

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.

Intake PRODUCT-165519 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

Current Agreement for Example Prepaid Product New Agreement

Add an agreement for a prepaid product

Step 1

From the 'Add/Amend/Withdraw Agreements' page, select '**New Agreement**'.

Intake PRODUCT-165519 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

Current Agreement for Example Prepaid Product New Agreement

Step 2

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

Example Prepaid Product

New Agreement

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

Agreement Effective Date 03/30/2021

March 2021

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	31			

Cancel Continue

SHORT FORM LONG FORM INFORMATION

Step 3

Select the appropriate document type(s) from the list and then browse for a file. Select the '**Upload Document**' button when you are ready to upload the file. At least one document type must be selected before you can upload a document. You are required to submit the agreement and fee information. Once all document types are uploaded, select '**Finish**' to complete the process.

Note, once at least one Document Type is uploaded, you may no longer cancel the Agreement and must create a new Agreement to begin the process anew.

Document Upload

Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

Document Type(s)

- Prepaid Agreement
- Short Form
- Long Form Information

Attachment


Choose File

Cancel Agreement Creation Upload Document

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 **'New Agreement'**.

Add/Amend/Withdraw Agreements

Intake: PRODUCT-165519 Withdraw Product Edit

Product Name	Example Prepaid Product	Status	Active
Issuer Name	****CFB 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		

Current Agreement for Example Prepaid Product New Agreement

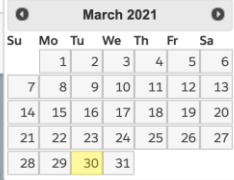
Step 4

Add the 'Agreement Effective Date' and 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



Cancel Continue

Step 5

Select the appropriate document type(s) from the list and then browse for a file. Select the **'Upload Document'** button when you are ready to upload the file. At least one submission type must be selected before you can submit a file. You are required to submit the agreement and fee information. Select **'Finish'** to proceed.

Document Upload

Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.


* Document Type(s)

Prepaid Agreement

Short Form

Long Form Information

Attachment




Cancel Agreement Creation Upload Document

Withdraw a prepaid product entry

Step 1

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

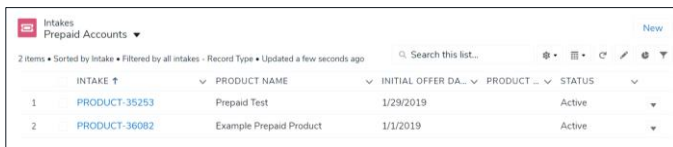


Prepaid account agreement submission

- [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

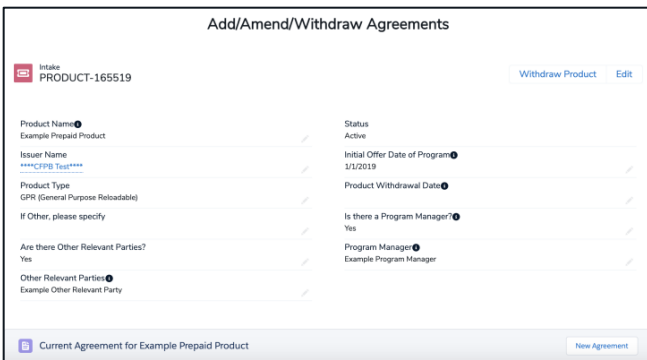
Select the product entry you would like to withdraw.



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-165519 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		

Current Agreement for Example Prepaid Product New Agreement

Step 4

Enter the program withdrawal date for the product.
Select **'Save'** to proceed.



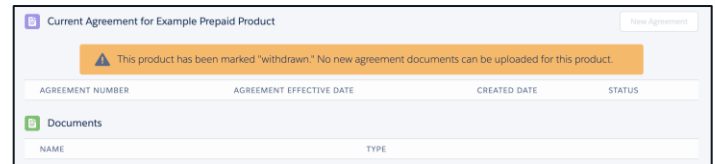
Withdraw Product

*Product Withdrawal Date

Cancel Save

Step 5

The product has now been withdrawn.



Current Agreement for Example Prepaid Product New Agreement


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

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
Documents			
NAME	TYPE		

Update a prepaid product entry

Step 1

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

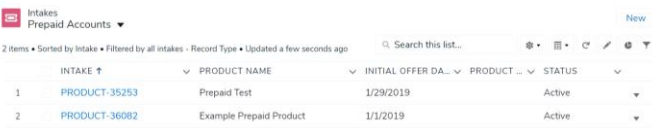


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Step 2

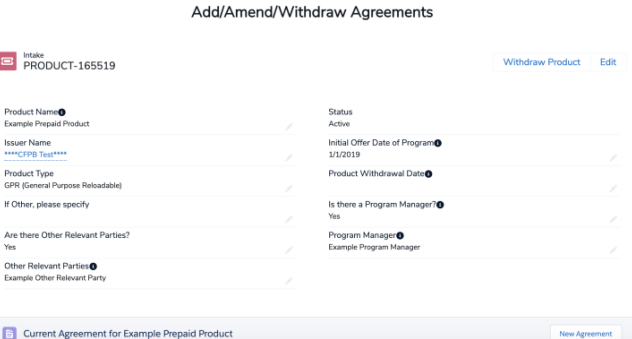
Select the product entry you would like to update.



