

Collect – Prepaid Product Agreement

Quick Reference Guide

This document provides a high-level overview of how to add, amend, or withdraw prepaid product agreements using Collect. Please reference the Collect Prepaid Product Agreement User Guide for more detailed information.

The Bureau's 2016 Prepaid Rule, as subsequently amended, requires that prepaid account issuers submit their prepaid account agreements to the Bureau; these are referred to herein as the prepaid product agreement ("PPA") reporting requirements. Issuers must make a submission to the Bureau within 30 days whenever a new agreement is offered, a previously submitted agreement is amended, or a previously submitted agreement is no longer offered, subject to the product testing and *de minimis* exceptions.

Create a prepaid product entry

Step 1

From the Collect homepage, select **'Upload agreement documents for a new prepaid product.'**



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Step 2

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

New Prepaid Product

*Product Name @	*Initial Offer Date of Program @
<input type="text"/>	<input type="text"/>
*Issuer Name	*Is there a Program Manager @
Search Entities...	--None--
Product Type	Program Manager @
--None--	<input type="text"/>
If Other, please specify	*Are there Other Relevant Parties
<input type="text"/>	--None--
Other Relevant Parties @	<input type="text"/>

Create a prepaid product entry cont.

Step 3

You will land on the 'Add/Amend/Withdraw Agreements' page for the prepaid product entry you just created.

Add/Amend/Withdraw Agreements

Instance: PRODUCT-36082 Withdraw Product Edit

Product Name@
Example Prepaid Product

Status
Active

Issuer Name
CFPB TEST

Initial Offer Date of Program@
1/1/2019

Product Type
GPR (General Purpose Reloadable)

Product Withdrawal Date@

If Other, please specify

Is there a Program Manager@
Yes

Are there Other Relevant Parties
Yes

Program Manager@
Example Program Manager

Other Relevant Parties@
Example Other Relevant Party

Agreements

Existing Agreements Upload New or Amended Agreement Documents

There are no existing agreements for this product. Please upload new agreement documents to complete this submission.

Add an agreement for a prepaid product

Step 1

From the 'Add/Amend/Withdraw Agreements' page, select **'Upload New or Amended Agreement Documents.'**

Add/Amend/Withdraw Agreements

Instance: PRODUCT-36082 Withdraw Product Edit

Product Name@
Example Prepaid Product

Status
Active

Issuer Name
CFPB TEST

Initial Offer Date of Program@
1/1/2019

Product Type
GPR (General Purpose Reloadable)

Product Withdrawal Date@

If Other, please specify

Is there a Program Manager@
Yes

Are there Other Relevant Parties
Yes

Program Manager@
Example Program Manager

Other Relevant Parties@
Example Other Relevant Party

Agreements

Existing Agreements Upload New or Amended Agreement Documents

There are no existing agreements for this product. Please upload new agreement documents to complete this submission.

Step 2

Add the 'Agreement Effective Date' and select **'Submit'** to proceed.

Upload New or Amended Agreement Documents

Please input the agreement effective date to continue.

Agreement Effective Date

April 2019

Su	Mo	Tu	We	Th	Fr	Sa
	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				

Cancel Continue

Step 3

Select the appropriate submission type(s) from the list and then browse for a file. Select the submit button when you are ready to upload the file. At least one submission type must be selected before you can submit a file. Select **'Submit'** to proceed. You are required to submit the agreement and fee information, so be sure to repeat the process to upload additional files, if necessary.

File Upload

Submissions must contain the cardholder agreement, short form, and long form information. This may be submitted all in one file, or in two or three files.

Please select the appropriate Submission Upload Type(s) for each file uploaded.

If you need to submit more than one file, upload the first file and follow the instructions on the next page to upload more files.

Please select the appropriate Submission Upload Type(s) for each file uploaded. (Note: please hold the Ctrl or command button while clicking to select multiple Submission Upload Types).

Submission Upload Type(s) (What does this file contain?)

- Prepaid Agreement
- Short Form
- Long Form Information

Attachment

Choose File

Cancel Submit File

Amend an agreement for a prepaid product

Step 1

From the Collect homepage, select **'Upload amended agreement documents for an existing prepaid product'**

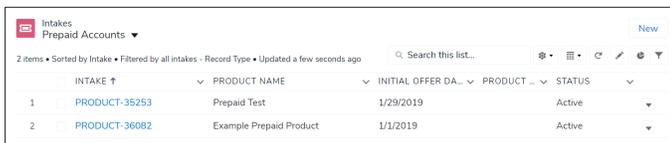


Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Step 2

Select the product entry you would like to amend.



