

Collect – Prepaid Product Agreement User Guide

Table of contents

Table of contents	1
1. Introduction	2
2. Registering with Collect	3
3. Create a prepaid product entry	4
4. Add an agreement for a prepaid product	7
5. Amend an agreement for a prepaid product	11
6. Withdraw a prepaid product entry	15
7. User management	18
8. Contact Collect Support	20
8.1 Collect Support button	20
8.2 Email the Collect Support team directly	20

1. Introduction

The Bureau's 2016 rule governing prepaid accounts, as subsequently amended, requires that prepaid account issuers submit to the Bureau the prepaid account agreements that they offer, subject to product testing and *de minimis* exceptions. This document refers to this as the prepaid product agreement ("PPA") reporting requirements. Prepaid account 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.¹

This document provides a detailed walkthrough of how to create a prepaid product entry and upload an agreement for it, amend an agreement for an existing product, or withdraw a prepaid product entry using [Collect](#). Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau cannot accept prepaid product agreements through emails, handwritten forms, or faxed information. 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 prepaid product agreements through Collect. These resources can be found on the Bureau's Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

The Bureau has previously issued various implementation tools regarding the Bureau's 2016 prepaid rule and subsequent amendments, including a small entity compliance guide, executive summary of the rule, summaries of key changes for payroll card accounts and government benefit accounts, a prepaid account coverage chart, a summary of the rule's effective date provisions, and a guide to preparing the short form disclosure, among others. These materials can be found on the Bureau's guidance and implementation website at <https://www.consumerfinance.gov/policy-compliance/guidance/prepaid-rule/>.

¹ See 12 CFR 1005.19 (effective April 1, 2019).

2. Registering with Collect

The Collect website requires every financial institution to register for login credentials prior to using the website. To register with Collect, a representative from a financial institution must complete the Collect registration form. The Collect registration form is found on the Bureau's Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>. 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 institution's primary contact for Collect, the point of contact will be assigned an account with privileges to add or remove user access for others at your institution. For example, the point of contact can provide a colleague access to Collect in order to make PPA 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, an employee is 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. Create a prepaid product entry

Before uploading a prepaid product agreement, you must first create a new prepaid product entry.

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

Home My Prepaid Accounts User Management



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents or withdraw an existing prepaid product.](#) Also use the change or withdraw option to update other information about an existing product, like the names of companies using a payroll product. You can also use this option to review your existing submissions.

2. Enter all required fields:

*Product Name: this is the name of the prepaid product.

*Issuer Name: this will be auto-populated when you enter your institution’s name in ‘Search Entities.’

Product Type: select one of the following: GPR (General Purpose Reloadable), Payroll, Government Benefits, Digital wallet/P2P, Prison Release, Refunds, Student, Tax, Travel, Other.

If Other, please specify: if you chose Other as Product Type, please respond.

*Initial Offer Date of Program: the date the program was first offered.

*Is there a Program Manager: choose Yes or No.

Program Manager: if you chose Yes in the previous question, please note the name of the Program Manager.

*Are there Other Relevant Parties: choose Yes or No.

Other Relevant Parties: if you chose Yes in the previous question, please note the name(s) of the Relevant Parties. Please enter a new line for each relevant party.

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

Select '**Confirm**' to proceed.

New Prepaid Product

<p>*Product Name ⓘ <input type="text"/></p> <p>*Issuer Name <input type="text" value="Search Entities..."/> <input type="button" value="Q"/></p> <p>Product Type <input type="text" value="--None--"/></p> <p>If Other, please specify <input type="text"/></p> <p>Other Relevant Parties ⓘ <input type="text"/></p>	<p>*Initial Offer Date of Program ⓘ <input type="text" value=""/><input type="button" value="📅"/></p> <p>*Is there a Program Manager ⓘ <input type="text" value="--None--"/></p> <p>Program Manager ⓘ <input type="text"/></p> <p>*Are there Other Relevant Parties <input type="text" value="--None--"/></p>
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3. After inputting information and selecting ‘**Confirm**,’ you will land on the ‘Add/Amend/Withdraw Agreements’ page.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-36082

[Withdraw Product](#) [Edit](#)

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

4. Add an agreement for a prepaid product

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

Add/Amend/Withdraw Agreements

Intake
PRODUCT-36082

[Withdraw Product](#) [Edit](#)

