

Collect – Credit Card Agreement User Guide

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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:

Date	Version	Summary of Changes
July 2022	2	Added report functionality (Section 8).
November 2021	1	Original document

1. Introduction

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.

This document provides a detailed walkthrough of how to create a credit card entry and upload an agreement for it, amend an agreement for an existing agreement, or withdraw a credit card agreement using [Collect](#). Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau will no longer accept credit card agreements 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 agreements through Collect. These resources can be found on the Bureau's Collect submission instructions page 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 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 Quarterly Credit Card Agreement (QCCA) 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. If a point of contact is unavailable, users are always able to contact the Collect Support team directly by emailing Collect_Support@cfpb.gov.


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. 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.

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							New	Change Owner	Printable View
Credit Cards									
18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago		Search this list...							
	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.

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 ⓘ

In order to make updates, select **Edit**. If updates are made, select **Save** to save the updates and close the window or **Cancel** to close the window without making updates.



Enter the name of the product (Example: "Ficus Bank Platinum Alpha Card")

Edit Intake


* Agreement Name ⓘ Example Credit Card	Status Active
* Issuer Name Example Issuer	Initial Offer Date of Agreement ⓘ 9/9/2021
Document Review --None--	Agreement Withdrawal Date ⓘ

[Cancel](#) [Save & New](#) [Save](#)

To review the agreement documents, select the document name in the documents box on the details page.

 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		

The system will direct you to a file detail page that will allow you to view the previously submitted 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
Amended Prepaid Agreement

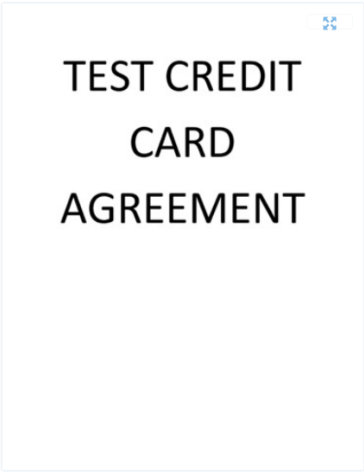
[+ Follow](#)
[Download](#)
[Upload New Version](#)
[Edit File Details](#)


Size
81KB


File Extension
pdf


Owner
Testing Provisioning

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




 Shared with (2)

 Testing Provisioning
Owner


 IFL-20093
Viewer

[View All](#)

 Versions (1)

Version 1
Testing Provisioning | 6/2/2022 4:05 PM

[View All](#)

 Followers (0)

If any of the documents are incorrect, please follow the instructions 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.

When all details have been confirmed, you may optionally set the **Document Review** value. 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.

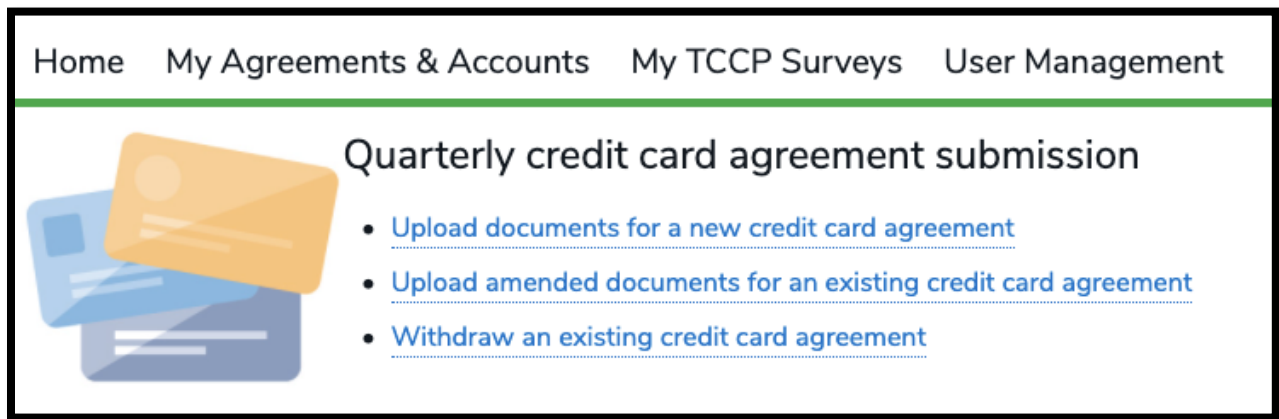
The screenshot shows a web form titled "Edit Intake". It contains the following fields and controls:

- Agreement Name**: A text input field with a red asterisk and an information icon. The value is "Example Credit Card".
- Status**: A text label with the value "Active".
- Issuer Name**: A text input field with a red asterisk, an information icon, and a small icon of a document with a checkmark. The value is "Example Issuer". There is a close button (X) to the right of the field.
- Initial Offer Date of Agreement**: A date input field with a red asterisk and an information icon. The value is "9/9/2021". There is a calendar icon to the right of the field.
- Document Review**: A dropdown menu with the value "--None--".
- Agreement Withdrawal Date**: A date input field with a red asterisk and an information icon. There is a calendar icon to the right of the field.

