

Collect – College Credit Card Marketing Agreement User Guide

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1. Introduction to Collect

12 CFR 1026.57(d) provides that card issuers that were parties to college credit card marketing agreements in effect at any time during a calendar year must submit an annual report to the Bureau regarding those agreements. Card issuers are required to submit their annual reports for a given calendar year to the Bureau by the first business day on or after March 31 of the following calendar year.

This document provides a detailed walkthrough of how to submit an annual report related to college credit card marketing agreements and data through [Collect](#). Collect is the website through which issuers must submit their annual reports to the Bureau. The Bureau will no longer accept any annual reports through emails, handwritten forms, faxed information, or any other channel or method. 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 credit card marketing agreements and other information through Collect. These resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/>.

2. Registering with Collect

The Collect website requires issuers to register for login credentials prior to using the website.

To register with Collect, a representative must complete the Collect registration form. The Collect registration form can be found at

https://files.consumerfinance.gov/f/documents/cfpb_collect-registration.pdf. 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 issuer's primary contact for Collect, the point of contact (POC) will be assigned an account with privileges to add or remove secondary user access for others at your institution. For example, the point of contact can provide a colleague with access to Collect in order to make College Credit Card Marketing Agreement 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 or contact Collect support detailed in Section 7, [Contact Collect Support](#).

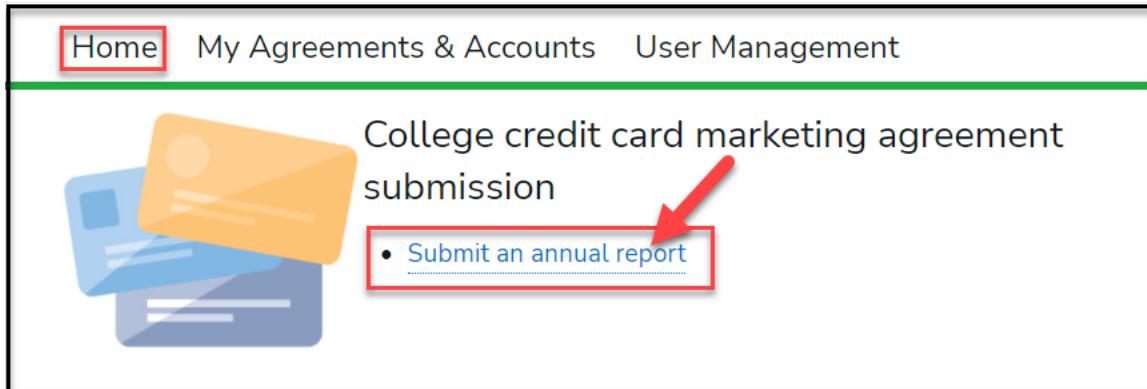
Once the registration form has been completed, the form should be emailed to Collect_Support@cfpb.gov.

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. Submit an Annual Report

Before submitting an annual report, you must first create a new college credit card marketing agreement intake in the Collect website. To submit an annual report regarding agreements in effect during the previous year, you must create a new intake..

Step 1. From the Collect homepage, select **Submit an annual report**.



Step 2. The system will load a form for you to enter the standard details for the specific agreement. After the college credit card marketing agreement intake has been created, you will be able to upload the agreement and memorandum of understanding file. Each agreement that is uploaded will require a separate college credit card marketing agreement intake.

Enter all required fields on the college credit card marketing agreement intake with the following additional guidance: (**Note:** All fields with a red asterisk (*) to the left of the label are required.)

- **Agreement Name:** this is a short descriptive name that identifies the agreement.
- **Issuer Name:** this will be auto-populated when you enter your institution's name in **Search Entities**.
- **Year:** should reflect the year in which the agreement was in effect, not the current year
- **Institution Name:** the designated institution name
- **Institution Type:** indicates type of organization the indicated institution is (note that you are able to select multiple values)
 - **University:** institution of higher education
 - **Alumni:** alumni organization affiliated with or related to an institution of higher education
 - **Foundation:** foundation affiliated with or related to an institution of higher education
 - **Other:** organization other than an institution of higher education, alumni organization, or foundation
- **City:** city where the indicated institution or organization is located
- **State:** state where the indicated institution or organization is located
- **Status:** select one of the following
 - **Same:** issuer has previously submitted an agreement with this institution or organization, and the terms of the agreement have not been amended or modified during the calendar year
 - **Amended:** issuer has previously submitted an agreement with this institution or organization, but the terms of the agreement have been amended or modified during the calendar year.

