Consumer Complaint Database Enhancements
Office of Consumer Response // July 2020
Office of Consumer Response

“Collecting, investigating, and responding to consumer complaints” is one of the six statutory “primary functions” of the Bureau.*

The Bureau's Office of Consumer Response:

• facilitates the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services;

• maintains procedures to provide timely response to consumer complaints and inquiries

Office of Consumer Response

- Answers questions
- Handles complaints
- Shares data and insights
## Handle complaints

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- **97%** of complaints sent to companies receive a timely response.
- We route most complaints in less than 1 day.
- Companies have 15 days to provide an initial response and up to 60 days to provide a final response, if needed.
- Published within 60 days or when the company responds, whichever first.
- Consumers have 60 days to provide feedback.
Handle complaints

**Complaint submitted**
We accept complaints via the Bureau’s website, telephone, mail, email, fax, and referral.

**Review and route**
We route complaints to the company for response.

**Company response**
Company reviews the complaint and reports back about the steps taken.

**Complaint published**
We publish complaint information and – with consumers’ permission and after removing personal information – the description of what happened.

**Consumer review**
Consumer reviews the company response and has the opportunity to give feedback about the complaint process.

- **97%** of complaints sent to companies receive a timely response.
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**Communication**
Consumers who submit online receive an email acknowledging receipt of their complaint. All others receive communications by postal mail.

**Communication**
We inform the consumer when their complaint has been routed to the company for a response.

**Communication**
We inform the consumer when the company has responded to their complaint.

**Communication**
We send consumers a reminder email if they have not logged into the portal to review the company response.
Share data and insights

Supervision

Enforcement

Rulemaking

Education
Tools we use to analyze and monitor complaints

**Explorer**
Search complaints and stories to enhance your insights

**Geospatial**
View complaints on a map and add context using data layers

**Trends**
View visualizations of complaint information based on filters and search terms

**Advanced analytics**
Identify spikes (anomalous increases) in complaint data

**Interactive reports**
Use self-service reporting tools to explore complaint data
[W]e are working to develop modern data visualization and trend analytics tools that will make it easier for consumers, researchers, advocates, and other stakeholders to explore the data and quickly look at the data in a clearer and more powerful interface.

Director Kraninger

Speech at the National Consumer Empowerment Conference (Sep. 18, 2019)
Tools available to the public

Explorer
Search complaints and stories to enhance your insights

Geospatial
View complaints on a map and add context using data layers

Trends
View visualizations of complaint information based on filters and search terms
Recent enhancements to the Consumer Complaint Database
Nov. 2017: Complaint search

Complaint Search
Mar. 2018: RFI on public reporting of complaints
Sep. 2019: Enhancements announced

Complaint Search

Announcement

Request for Information
Sep. 2019: Enhanced disclosures

Complaint Search

Request for Information

Announcement

Disclosures

Before you start a complaint
Curious how the complaint goes through?
Have you tried reaching the company?
Answer questions unique to products and services

Things to know before
Complaints are published after the consumer, or after 15 days, whichever is later.
Complaints are not necessarily an indication of fraud or company.
Learn more
Don't verify all the allegations
Apr. 2020: Maps launched

Complaint Search

Request for Information

Announcement

Disclosures

Maps
Jul. 2020: Trends launched

Complaint Search

2018

Request for Information

2019

Announcement

2020

Maps

Trends

Disclosures

CONSUMER FINANCIAL PROTECTION BUREAU
Collecting stakeholder feedback along the way
Database enhancements

Complaint Search

Announcement

Maps

Trends

Disclosures
Sharing complaint data with the public

Consumer Complaint Database

This database is a collection of complaints about consumer financial products and services that we sent to companies for response.

Things to know before you use the database

Complaints are published after the company responds, confirming a commercial relationship with the consumer, or after 15 days, whichever comes first. Learn more.

Complaints are not necessarily representative of all consumers’ experiences with a financial product or company. Learn more.

We don’t verify all the allegations in complaint narratives. Learn more.