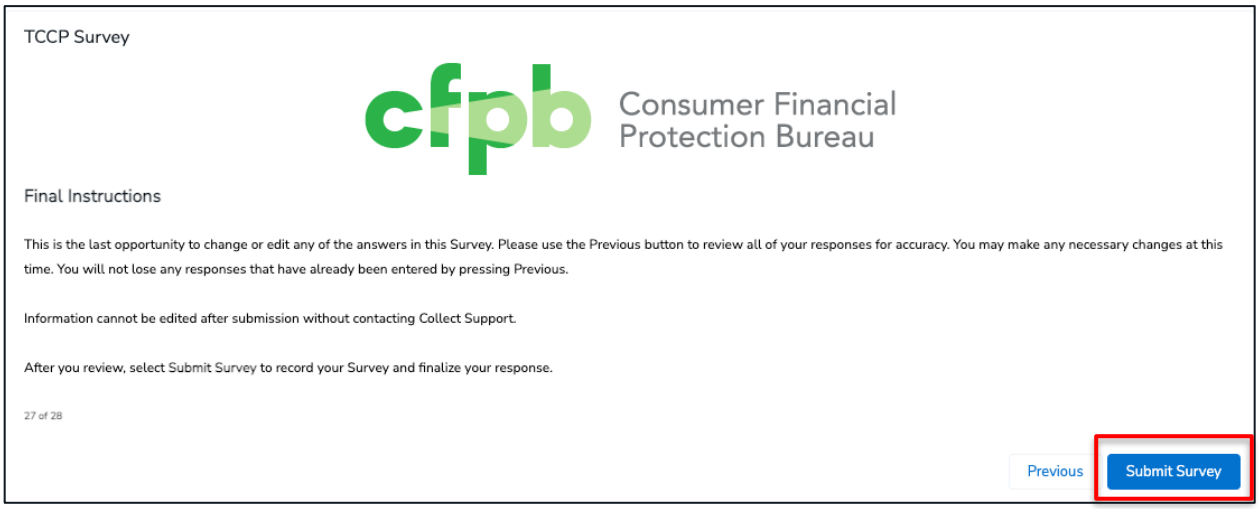
1. On this Final Review page, you will see all the responses that you have inputted for each question of the survey. Please review all the questions and responses one last time and if any updates are needed, please make the adjustment directly within the corresponding fields.



2. Once you have completed your review, select "**Next**" to proceed to the next page

4.24 Final Instruction

1. On this page, please review the final instructions and if all good please proceed to submit the survey by select "**Submit Survey**".