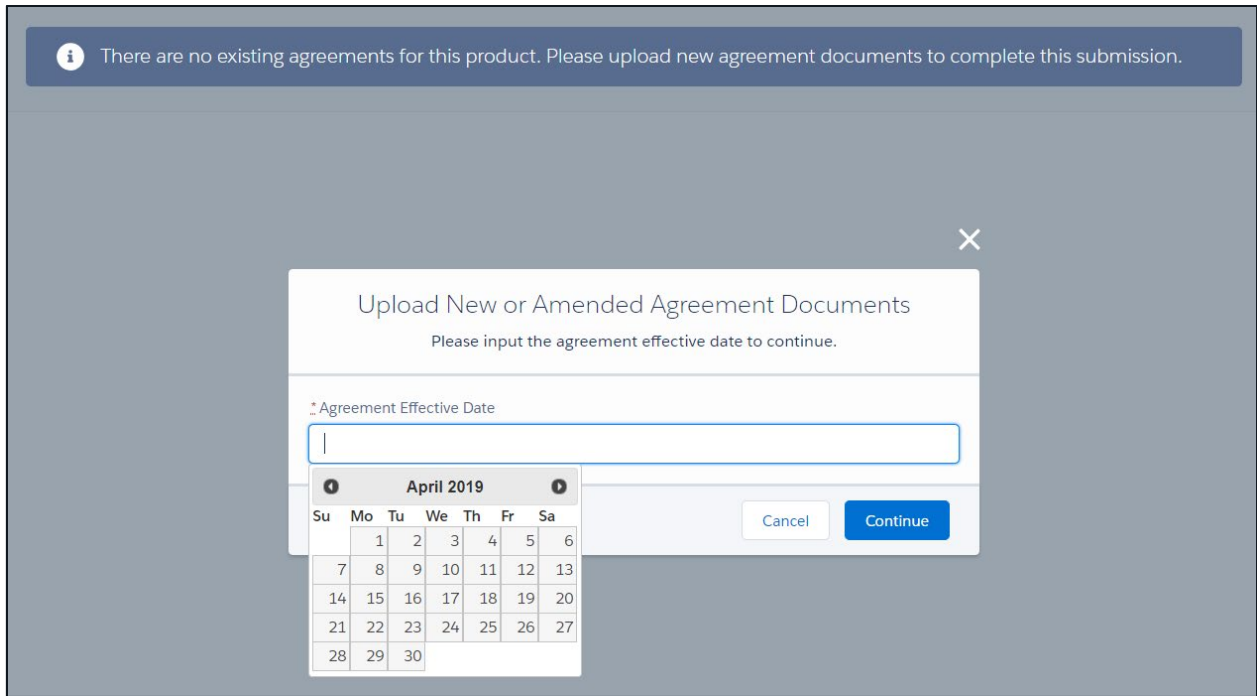
Product Name ⓘ Example Prepaid Product	Status Active
Issuer Name ***CFPB TEST***	Initial Offer Date of Program ⓘ 1/1/2019
Product Type GPR (General Purpose Reloadable) If Other, please specify	Product Withdrawal Date ⓘ
Are there Other Relevant Parties Yes	Is there a Program Manager ⓘ Yes
Other Relevant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

Agreements

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

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

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



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

Upload New or Amended Agreement Documents

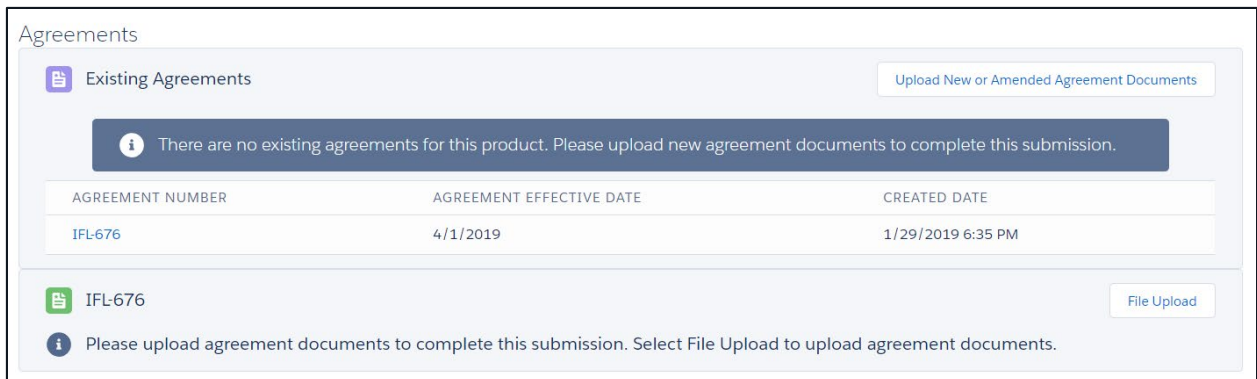
Please input the agreement effective date to continue.