- **New:** issuer has not previously submitted an agreement with this institution or organization.
- **Payment by Issuer During Calendar Year:** total dollar amount of any payments pursuant to the agreement from the issuer to the institution or affiliated organization during the calendar year
- **Accounts Opened During Calendar Year:** total number of credit card accounts opened pursuant to the agreement during the calendar year
- **Total Open Accounts at Year End:** total number of credit card accounts opened pursuant to the agreement that were open at the end of the calendar year (regardless of when the account was opened)
- **Agreement in Effect January 1 Next Year:** enter yes or no to whether the agreement was in effect the first day of the current calendar year

 New College Credit Card Marketing Agreement

<p>* Agreement Name </p> <input type="text"/> <p>* Issuer Name</p> <input style="width: 200px; height: 20px; margin-bottom: 5px;" type="text"/> Search Entities... <input style="width: 20px; height: 20px; vertical-align: middle;" type="button" value="🔍"/> <p>* Year </p> <input style="width: 150px; height: 20px; margin-bottom: 5px;" type="text"/> --None-- <p>* Institution Name</p> <input type="text"/> <p>* Institution Type</p> <p style="margin-left: 10px;">Available</p> <div style="display: flex; align-items: center; justify-content: space-between; width: 150px;"> <div style="flex-grow: 1; padding-right: 10px; border-right: 1px solid #ccc; padding-right: 10px;"> University Alumni Association Foundation Other </div> <div style="flex-grow: 1; border-left: 1px solid #ccc; padding-left: 10px; text-align: right;"> Chosen </div> </div> <p>* City</p> <input type="text"/> <p>* State</p> <input style="width: 200px; height: 20px; margin-bottom: 5px;" type="text"/> --None--	<p>* Status</p> <input style="width: 150px; height: 20px; margin-bottom: 5px;" type="text"/> --None-- <p>* Payment by Issuer During Calendar Year</p> <input type="text"/> <p>* Accounts Opened During Calendar Year</p> <input type="text"/> <p>* Total Open Accounts at Year End</p> <input type="text"/> <p>* Agreement In Effect Jan 1 Next Year</p> <input style="width: 150px; height: 20px; margin-bottom: 5px;" type="text"/> --None--
<input style="background-color: #0070C0; color: white; padding: 5px 20px; border: none; border-radius: 5px; font-weight: bold;" type="button" value="Confirm"/> 	

Step 3. After inputting the details, select **Confirm**, and the website will direct you to the Agreements page (see next page in this guide).



Intake
AGMNT-226792

Agreement Name i

TEST

Status

New

Issuer Name

Example Issuer

Payment by Issuer During Calendar Year

1.00

Year i

2021

Accounts Opened During Calendar Year

1

Institution Name

TEST

Total Open Accounts at Year End

1

Institution Type

Other

Agreement In Effect Jan 1 Next Year

Yes

City

Bowling Green

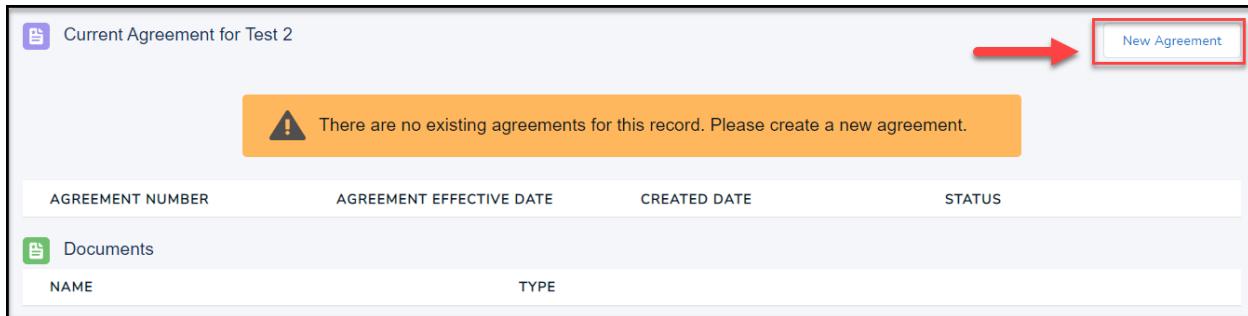
State

KY

4. Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report

You are required to submit a single combined PDF containing the College Credit Card Marketing Agreement and Memorandum of Understanding.