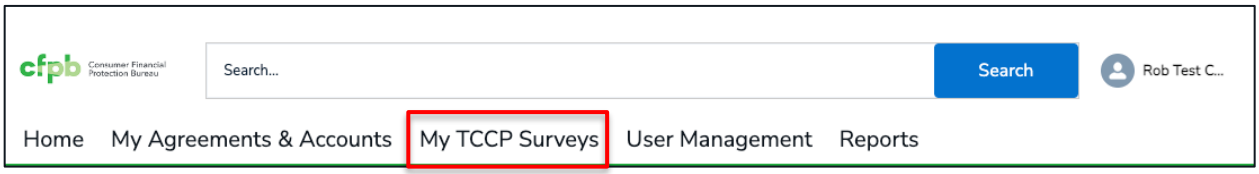


4.25 Survey Complete

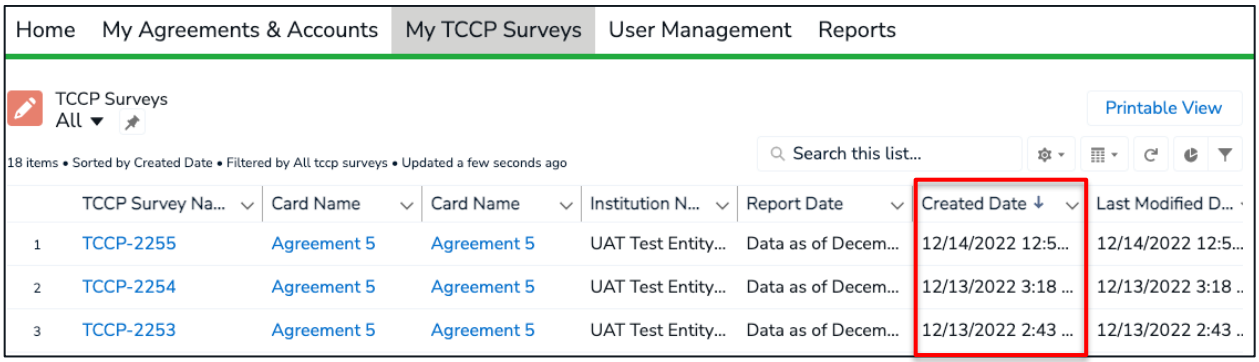
1. Congratulations! Your Survey responses have been recorded and submitted to the CFPB. You may now navigate back to the homepage or log out and close this page.

5. View Submitted TCCP Surveys

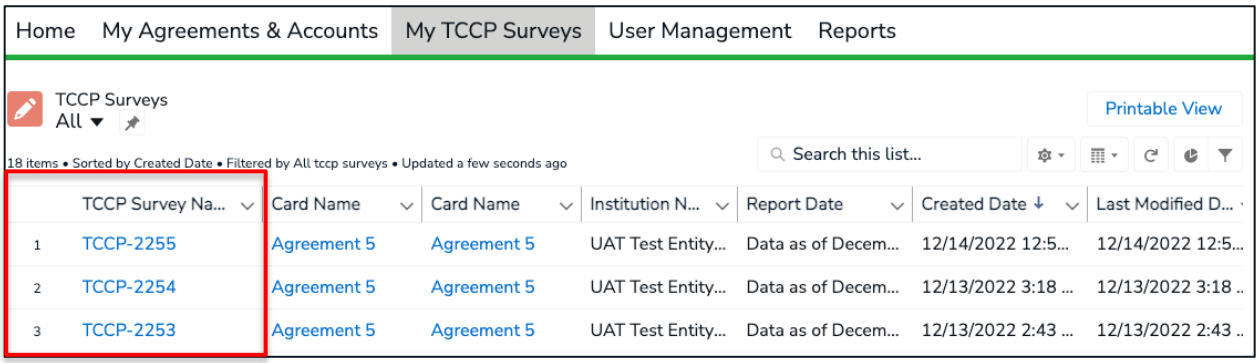
1. On the top navigation bar, select "**My TCCP Surveys**".



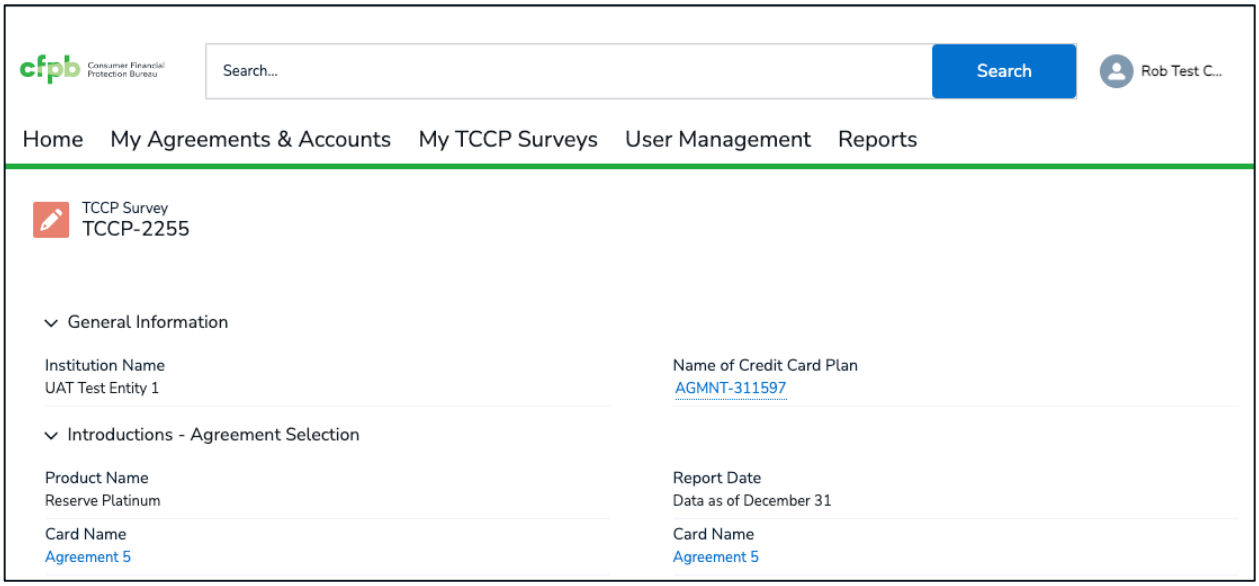
2. Locate the desired TCCP Survey record, by looking at the "*Created Date*".