*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

3. Select '**File Upload**' to proceed.



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.

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

IFL-676 [File Upload](#)

Please upload agreement documents to complete this submission. Select File Upload to upload agreement documents.

4. 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.

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.

Hold the Ctrl or command button while clicking to select multiple Submission Upload Types.

2. If you included both your agreement and fee information in one document, and selected the appropriate Submission Upload Type(s), you have now successfully submitted a prepaid product agreement.

If you need to submit additional documents to meet the PPA reporting requirements, select the Agreement Number.

Agreements

Existing Agreements Upload New or Amended Agreement Documents

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

A dropdown will appear. Next, select **'File Upload'** to proceed. Return to Step 4 and submit the remainder of the agreement submission.

Agreements

Existing Agreements Upload New or Amended Agreement Documents

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

[IFL-676](#) File Upload


DOCUMENT ID	SUBMISSION TYPE	
ABCGENERIC PREPAID GENERICNETWORK.pdf	PREPAID AGREEMENT	View Document

5. Amend an agreement for a prepaid product

1. There are two ways to begin the process of amending an agreement for an existing prepaid product.

One, from the Collect homepage, select **'Upload amended agreement documents or withdraw an existing prepaid product.'**

Home My Prepaid Accounts User Management



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents or withdraw an existing prepaid product.](#) Also use the change or withdraw option to update other information about an existing product, like the names of companies using a payroll product. You can also use this option to review your existing submissions.

Two, you can also select **'My Prepaid Accounts.'**

Home My Prepaid Accounts User Management

2. With either option, you will land on the 'My Prepaid Products' page. Next, select the product you would like to amend.

Home My Prepaid Accounts User Management

Intakes
Prepaid Accounts ▾ New

2 items • Sorted by Intake • Filtered by all intakes - Record Type • Updated a few seconds ago

<input type="checkbox"/>	INTAKE ↑	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT ...	STATUS
1	<input type="checkbox"/>	PRODUCT-35253	Prepaid Test	1/29/2019	Active ▾
2	<input type="checkbox"/>	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active ▾

1. You will be on that product’s ‘Add/Amend/Withdraw Agreements’ page. Select ‘**Upload New or Amended Agreement Documents**’ to proceed.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-36082

Withdraw Product Edit

Product Name
Example Prepaid Product

Issuer Name
***CFPB TEST**

Product Type
GPR (General Purpose Reloadable)

If Other, please specify

Are there Other Relevant Parties
Yes

Other Relevant Parties
Example Other Relevant Party

Status
Active

Initial Offer Date of Program
1/1/2019

Product Withdrawal Date

Is there a Program Manager
Yes

Program Manager
Example Program Manager

Agreements

Existing Agreements

Upload New or Amended Agreement Documents

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

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

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

3. Select **'File Upload'** to proceed.

The screenshot shows a web interface titled "Agreements". At the top, there is a section for "Existing Agreements" with a button labeled "Upload New or Amended Agreement Documents". Below this is a dark blue information box with a white 'i' icon and the text: "There are no existing agreements for this product. Please upload new agreement documents to complete this submission." Underneath is a table with three columns: "AGREEMENT NUMBER", "AGREEMENT EFFECTIVE DATE", and "CREATED DATE". The table contains one row with the values "IFL-676", "4/1/2019", and "1/29/2019 6:35 PM". Below the table, there is a section for "IFL-676" with a "File Upload" button. At the bottom, there is another information box with a white 'i' icon and the text: "Please upload agreement documents to complete this submission. Select File Upload to upload agreement documents."

4. 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 hold the Ctrl or command button while clicking to select multiple Submission Upload Types.