At the bottom right of the form, there are three buttons: "Cancel", "Save & New", and "Save".

4. Create a new credit card agreement intake

Before uploading a credit card agreement, you must first create a new credit card agreement intake entry in the Collect system. From the Collect homepage, select **Upload documents for a new credit card agreement**.



Enter all required fields:


- Agreement Name: this is the name of the credit card.
- Issuer Name: this will be auto-populated when you enter your institution's name in **Search Entities**.
- Initial Offer Date of Agreement: the date the agreement was first offered.

Note: All fields with a (*) next to them are required.

Select **Confirm** to proceed.

The screenshot shows the 'New Credit Card' form. It has three required fields: 'Agreement Name' (with an information icon), 'Initial Offer Date of Agreement' (with an information icon and a calendar icon), and 'Issuer Name' (with a search bar labeled 'Search Entities...'). A blue 'Confirm' button is located at the bottom of the form.

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

 Intake
AGMNT-226790

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

Agreement Name ⓘ
New Credit Card


Status
Active


Issuer Name
[Example Issuer](#)

Initial Offer Date of Agreement ⓘ
9/25/2021


Document Review

Agreement Withdrawal Date ⓘ


 Current Agreement for New Credit Card [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
------	------

 Past Agreements for New Credit Card


AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
------------------	--------------------------	--------------

 Documents

NAME	TYPE
------	------

5. Add agreement documents to a credit card agreement

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

 Intake
AGMNT-226790

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

Agreement Name ⓘ

New Credit Card

Status

Active

Issuer Name


Example Issuer


Initial Offer Date of Agreement ⓘ

9/25/2021


Document Review

Agreement Withdrawal Date ⓘ


 Current Agreement for New Credit Card
 [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
------	------

 Past Agreements for New Credit Card

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
------------------	--------------------------	--------------

 Documents

NAME	TYPE
------	------

Add the **Agreement Effective Date**. A dropdown calendar will appear when you select the input field.

New Agreement

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

* Agreement Effective Date

Calendar view for November 2021:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11

Today

After the **Agreement Effective Date** has been entered, select **Continue** to proceed.

New Agreement

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

* Agreement Effective Date

Sep 9, 2021

Cancel Continue

Submissions must contain the credit card agreement, the pricing addendum, and may optionally include a variable terms addendum if applicable. An issuer must submit only one pricing addendum with each agreement. This may be submitted all in one file, or in two or three files.

Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.

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 contact Collect Support (see Section 9).

Please see the Bureau's March 31, 2021 [statement](#) rescinding the earlier flexibility statement and providing information on making delayed submissions.

Search...

My Agreements & Documents

take
AGMNT-226762

ment Name ⓘ
e Credit Card

Name
e Issuer

ment Review

Search

Christophe...

Withdraw Agreement

Edit

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

If you included all required information in a single document, and selected the appropriate Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.

Please see the Bureau's March 31, 2021 [statement](#) rescinding the earlier flexibility statement and providing information on making delayed submissions.

Search...

My Agreements & Documents

ke
GMNT-226762

ent Name
Credit Card

ame
[Issuer](#)

nt Review

ent Agreement for Exa

MENT NUMBER

AGREEMENT EFFECTIVE DATE

CREATED DATE

STATUS

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.

This agreement is incomplete because it is missing the following documents: Pricing Addendum

* Document Type(s)