INTAKE	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT	STATUS
1	PRODUCT-35253	Prepaid Test	1/29/2019	Active
2	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active

Step 3

Select **'Upload New or Amended Agreement Documents.'**



Add/Amend/Withdraw Agreements

Intake PRODUCT-36082 [Withdraw Product](#) [Edit](#)

Product Name@ Example Prepaid Product Status: Active

Issuer Name ***CFPB TEST*** Initial Offer Date of Program@ 1/1/2019

Product Type GPR (General Purpose Reloadable) Product Withdrawal Date@

If Other, please specify Is there a Program Manager@ Yes

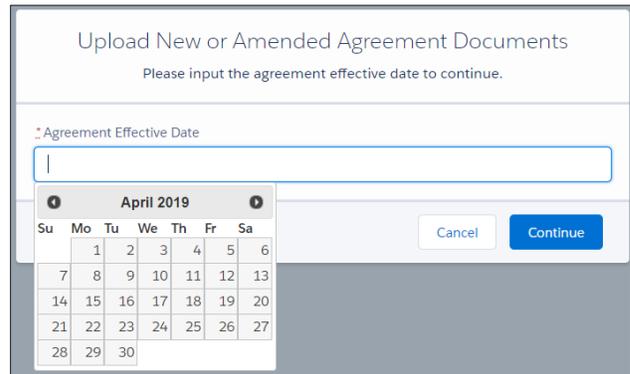
Are there Other Relevant Parties Yes Program Manager@ Example Program Manager

Other Relevant Parties@ Example Other Relevant Party

Agreements Existing Agreements [Upload New or Amended Agreement Documents](#)

Step 4

Add the 'Agreement Effective Date' and select **'Submit'** to proceed.



Upload New or Amended Agreement Documents

Please input the agreement effective date to continue.

Agreement Effective Date

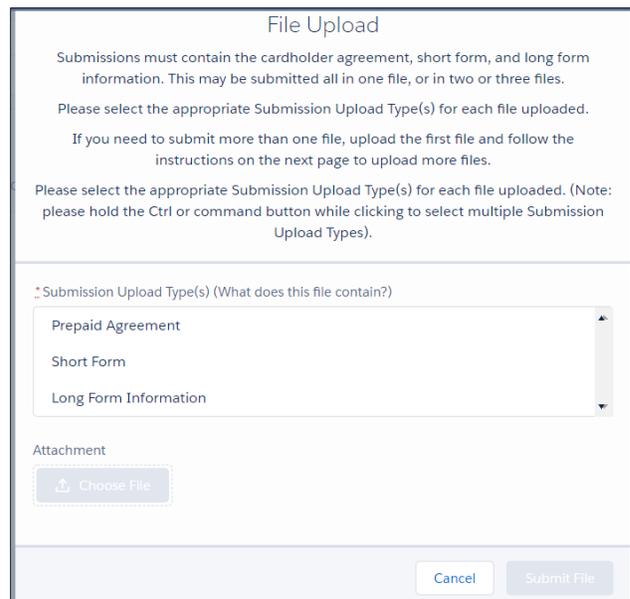
April 2019

Su	Mo	Tu	We	Th	Fr	Sa
	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				

[Cancel](#) [Continue](#)

Step 5

Select the appropriate submission type(s) from the list and then browse for a file. Select the submit button when you are ready to upload the file. At least one submission type must be selected before you can submit a file. Select **'Submit'** to proceed. You are required to submit the agreement and fee information, so be sure to repeat the process to upload additional files, if necessary.



File Upload

Submissions must contain the cardholder agreement, short form, and long form information. This may be submitted all in one file, or in two or three files.

Please select the appropriate Submission Upload Type(s) for each file uploaded.

If you need to submit more than one file, upload the first file and follow the instructions on the next page to upload more files.

Please select the appropriate Submission Upload Type(s) for each file uploaded. (Note: please hold the Ctrl or command button while clicking to select multiple Submission Upload Types).

Submission Upload Type(s) (What does this file contain?)

Prepaid Agreement

Short Form

Long Form Information

Attachment

[Choose File](#)

[Cancel](#) [Submit File](#)

Withdraw a prepaid product entry

Step 1

From the Collect homepage, select **'Withdraw an existing prepaid product'**

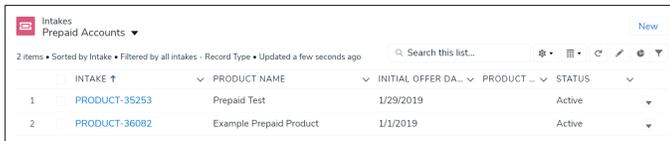


Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Step 2

Select the product entry you would like to withdraw.