The screenshot shows a "File Upload" dialog box overlaid on the "Agreements" interface. The dialog box has a title "File Upload" and contains the following text: "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)." Below the text is a dropdown menu labeled "Submission Upload Type(s) (What does this file contain?)" with three options: "Prepaid Agreement", "Short Form", and "Long Form Information". At the bottom of the dialog box, there is an "Attachment" section with a "Choose File" button. At the very bottom of the dialog box, there are "Cancel" and "Submit File" buttons.

5. If you included both your agreement and fee information in one document, and selected the appropriate Submission Upload Type(s), you have now successfully submitted the prepaid product agreement. You need to submit the full agreement, including fee information, regardless of which part of the agreement was amended.

If you need to submit additional documents to meet the PPA reporting requirements, select the Agreement Number.

Agreements

Existing Agreements Upload New or Amended Agreement Documents

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

A dropdown will appear. Next, select **'File Upload'** to proceed. Return to Step 5 and submit the remainder of the agreement submission.

Agreements

Existing Agreements Upload New or Amended Agreement Documents

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

IFL-676 File Upload

DOCUMENT ID	SUBMISSION TYPE	
ABCGENERIC PREPAID GENERICNETWORK.pdf	PREPAID AGREEMENT	View Document


Your previous agreements will still be visible, should you need to reference them at a later date.

6. Withdraw a prepaid product entry

1. There are two ways to begin the process of withdrawing an entry for a previously submitted prepaid product. An issuer may need to withdraw a prepaid product entry if the agreement is no longer offered, or choose to withdraw it if the product or issuer newly qualifies for one of the exceptions.

One, from the Collect homepage, select ***'Upload amended agreement documents or withdraw an existing prepaid product.'***

Home My Prepaid Accounts User Management



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents or withdraw an existing prepaid product.](#) Also use the change or withdraw option to update other information about an existing product, like the names of companies using a payroll product. You can also use this option to review your existing submissions.

Two, you can also select ***'My Prepaid Accounts.'***

Home My Prepaid Accounts User Management

2. With either option, you will land on the ‘My Prepaid Products’ page. Next, select the product that you plan to withdraw.

Home My Prepaid Accounts User Management					
Intakes Prepaid Accounts ▼					New
2 items • Sorted by Intake • Filtered by all intakes - Record Type • Updated a few seconds ago					Search this list...
<input type="checkbox"/>	INTAKE ↑	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT ...	STATUS
1	<input type="checkbox"/>	PRODUCT-35253	Prepaid Test	1/29/2019	Active
2	<input type="checkbox"/>	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active

3. You will be on that product’s ‘Add/Amend/Withdraw Agreements’ page. Select ‘**Withdraw Product**’ to proceed.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-36082

Withdraw Product | Edit

Product Name
Example Prepaid Product

Issuer Name
CFPB TEST

Product Type
GPR (General Purpose Reloadable)
If Other, please specify

Are there Other Relevant Parties
Yes

Other Relevant Parties
Example Other Relevant Party

Status
Active

Initial Offer Date of Program
1/1/2019

Product Withdrawal Date

Is there a Program Manager
Yes

Program Manager
Example Program Manager

Agreements

Existing Agreements

Upload New or Amended Agreement Documents

4. Add the 'Product Withdrawal Date.' A dropdown calendar will appear when you select the input field. Select '**Save**' to proceed.

Withdraw Product

*Product Withdrawal Date ⓘ

📅

CancelSave

5. This product has been marked “withdrawn.” No new agreement documents can be uploaded for this product.

Agreements

Existing AgreementsUpload New or Amended Agreement Documents

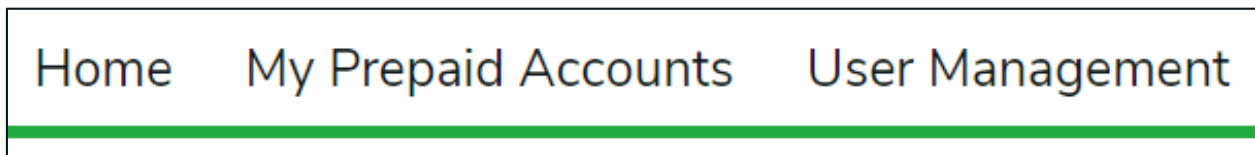
This product has been marked "withdrawn." No new agreement documents can be uploaded for this product.