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

Attachment

[Upload Files](#) Or drop files

document.pdf

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

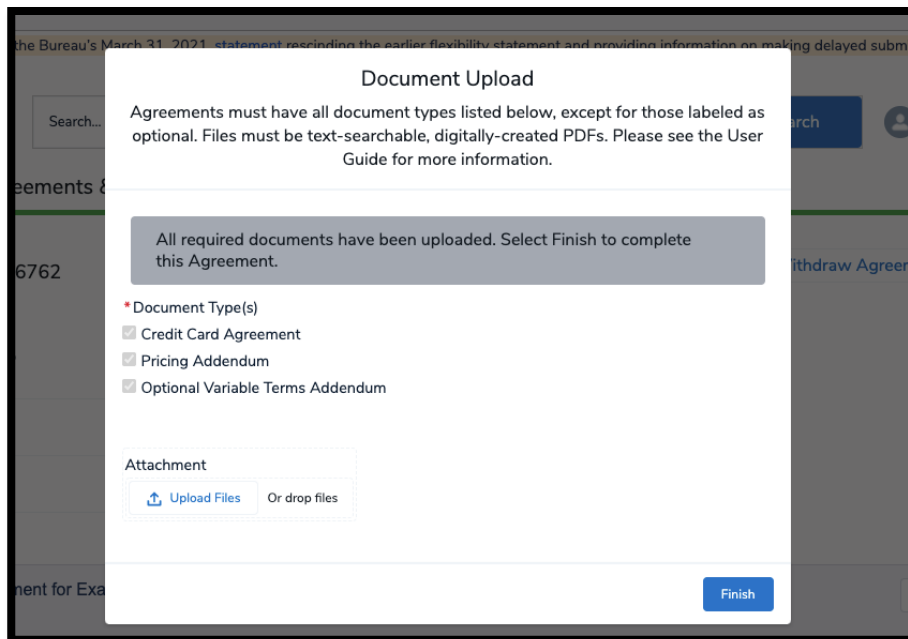
Search

Christoph

Withdraw Agreement

New Agree

After all required document types have been uploaded, select **Finish**. You have now successfully submitted a credit card agreement.



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)

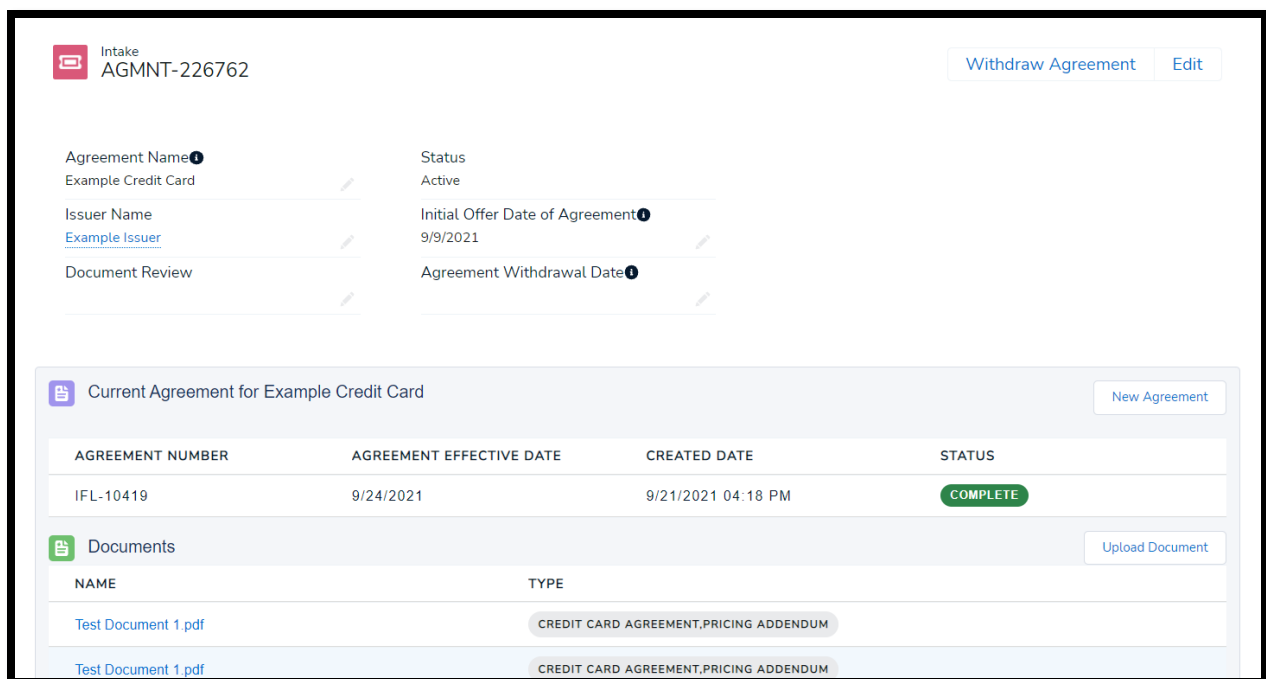
- ☒ Credit Card Agreement
- ☒ Pricing Addendum
- ☒ Optional Variable Terms Addendum

Attachment

[Upload Files](#) Or drop files

[Finish](#)

After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement has been completed with all relevant documents uploaded. Uploaded documents will be displayed in the **Documents** section of the **Current Agreement for [Agreement Name]** box.



