

Consumer Complaint Database Enhancements

Office of Consumer Response // July 2020



Consumer Financial
Protection Bureau

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

* 12 U.S.C. 5511(c)(2).

Office of Consumer Response



Answers questions



Handles complaints



Shares data and insights

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.

97%

of complaints sent to companies receive a timely response



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.

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.

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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



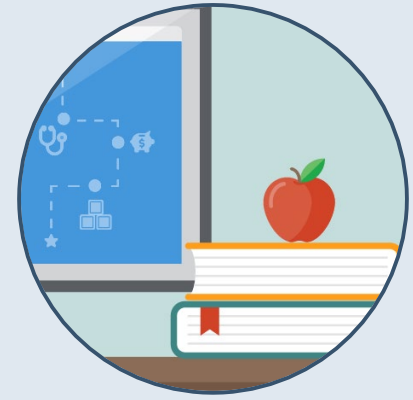
Supervision



Enforcement

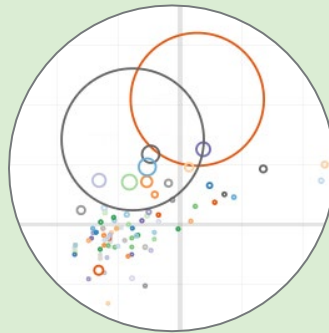
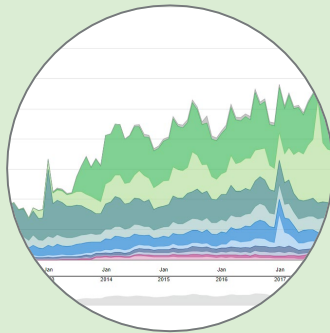
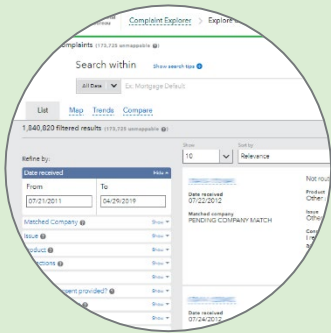


Rulemaking



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

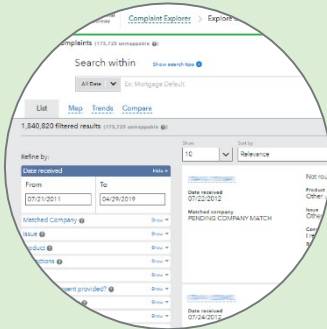
Use self-service reporting tools to explore complaint data

[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

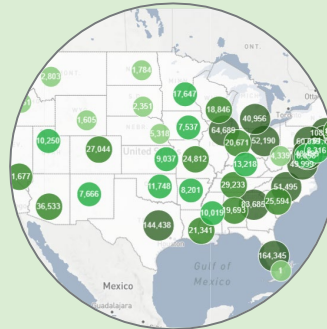
Speech at the National Consumer Empowerment Conference (Sep. 18, 2019)

Tools available to the public



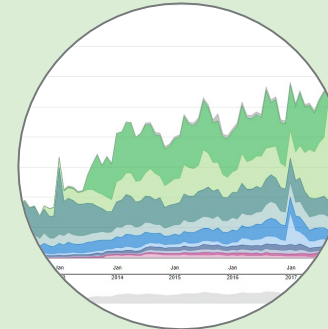
Explorer

Search complaints and stories to enhance your insights



Geospatial

View complaints on a map and add context using data layers



Trends

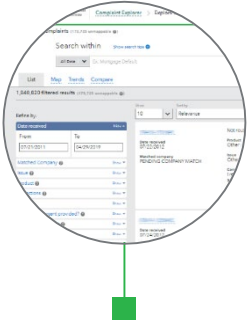
View visualizations of complaint information based on filters and search terms

Recent enhancements to the Consumer Complaint Database



Nov. 2017: Complaint search

Complaint Search



Mar. 2018: RFI on public reporting of complaints

Complaint Search



Request for Information

Sep. 2019: Enhancements announced

Complaint Search



Announcement



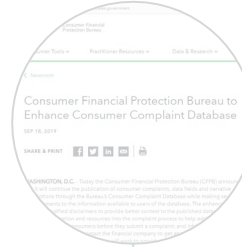
Request for Information

Sep. 2019: Enhanced disclosures

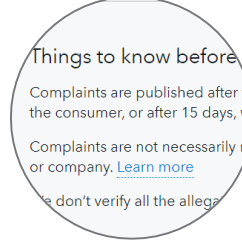
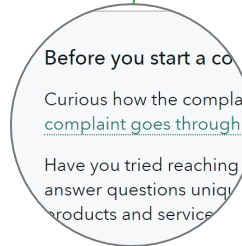
Complaint Search