Step 1. From the Agreement page, select the **New Agreement** button to the right of the section title, **Current Agreement for [Agreement Name]**.



The screenshot shows a software interface for managing agreements. At the top, it says "Current Agreement for Test 2". To the right, there is a blue button labeled "New Agreement" with a red arrow pointing to it. Below this, a yellow warning box contains the text: "There are no existing agreements for this record. Please create a new agreement." The main table has columns for AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. Under the "Documents" section, there are columns for NAME and TYPE. A green document icon is visible next to the "Documents" heading.

Step 2. Select the checkbox next to **College Credit Card Marketing Agreements and Memoranda of Understanding** and then browse for a file using the **Upload Files** button. The **Document Type** must be selected before you can submit a file. Select **Upload Document** to proceed.

Document Upload

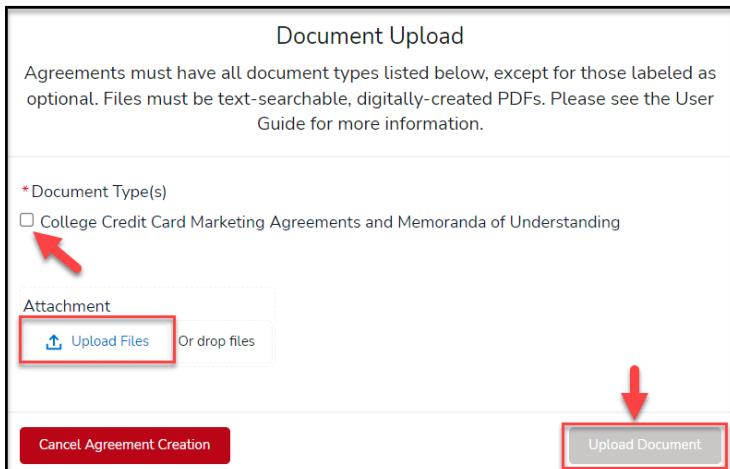
Agreements must have all document types listed below, except for those labeled as optional. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.

* Document Type(s)

College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

Or drop files



Step 3. When completed, select the **Finish** button to return to the record page.

Note: *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 see section 7, [Contact Collect Support](#).*

Document Upload

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

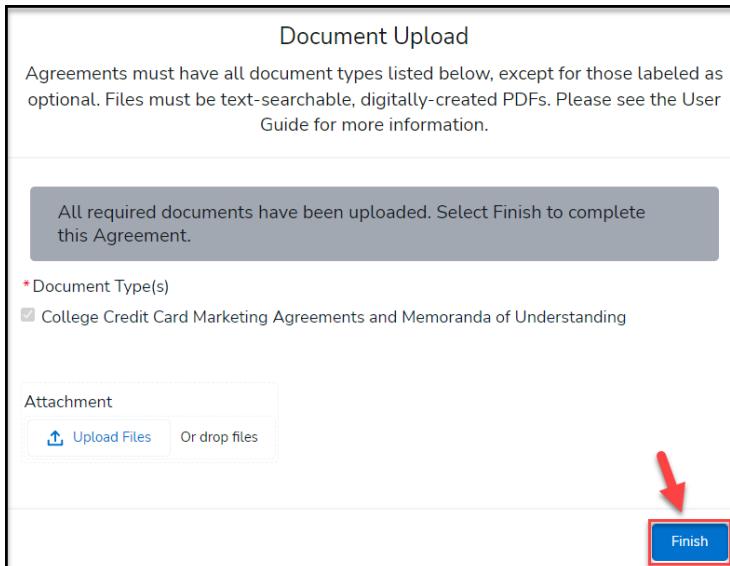
All required documents have been uploaded. Select Finish to complete this Agreement.

* Document Type(s)

College Credit Card Marketing Agreements and Memoranda of Understanding

Attachment

Or drop files



Step 4. After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the documents have been successfully uploaded. The documents will be displayed in the **Documents** section of the **Current Agreement for [Agreement Name]** area. Issuers will not be able to add another document or edit an annual report after completing an annual submission. To resolve any errors in an annual report or document upload, please see section 7, [Contact Collect Support](#) [here](#).