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

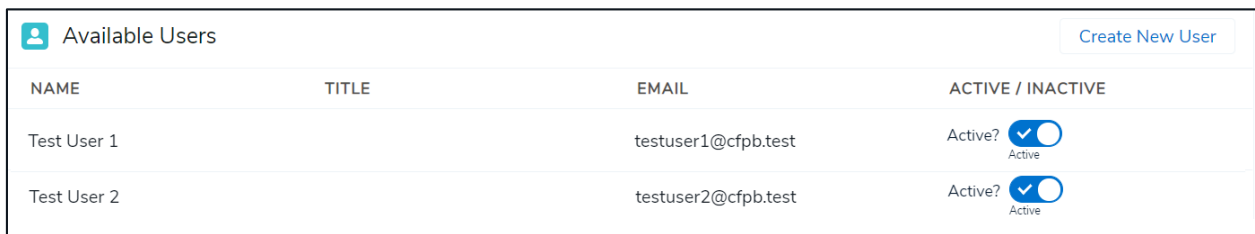
7. User management

1. The prepaid account issuer has the legal requirement to comply with the agreement submission requirements; however, an issuer generally may use a third-party service provider (such as a program manager) to satisfy those obligations, subject to regulatory guidance regarding use of third-party service providers and other applicable regulatory guidance.