3. Select the "**TCCP Survey Name**" to open the record.



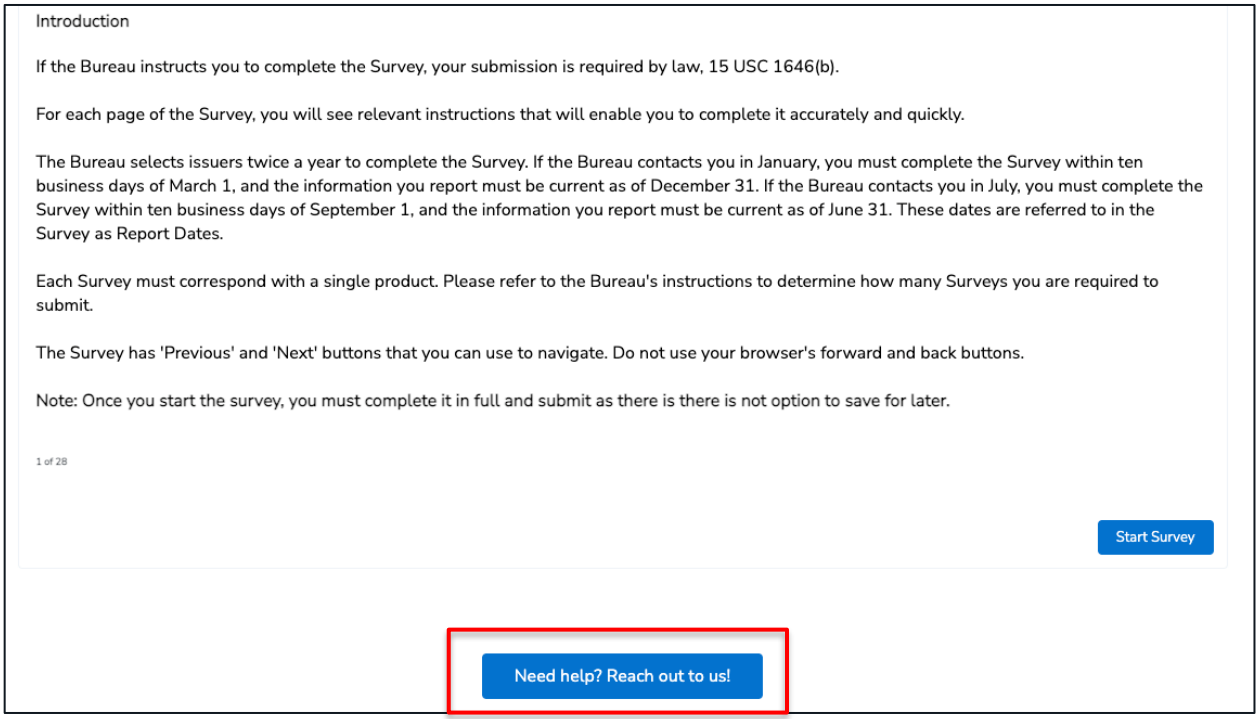
4. View the TCCP Survey responses.



6. Contact Collect Support

1. Have you submitted information in error? Need additional help in completing your TCCP Survey? We're here to help. There are two easy ways to reach out to the Collect Support Team.

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



3. 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.