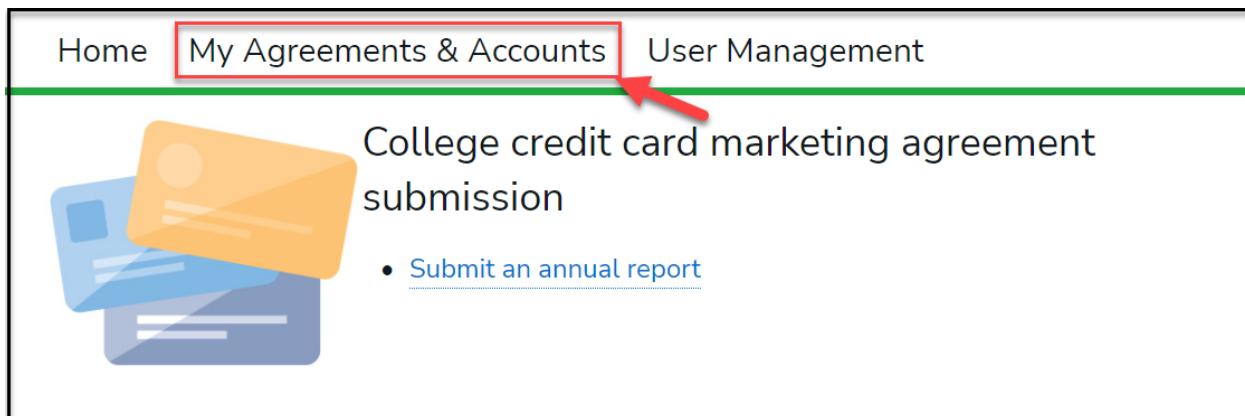
 Current Agreement for TEST								
<table border="1"><thead><tr><th>AGREEMENT NUMBER</th><th>AGREEMENT EFFECTIVE DATE</th><th>CREATED DATE</th><th>STATUS</th></tr></thead><tbody><tr><td>IFL-10764</td><td></td><td>12/13/2021 05:07 PM</td><td>COMPLETE</td></tr></tbody></table>	AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS	IFL-10764		12/13/2021 05:07 PM	COMPLETE
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS					
IFL-10764		12/13/2021 05:07 PM	COMPLETE					
 Documents								
<table border="1"><thead><tr><th>NAME</th><th>TYPE</th></tr></thead><tbody><tr><td>Test Document 1 (2).pdf</td><td>COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING</td></tr></tbody></table>	NAME	TYPE	Test Document 1 (2).pdf	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING				
NAME	TYPE							
Test Document 1 (2).pdf	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING							

Note: Alternatively, you can view all of your agreements by selecting **My Agreements & Accounts** from the toolbar at the top.

5. Review Previous Annual Reports

This section applies to card issuers who would like to review their previous annual reports. Note: Issuers will not be able to review submissions in Collect that were provided prior to the launch of the College Credit Card Marketing Agreement submission through Collect in January 2022. Issuers can find annual reports submitted prior to January 2022 at <https://www.consumerfinance.gov/data-research/student-banking/marketing-agreements-and-data/>.

Step 1. From the Collect homepage, select **My Agreements & Accounts**.



Step 2. Select the arrow underneath **Intakes** to reveal the possible [List Views](#) and choose **College Credit Cards** from the list.

A screenshot of the "My Agreements & Accounts" page. At the top, there is a navigation bar with three tabs: "Home", "My Agreements & Accounts" (which is highlighted), and "User Management". Below the navigation bar, there is a section titled "Intakes" with a dropdown menu. The dropdown menu shows "Recently Viewed" and "LIST VIEWS" (which is highlighted with a red box). A red arrow points to the "LIST VIEWS" button. Below the dropdown, there is a list of items. The first item, "College Credit Cards", is highlighted with a red box and has a red arrow pointing to it. The list also includes "Recently Viewed (Pinned list)", "AGMNT-226788 TEST 1", "AGMNT-228151 TEST", "AGMNT-226798 TEST", and "AGMNT-226794 TEST". To the right of the list, there is a search bar and some filter options.

Step 3. Select the agreement you would like to review using the **Intake** number link.

Intakes													
College Credit Cards													
<input type="button" value="New"/> <input type="button" value="Printable View"/>													
20 items • Sorted by Intake • Filtered by My intakes - Record Type • Updated a minute ago													
Intake	Agreement Name	Year	Institution Type	Institution Name	Status	A...							
1	AGMNT-226788	TEST 1	2020	University	TEST	Same							
2	AGMNT-226792	TEST	2021	Other	TEST	New	Y...						
3	AGMNT-226793	TEST	2021	Other	TEST	New	Y...						
4	AGMNT-226794	TEST	2021	Other	TEST	New	Y...						