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

6. Amend an existing credit card agreement

You can amend an agreement by uploading additional documents that have not been included or archive previously submitted documents and uploading new files for the credit card agreement, pricing addendum, and variable terms addendum. This is the process through which issuers will make an affirmative quarterly submission to provide an updated agreement. There are two ways to begin the process of amending an existing credit card agreement.

First, you can locate your agreement by selecting **Upload amended documents for an existing credit card agreement** from the Collect Homepage. This will direct you to the credit card list.

[Home](#) [My Agreements & Accounts](#) [My TCCP Surveys](#) [User Management](#)



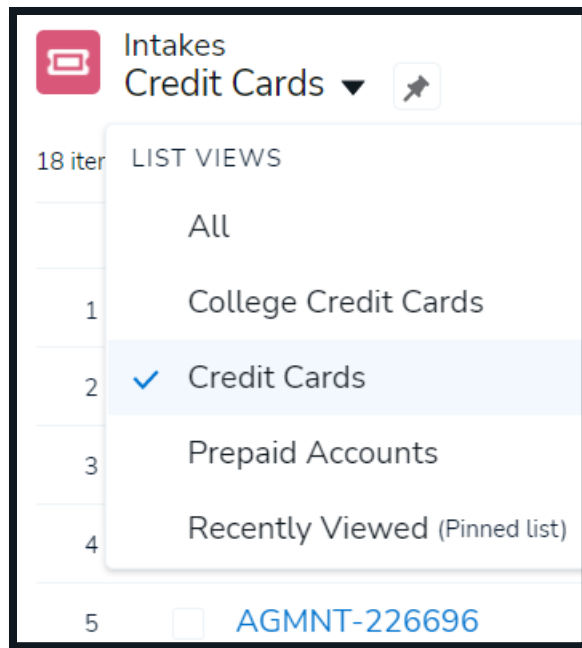
Quarterly credit card agreement submission

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

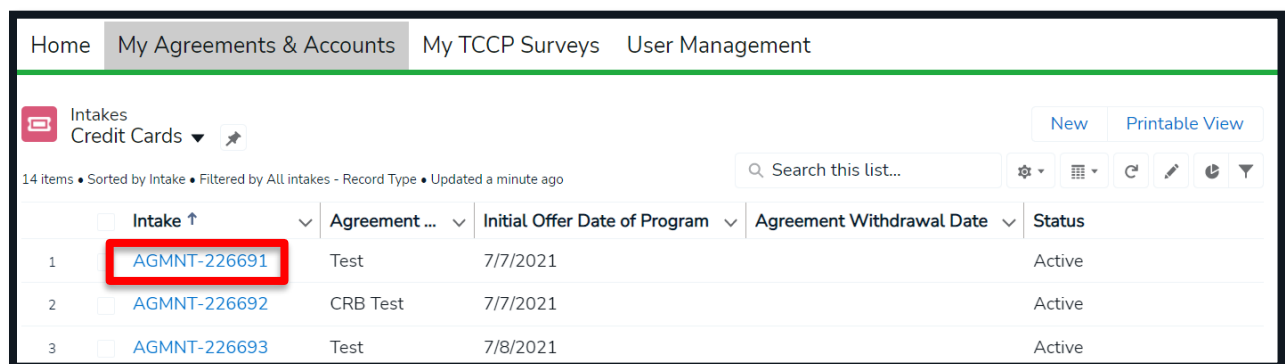
Alternatively, you can view all of your agreements by selecting **My Agreements & Accounts** from the toolbar.

[Home](#) [My Agreements & Accounts](#) [My TCCP Surveys](#) [User Management](#)

Using either method, the system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.



Once you are viewing the credit card list, select the Credit Card Agreement you would like to amend by selecting the Intake record number.



Selecting the Intake number will navigate you to that Agreement page. Select **Upload Document** in the current agreement box in order to add additional documents for an incomplete agreement, following the instructions in section 5.

Current Agreement for Test

New Agreement

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10409		8/30/2021 11:12 AM	INCOMPLETE

Documents

Upload Document

This agreement is incomplete because it is missing the following documents: Pricing Addendum, Credit Card Agreement

NAME	TYPE
------	------

When you upload an amended or new document for the agreement, current agreement documents will be automatically archived. To do so, select **New Agreement**. Archived documents will be visible in the **Past Agreements for [Agreement Name]** box. 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.