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

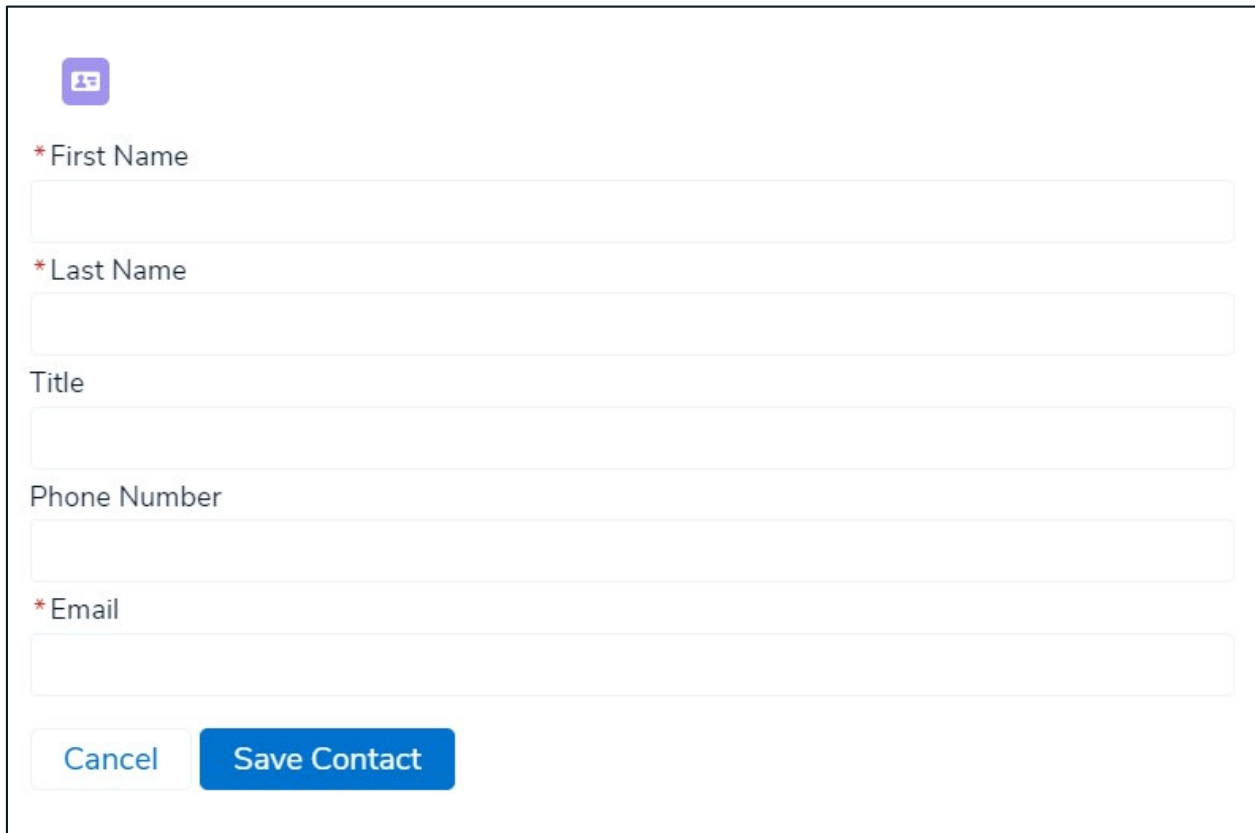


2. The 'User Management' tab displays all the users for your institution. The POC is able to make a user active or inactive by toggling the 'Active/Inactive' switch. The POC can also create a new user by selecting ***'Create New User.'***


A screenshot of the 'Available Users' table in the User Management interface. The table has a header row with columns: NAME, TITLE, EMAIL, and ACTIVE / INACTIVE. There are two data rows for 'Test User 1' and 'Test User 2'. Each row has a 'Create New User' button in the top right corner. The 'ACTIVE / INACTIVE' column contains a toggle switch labeled 'Active?' with a checkmark and the word 'Active' below it.

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

3. In order to create a new user, you 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.



The form is enclosed in a black rectangular border. At the top left is a purple square icon with a white person silhouette. Below it are five text input fields, each with a red asterisk indicating a required field. The fields are labeled: '* First Name', '* Last Name', 'Title', 'Phone Number', and '* Email'. At the bottom left are two buttons: a white 'Cancel' button and a blue 'Save Contact' button.



* First Name

* Last Name

Title

Phone Number

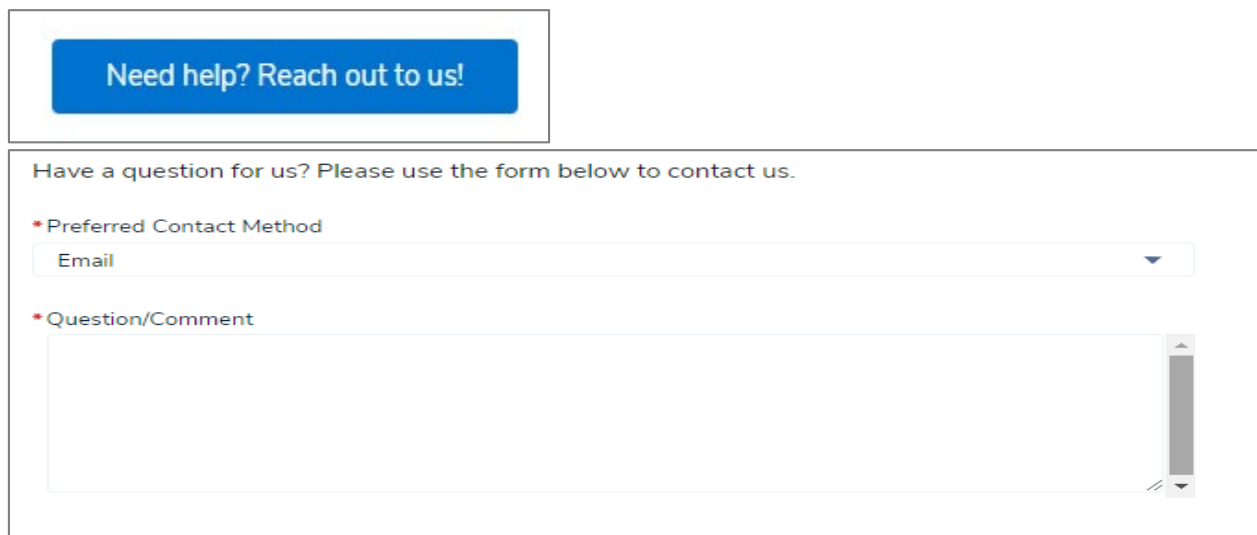
* Email

8. Contact Collect Support

Does your submission contain an error? Need additional help submitting prepaid product 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 prepaid product agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

8.1 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.



The image shows a blue button with the text "Need help? Reach out to us!". Below the button is a contact form with the heading "Have a question for us? Please use the form below to contact us.". The form contains two fields: "Preferred Contact Method" with a dropdown menu currently set to "Email", and "Question/Comment" with a large text area and a vertical scrollbar.

8.2 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.