Step 4. The Collect website will direct you to the agreement record you have selected. Review all fields for accuracy.

 Intake AGMNT-226792	
Agreement Name <i>ⓘ</i>	TEST
Issuer Name	Example Issuer
Year <i>ⓘ</i>	2021
Institution Name	TEST
Institution Type	Other
City	Bowling Green
State	KY
Status	New
Payment by Issuer During Calendar Year	1.00
Accounts Opened During Calendar Year	1
Total Open Accounts at Year End	1
Agreement In Effect Jan 1 Next Year	Yes

Step 5. To review the agreement documents, scroll down the details page of the agreement accessed and select the available document name in the **Current Agreement for [Agreement Name]/Documents** section.

The screenshot shows a table with columns: AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. The STATUS column contains a green button labeled 'COMPLETE'. Below this table is a section titled 'Documents' with a sub-section titled 'NAME'. A red arrow points to the 'NAME' column, and another red box highlights the document name 'Test Document 1 (2).pdf'.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10764		12/13/2021 05:07 PM	COMPLETE

Documents

NAME	TYPE
Test Document 1 (2).pdf	COLLEGE CREDIT CARD MARKETING AGREEMENTS AND MEMORANDA OF UNDERSTANDING

The Collect website will direct you to a file detail page that will allow you to view a previously uploaded document by selecting the document preview. The page also allows you to download a copy of the file by selecting **Download**.

Select **Back** in the browser to return to the Intake page and review any additional documents attached to the agreement.

The screenshot shows a file detail page for 'Test.pdf'. At the top, there are buttons for '+ Follow', 'Download' (which is highlighted with a red box and arrow), 'Upload New Version', and 'Edit File Details'. Below this are file metadata: Size (27KB), File Extension (pdf), and Owner (Christopher Burt t). On the left, there are 'PREVIEW' and 'DETAILS' tabs, with 'PREVIEW' selected (highlighted with a red box and arrow). The preview area shows a small thumbnail of the PDF. On the right, there are sections for 'Shared with (2)' (listing Christopher Burt t as owner) and 'Versions (1)' (listing Version 1 by Christopher Burt t at 11/3/2021 3:43 PM).

File Test.pdf

+ Follow Download Upload New Version Edit File Details

Size 27KB File Extension pdf Owner Christopher Burt t

PREVIEW DETAILS

Shared with (2)

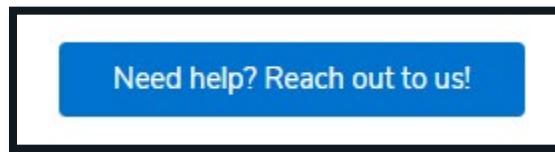
Christopher Burt t Owner

IFL-10691 Set by Record

Versions (1)

Version 1 Christopher Burt t | 11/3/2021 3:43 PM

Step 6. Only system administrators can edit File Details for existing records. If any of the fields are incorrect or if there is an issue with an uploaded agreement, please select the **Need help? Reach out to us!** button from any page in Collect.



Choose your preferred method of contact, select **College Credit Card Agreement** as the **Collection Type**, and enter a detailed description of the desired changes under **Question/Comment**. Please be sure to include the record number for the agreement you would like to amend (see screenshot for example).

Collect: Get Support

Have a question for us? Please use the form below to contact us.