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

Enter the **Agreement Effective Date**. A dropdown calendar will appear when you select the input field.

The screenshot shows a 'New Agreement' modal window. The title is 'New Agreement'. Below the title, it says: 'This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.' There is a text input field labeled '* Agreement Effective Date'. A calendar dropdown is open, showing the month of November 2021. The calendar has a grid with days of the week (Sun, Mon, Tue, Wed, Thu, Fri, Sat) and dates (1-31). The year '2021' is selected in a dropdown next to the month. A 'Today' link is at the bottom of the calendar. The background shows a blurred view of the main application interface with a search bar and a list of agreements.

Select **Continue** to proceed.

The screenshot shows the same 'New Agreement' modal window. The text input field now contains 'Sep 9, 2021'. The calendar dropdown is no longer open. At the bottom right of the modal, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted in blue. The background shows the same blurred application interface as the previous screenshot.

Agreement document files must include the credit card agreement, pricing addendum, and optionally the variable terms addendum. This may be submitted all in one file, or in two or three files. An issuer must submit only one pricing addendum with each agreement.

- Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.
- 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 contact Collect Support (see Section 9).

Please see the Bureau's March 31, 2021, statement rescinding the earlier flexibility statement and providing information on making delayed submissions.

Search...

My Agreements & Documents

take
AGMNT-226762

ment Name ⓘ
e Credit Card

Name
e Issuer

ment Review

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

Search

Christophe...

Withdraw Agreement Edit

If you included all required information in a single document and selected the appropriate Submission Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.

Please see the Bureau's [March 31, 2021 statement](#) rescinding the earlier flexibility statement and providing information on making delayed submissions.

Search...

My Agreements & Documents

ake
GMNT-226762

ent Name
Credit Card

ame
[Issuer](#)

nt Review

ent Agreement for Exa

MENT NUMBER

AGREEMENT EFFECTIVE DATE

CREATED DATE

STATUS

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.

This agreement is incomplete because it is missing the following documents: Pricing Addendum

* Document Type(s)

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

Attachment

[Upload Files](#) Or drop files

document.pdf

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

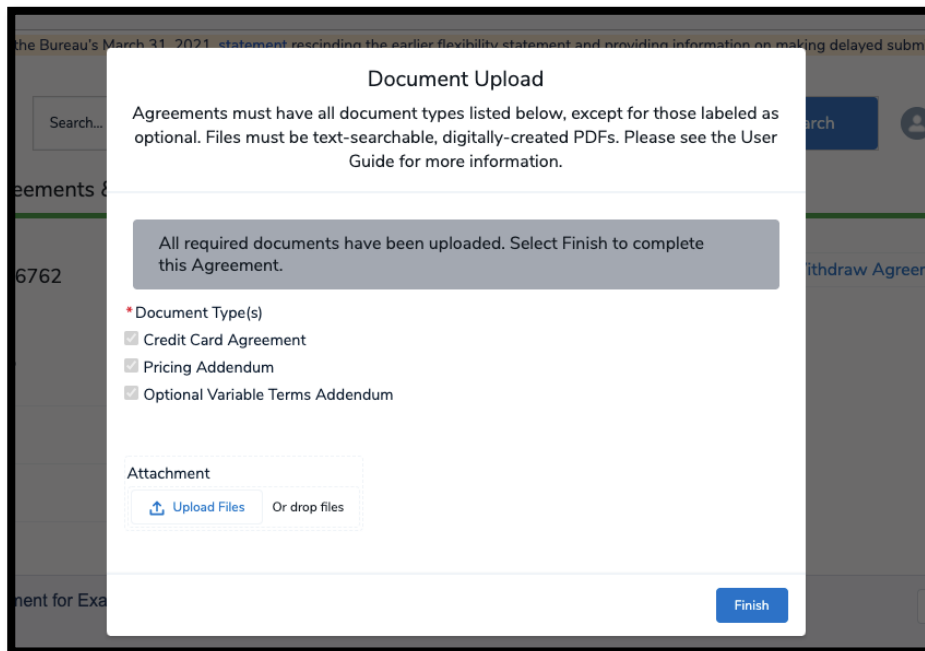
Search

Christoph

Withdraw Agreement

New Agree

After all required document types have been uploaded, select **Finish**. You have now successfully submitted a credit card agreement.