INTAKE	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT ...	STATUS
1	PRODUCT-35253	Prepaid Test	1/29/2019	Active
2	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active

Step 3

Select **'Withdraw Product'** to proceed.



Add/Amend/Withdraw Agreements

Intake PRODUCT-36082 [Withdraw Product](#) [Edit](#)

Product Name@ Example Prepaid Product Status Active

Issuer Name Example TEST*** Initial Offer Date of Program@ 1/1/2019

Product Type GFR (General Purpose Reloadable) Product Withdrawal Date@

If Other, please specify Is there a Program Manager@ Yes

Are there Other Relevant Parties? Yes Program Manager@ Example Program Manager

Other Relevant Parties@ Example Other Relevant Party

Agreements Existing Agreements [Upload New or Amended Agreement Documents](#)

Step 4

Enter the program withdrawal date for the product.

Select **'Save'** to proceed.



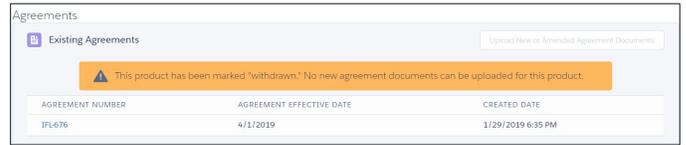
Withdraw Product

*Product Withdrawal Date @

[Cancel](#) [Save](#)

Step 5

The product has now been withdrawn.



Agreements Existing Agreements [Upload New or Amended Agreement Documents](#)

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

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
JFL-676	4/1/2019	1/29/2019 6:35 PM

Update a prepaid product entry

Step 1

From the Collect homepage, select **'Update product information for an existing prepaid product'**

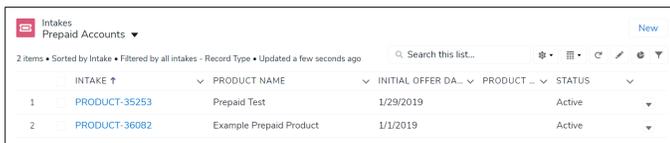


Prepaid account agreement submission

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- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
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Step 2

Select the product entry you would like to update.



INTAKE	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT...	STATUS
1	PRODUCT-35253	Prepaid Test	1/29/2019	Active
2	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active

Step 3

Select **'Edit'** to proceed.



Add/Amend/Withdraw Agreements

Intake: PRODUCT-36082 Withdraw Product Edit

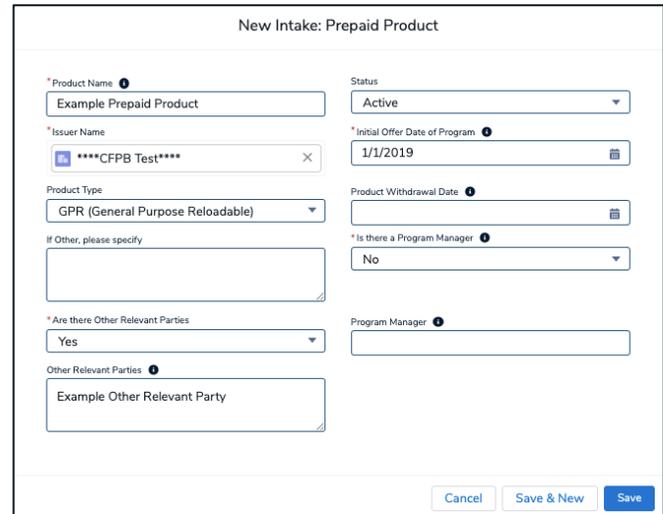
Product Name@	Example Prepaid Product	Status	Active
Issuer Name	****CFPB Test****	Initial Offer Date of Program@	1/1/2019
Product Type	GPR (General Purpose Reloadable)	Product Withdrawal Date@	
If Other, please specify		Is there a Program Manager@	Yes
Are there Other Relevant Parties	Yes	Program Manager@	Example Program Manager
Other Relevant Parties@	Example Other Relevant Party		

Agreements

Existing Agreements Upload New or Amended Agreement Documents

Step 4

Make necessary updates and select **'Save'**



New Intake: Prepaid Product

*Product Name@ Example Prepaid Product Status Active

*Issuer Name ****CFPB Test**** *Initial Offer Date of Program@ 1/1/2019

Product Type: GPR (General Purpose Reloadable) Product Withdrawal Date@

If Other, please specify: *Is there a Program Manager@ No

*Are there Other Relevant Parties: Yes Program Manager@

Other Relevant Parties@ Example Other Relevant Party

Cancel Save & New Save

Need additional help with Collect?

The Bureau has created a detailed user guide for submitting prepaid product agreements, in addition to FAQs. To access the PPA resources, visit <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.