* Preferred Contact Method

Email

* Collection Type
College Credit Card Marketing Agreement

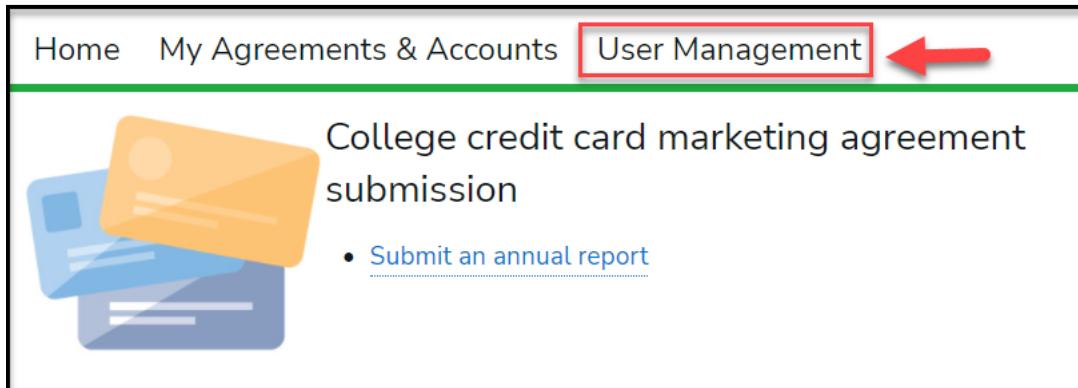
* Question/Comment
Incorrect year for AGMNT-228147, should be 2020, not 2021

Next

A screenshot of a web form titled "Collect: Get Support". The form includes fields for preferred contact method (Email), collection type (selected as "College Credit Card Marketing Agreement"), and a question/comment section (containing the text "Incorrect year for AGMNT-228147, should be 2020, not 2021"). Two specific fields are highlighted with red boxes and arrows pointing to them: the "Collection Type" field and the "Question/Comment" field.

6. User Management

Step 1. To create users, or review which users are active or inactive, select **User Management** from the Collect homepage. Only the designated point of contact can create additional users.



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

Available Users			
NAME	TITLE	EMAIL	ACTIVE / INACTIVE
Automation Test User	TEST	mwhite@salesforce1.com	Active? <input checked="" type="checkbox"/> Active
Automation Test User2	TEST	mwhite3@salesforce.com	Active? <input checked="" type="checkbox"/> Active
collect test		mhallai@acumensolutions.comdfu...	Active? <input checked="" type="checkbox"/> Active
Collect Test User 1		lucile.dukore@cfpb.gov	Active? <input checked="" type="checkbox"/> Active
Collect Test User Alpha	Alpha Test 1	lucile.dukore@cfpb.gov.test1	Active? <input checked="" type="checkbox"/> Active

Step 3. Enter the **First Name**, **Last Name**, **User Type**, **Email**, **Title**, and **Phone Number**, and select **Save Contact**. (Note: All fields with a red asterisk (*) to the left of the label are required.) The Collect website will create the new user in an Active status by default and will add him/her to the **Available Users** list. Additionally, newly created users will receive a “Welcome” email and instructions to create a password for continued access.

The screenshot shows a user interface for creating a new contact. At the top is a purple icon of two people. Below it are fields for First Name and Last Name, both marked with a red asterisk (*). Under User Type(s), there are two lists: 'Available' on the left and 'Selected' on the right. An item 'College Credit Card' is listed in the Available list and has a right-pointing arrow between the two lists. At the bottom are fields for Email, Title, and Phone Number, all marked with a red asterisk (*). At the very bottom are 'Cancel' and 'Save Contact' buttons. The 'Save Contact' button is highlighted with a red box and a red arrow points to it from the left.

* First Name

* Last Name

User Type(s)

Available

Selected

College Credit Card

* Email

* Title

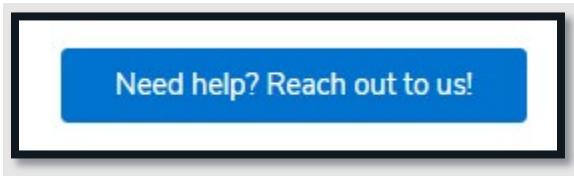
* Phone Number

Cancel **Save Contact**

7. Contact Collect Support

Does your submission contain an error? Need additional help submitting college credit card marketing 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 college credit card marketing agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/credit-card-data/>.

Option 1: At the bottom of each Collect page, select the **Need Help? Reach out to us!** button to send a message to the support team.



Choose your preferred method of contact, select **College Credit Card Marketing Agreement** as the **Collection Type**, and enter a detailed description of the desired changes under **Question/Comment**. Please be sure to include the record number for the agreement you would like to amend (see screenshot for example).

A screenshot of the "Collect: Get Support" contact form. The form includes fields for Preferred Contact Method (Email), Collection Type (College Credit Card Marketing Agreement), and Question/Comment (Incorrect year for AGMNT-228147, should be 2020, not 2021). The "Collection Type" and "Question/Comment" fields are highlighted with red boxes and have red arrows pointing to them from the left. A "Next" button is located on the right side of the form.

Option 2: 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.