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)

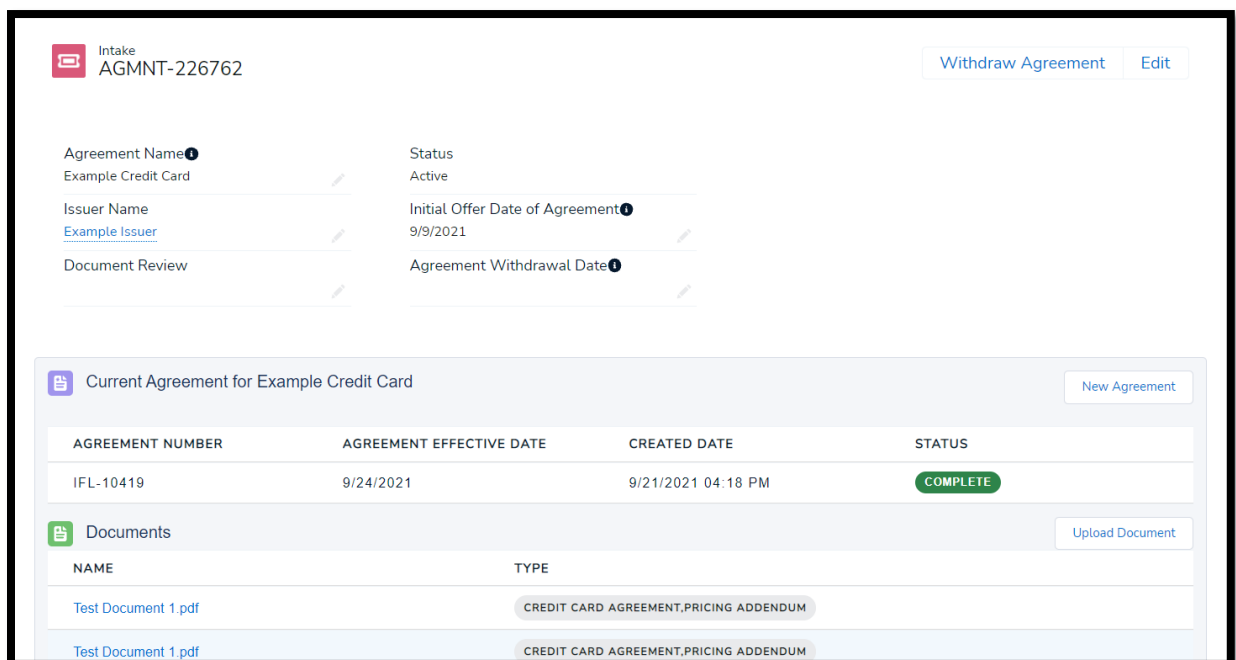
- ☒ Credit Card Agreement
- ☒ Pricing Addendum
- ☒ Optional Variable Terms Addendum

Attachment

[Upload Files](#) Or drop files

[Finish](#)

After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement submission has been completed. Previously submitted agreements will remain archived within the intake record.



Intake
AGMNT-226762

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

Agreement Name ¹
Example Credit Card

Status
Active

Issuer Name
[Example Issuer](#)

Initial Offer Date of Agreement ¹
9/9/2021

Document Review

Agreement Withdrawal Date ¹

[New Agreement](#)

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

[Upload Document](#)

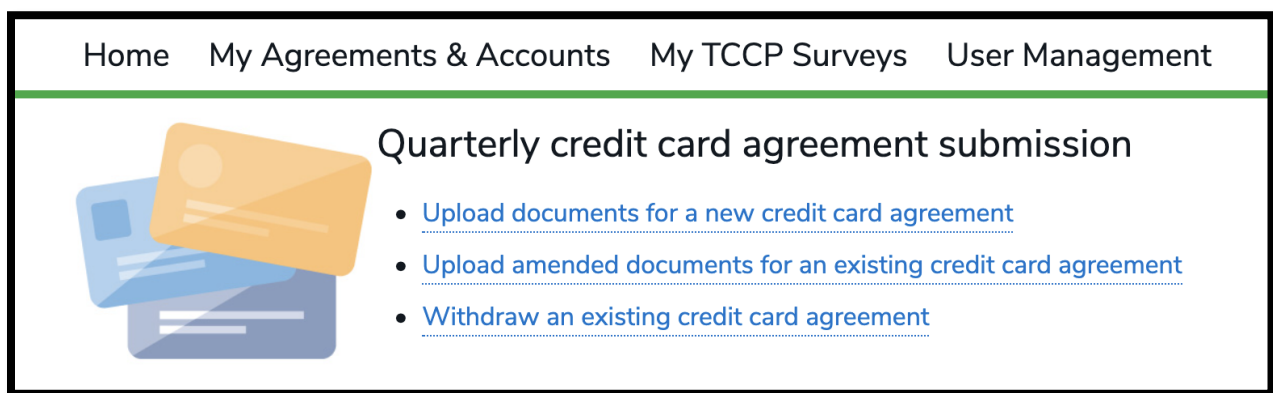
Documents

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

7. Withdraw a credit card agreement

An issuer will need to withdraw a credit card agreement if the agreement is no longer offered. There are two ways to begin the process of withdrawing an entry for a previously submitted credit card agreement.