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

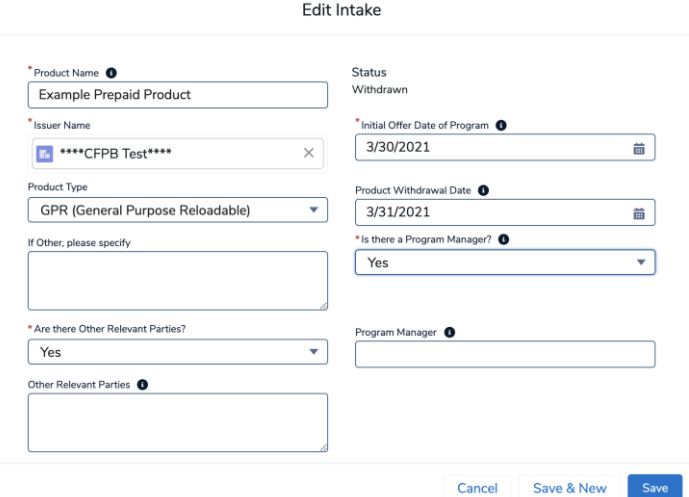
Intake: PRODUCT-165519 Withdraw Product Edit

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		

Current Agreement for Example Prepaid Product New Agreement

Step 4

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



Edit Intake

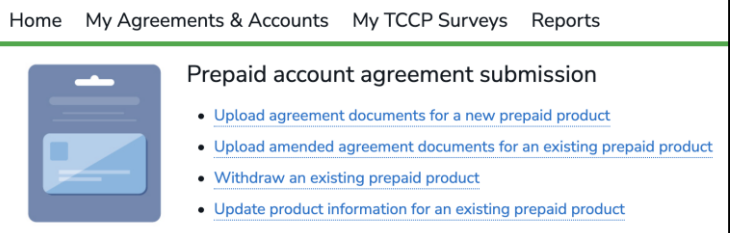
Product Name	Example Prepaid Product	Status	Withdrawn
Issuer Name	****CFPB Test****	Initial Offer Date of Program	3/30/2021
Product Type	GPR (General Purpose Reloadable)	Product Withdrawal Date	3/31/2021
If Other, please specify		Is there a Program Manager?	Yes
Are there Other Relevant Parties?	Yes	Program Manager	
Other Relevant Parties			

Cancel Save & New Save


[NEW] Reports

Step 1

To view reports, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports that pertain to them.



Home My Agreements & Accounts My TCCP Surveys Reports



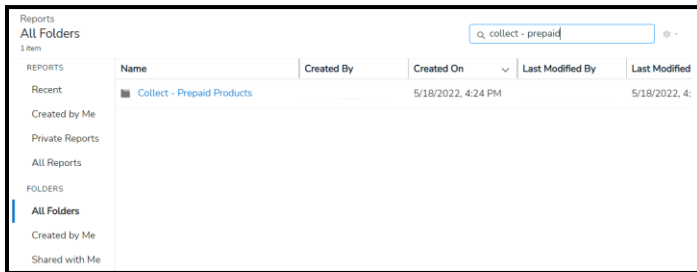
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- [Update product information for an existing prepaid product](#)

Reports cont.

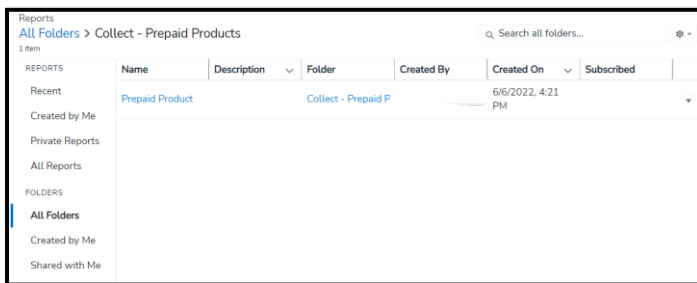
Step 2

From **Reports**, select **All Folders**. This will show the user all folders they have access to.



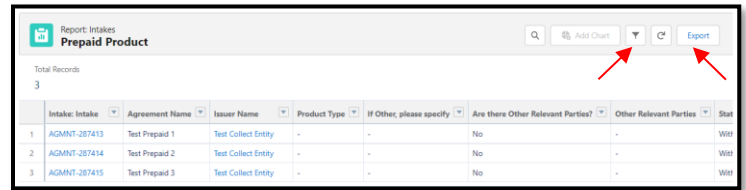
Step 3


To view the reports that have been pre-prepared for the user, select the **Collect – Prepaid Products** folder. From within the folder, select the **Prepaid Products** report.



Step 4

Select a report within the folder in order to view.



Optionally, you may use the filter button  on a report 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 formatted and unformatted Excel and CSV versions using the **Export** button.

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/>.