Announcement



Request for Information



Disclosures

Apr. 2020: Maps launched

Complaint Search

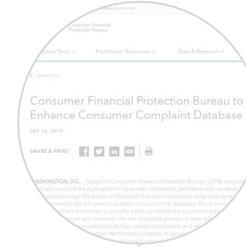


2018

8 Issues Request For Information
Consumer Complaint Reporting

Request for
Information

Announcement

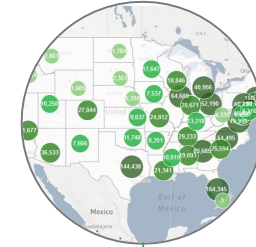


2020

Before you start a co
Curious how the complai
complaint goes through t
Have you tried reaching
answer questions unqi
products and service

Things to know before
Complaints are published after t
the consumer, or after 15 days, w
Complaints are not necessarily re
or company. [Learn more](#)
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Maps



Disclosures

Jul. 2020: Trends launched

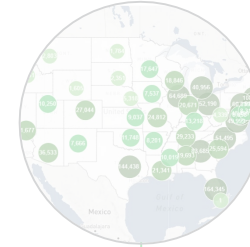
Complaint Search



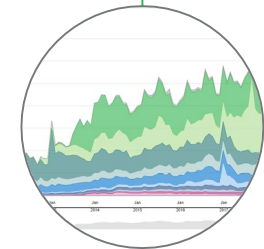
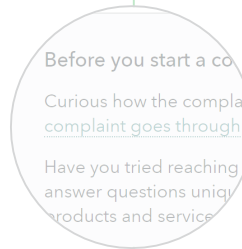
Announcement



Maps



Request for Information



Trends

Collecting stakeholder feedback along the way

Complaint Search



2018

8 Issues Request For Information
Consumer Complaint Reporting

WASHINGTON, D.C. — The Consumer Financial Protection Bureau (CFPB) today requested information to show the Bureau a public sampling of consumer complaints. The Bureau is seeking comments and information from selected parties on the use of complaint reporting and analysis, as well as specific assistance in facilitating complaint reporting. This is the first in a series of 18 Bureau requests for information and comments that will be published on the Bureau's website. The Bureau will use the information to help protect consumers. Should full release or reporting of certain feedback be requested again, the Bureau will continue to work with interested parties. The CFPB is interested in receiving the Bureau's information on the complaint search.

Request for Information

Announcement



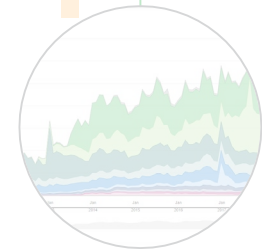
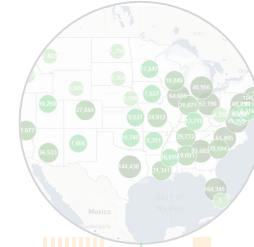
2020

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

Things to know before you start a complaint
Complaints are published after the consumer, or after 15 days, with the company's response.
Complaints are not necessarily resolved by the company.
We don't verify all the allegations.

Disclosures

Maps



Trends

Database enhancements

Complaint Search



2018

Issues Request For Informative Consumer Complaint Reporting

APR 01, 2019

WASHINGTON, D.C. – The Consumer Financial Protection Bureau today issued a request for information (RFI) about the Bureau's public reporting of consumer complaints. The Bureau is seeking comments and information from selected parties on the utility of consumer reporting and analysis, as well as specific suggestions for improved complaint reporting. This is the sixth in a series of RFI's announced as part of Acting Director Maureen O'Connell's initiative to ensure the Bureau is utilizing the process and reporting tools to best protect consumers. The RFI will solicit input on reporting methods, consumer feedback and suggest ways to improve consumer feedback availability. The next RFI in the series will address the Bureau's identity protection services.

Announcement

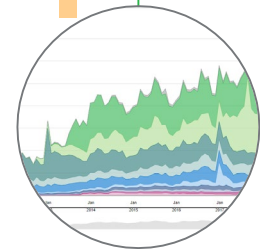
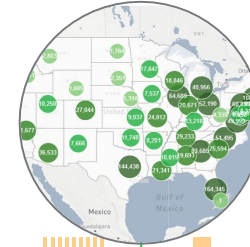


2020

Before you start a complaint, you should be curious how the complaint goes through the system. Have you tried reaching out to the company to answer questions unique to your products and services?

Things to know before you file a complaint: Complaints are published after the consumer, or after 15 days, with the company's response. Complaints are not necessarily resolved. We don't verify all the allegations.

Maps



Trends

Sharing complaint data with the public

An official website of the United States government

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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](#)

Live Demonstration

CONSUMER FINANCIAL PROTECTION BUREAU

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cfpb Consumer Financial Protection Bureau

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Consumer Complaint Database

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[More about the complaint database](#) | [How we use complaint data](#) | [Technical documentation](#)

Search complaint data (last updated: 6/18/2020)

Search within

All data ▾ 🔍 Enter your search term(s)

Map List

Filter results by...

Date CFPB received the complaint Hide

From Through

Product / sub-product Hide

The type of product and sub-product the consumer identified in the complaint

Showing 836,904 matches

[Export data](#) [Print](#)

Date range (Click to modify range) Map s

3m 6m 1y **3y** All Co

Key

Map shading: Complaints

WA ID MT ND