First, from the Collect homepage, select **Withdraw an existing credit card agreement**. The system will direct you to the credit card list.



Alternatively, you can select **My Agreements & Accounts** from the toolbar. The system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.



From the credit card list, select the Credit Card Agreement you would like to withdraw by selecting the Intake record number.

Home

My Agreements & Accounts

My TCCP Surveys

User Management

Intakes

Credit Cards

New

Printable View

14 items

Sorted by Intake

Filtered by All intakes - Record Type

Updated a minute ago

Search this list...

	<div><div></div><div>Intake</div><div></div></div>	<div><div></div><div>Agreement ...</div><div></div></div>	<div><div></div><div>Initial Offer Date of Program</div><div></div></div>	<div><div></div><div>Agreement Withdrawal Date</div><div></div></div>	<div><div></div><div>Status</div><div></div></div>
1	<div><div></div><div>AGMNT-226691</div></div>	Test	7/7/2021		Active
2	<div><div></div><div>AGMNT-226692</div></div>	CRB Test	7/7/2021		Active
3	<div><div></div><div>AGMNT-226693</div></div>	Test	7/8/2021		Active

The system will direct you to the selected agreement's details page. Select **Withdraw Agreement** to proceed.

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

Add the **Agreement Withdrawal Date**. A dropdown calendar will appear when you select the input field. Once the correct date has been selected, select the **Save** button to proceed.

Status
Active

Withdraw Agreement

* Agreement Withdrawal Date ⓘ

Cancel Save

You will be directed to the Credit Card Agreement page with the updated status of “withdrawn.” You will be unable to upload any new agreement documents for this Credit Card Agreement entry.

Current Agreement for Example Credit Card New Agreement

⚠ This agreement has been marked "withdrawn." No new agreement documents can be uploaded for this agreement.

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

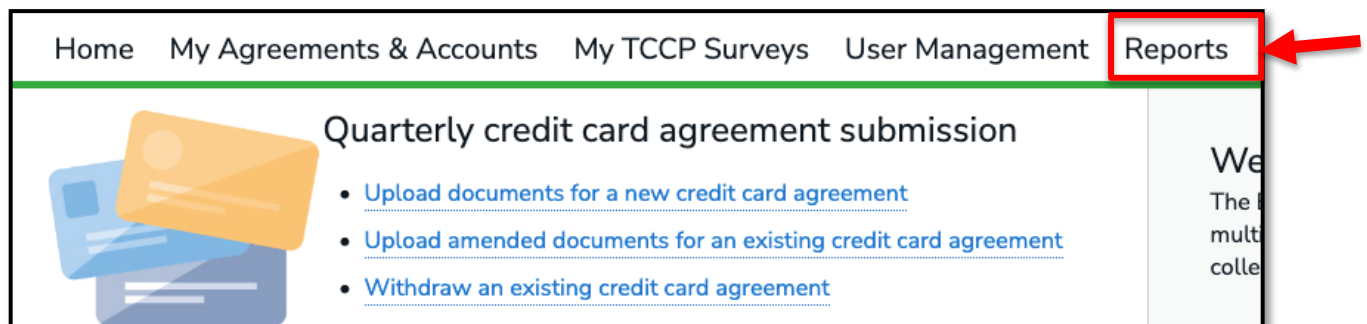
Documents

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

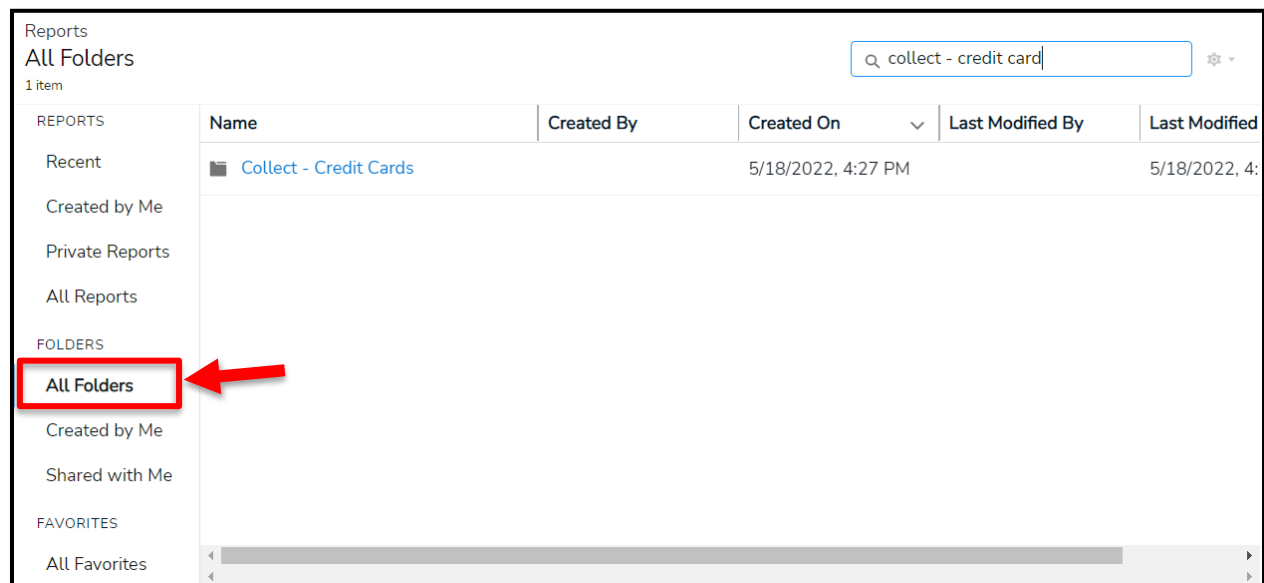
8. [NEW] Reports

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

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 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 – Credit Cards** folder. From within the folder, select the **Credit Cards** report.

Reports
All Folders > Collect - Credit Cards
1 item

REPORTS

	Name	Description	Folder	Created By	Created On	Subscribed
Recent	Credit Cards		Collect - Credit Ca		6/6/2022, 4:15 PM	
Created by Me						
Private Reports						
All Reports						

FOLDERS

- All Folders
- Created by Me
- Shared with Me

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

Report: Intakes
Credit Cards

Total Records
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
2	AGMNT-287411	Test Withdrawn 2	Test Collect Entity	-	Withdrawn	-	5/25/2022	
3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

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.

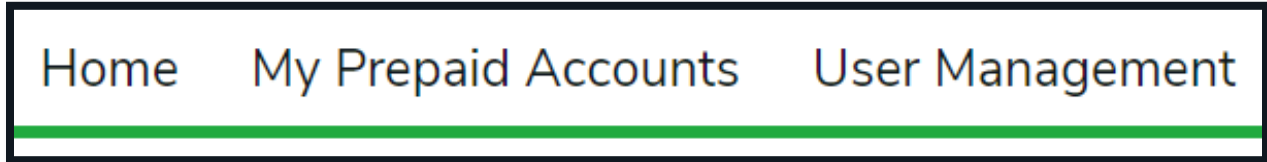
Report: Intakes
Credit Cards

Total Records
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
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3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

9. User management


To create users, or review which users are active or inactive, select **User Management** from the Collect homepage.



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 can also create a new user by selecting **Create New User**.

Available Users Create New User			
NAME	TITLE	EMAIL	ACTIVE / INACTIVE
Test User 1		testuser1@cfpb.test	Active? <input checked="" type="checkbox"/> Active
Test User 2		testuser2@cfpb.test	Active? <input checked="" type="checkbox"/> Active

In order to create a new user, you, if you are the point of contact, will be prompted to provide their first name, last name, title, phone number, and email address. Afterwards, select **Save Contact**. A new user has been created.



*First Name

*Last Name

Title

Phone Number

*Email

Cancel

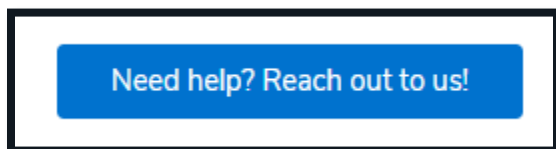
Save Contact

10. Contact Collect Support

Does your submission contain an error? Need additional help submitting credit card 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 credit card agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/credit-card-agreement-submission>.

10.1 Collect Support button

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

A contact form with a black border. At the top, it says "Have a question for us? Please use the form below to contact us." Below this are two fields: "Preferred Contact Method" with a dropdown menu showing "Email", and "Question/Comment" with a large text area and a vertical scrollbar on the right.

10.2 Email the Collect Support team directly

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.