

# Collect – Credit Card Agreement User Guide

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# Version Log

The Bureau updates this guide on a periodic basis. Below is a version log noting the history of this document and its updates:

Date	Version	Summary of Changes
July 2022	2	Added report functionality (Section 8).
November 2021	1	Original document

# 1. Introduction

The Truth in Lending Act and Regulation Z require each card issuer to submit its credit card agreements to the Bureau when the card issuer offers a new credit card agreement, amends a credit card agreement, or withdraws a credit card agreement in a given quarter. There are exceptions to the submission requirements in certain circumstances. Issuers who may qualify for the de minimis exception under 1026.58(c)(5), the private label credit card exception under 1026.58(c)(6), or the product testing exception under 1026.58(c)(7) should reference the respective regulatory provision and reach out to Collect Support if they have any questions.

Quarterly submissions to the Bureau must be made using Collect no later than the first business day on or after January 31, April 30, July 31, and October 31 of each year. If a credit card agreement has been previously submitted to the Bureau, the agreement has not been amended, and the card issuer continues to offer the agreement to the public, no additional submission regarding that agreement is required for that calendar quarter.

This document provides a detailed walkthrough of how to create a credit card entry and upload an agreement for it, amend an agreement for an existing agreement, or withdraw a credit card agreement using [Collect](#). Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau will no longer accept credit card agreements 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 agreements through Collect. These resources can be found on the Bureau's Collect submission instructions page 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](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 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 Quarterly Credit Card Agreement (QCCA) 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, users are always able to contact the Collect Support team directly by emailing [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov).

Once the registration form has been completed, the form should be emailed to [Collect\\_Support@cfpb.gov](mailto: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. Review current submissions

This section applies to card issuers who have been making submissions of credit card agreements prior to the roll-out of Collect for the credit card agreement database in December of 2021. Active agreements submitted to the Bureau prior to November 1, 2021 have been transferred into Collect for issuers to review. If an agreement previously submitted to the Bureau has not been amended or withdrawn, no further action is required on your part. However, the first time you log into Collect, you can review current credit card agreement submissions, and optionally indicate if the review has been completed, by following the steps below.

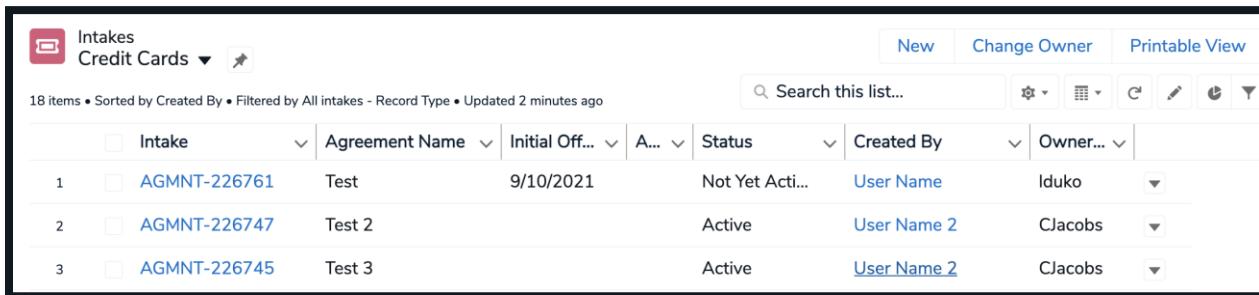
From the Collect homepage, select **Upload amended documents for an existing credit card agreement**.



Quarterly credit card agreement submission

- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

Select the agreement you would like to review.



	<input type="checkbox"/> Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...
1	<input type="checkbox"/> AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko
2	<input type="checkbox"/> AGMNT-226747	Test 2			Active	User Name 2	CJacobs
3	<input type="checkbox"/> AGMNT-226745	Test 3			Active	User Name 2	CJacobs

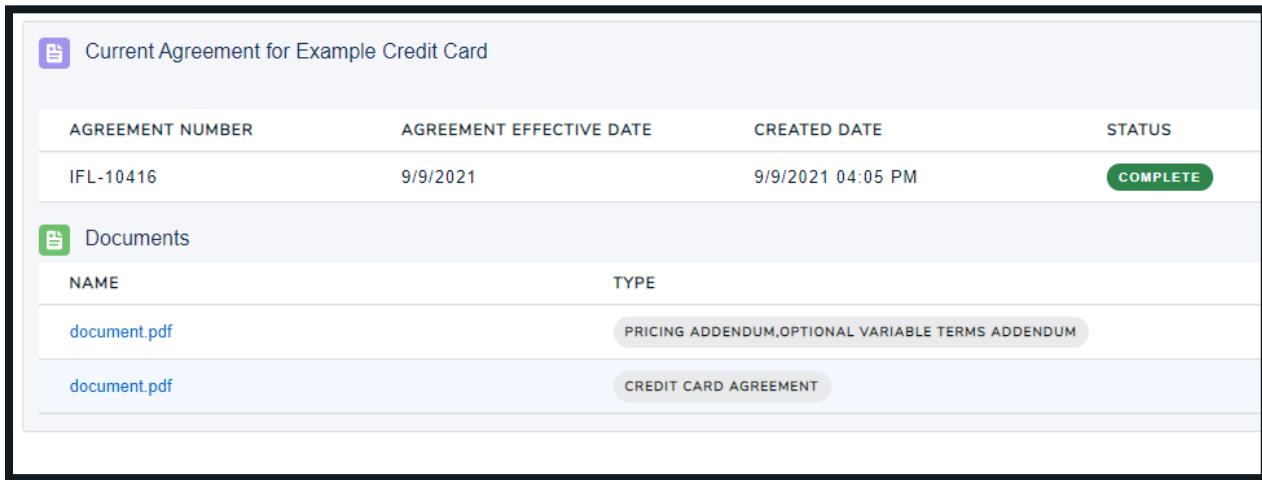
The system will direct you to the Intake record you have selected. Review the **Agreement Name**, **Issuer Name**, and **Initial Offer Date of Agreement** for accuracy.

This screenshot shows the details of an Intake record. At the top left is a red square icon with a white 'I'. To its right is the word 'Intake' and the identifier 'AGMNT-226762'. On the far right are two buttons: 'Withdraw Agreement' and 'Edit'. The main area contains several fields: 'Agreement Name' (set to 'Example Credit Card'), 'Status' (set to 'Active'), 'Issuer Name' (set to 'Example Issuer'), 'Initial Offer Date of Agreement' (set to '9/9/2021'), 'Document Review' (set to '--None--'), and 'Agreement Withdrawal Date' (empty). There are small edit icons next to each field.

In order to make updates, select **Edit**. If updates are made, select **Save** to save the updates and close the window or **Cancel** to close the window without making updates.

This screenshot shows the 'Edit Intake' dialog box. At the top center is the title 'Edit Intake'. Inside the dialog, there is a blue callout box pointing to the 'Agreement Name' field with the text 'Enter the name of the product (Example: "Ficus Bank Platinum Alpha Card")'. Below this are the original intake details: 'Status' (Active), 'Initial Offer Date of Agreement' (9/9/2021), and 'Agreement Withdrawal Date' (empty). The 'Agreement Name' field now contains 'Example Credit Card', and the 'Issuer Name' field contains 'Example Issuer'. The 'Document Review' dropdown still shows '--None--'. At the bottom right of the dialog are three buttons: 'Cancel', 'Save & New', and a larger blue 'Save' button. The background of the dialog is dark grey, and the overall interface has a modern, clean design.

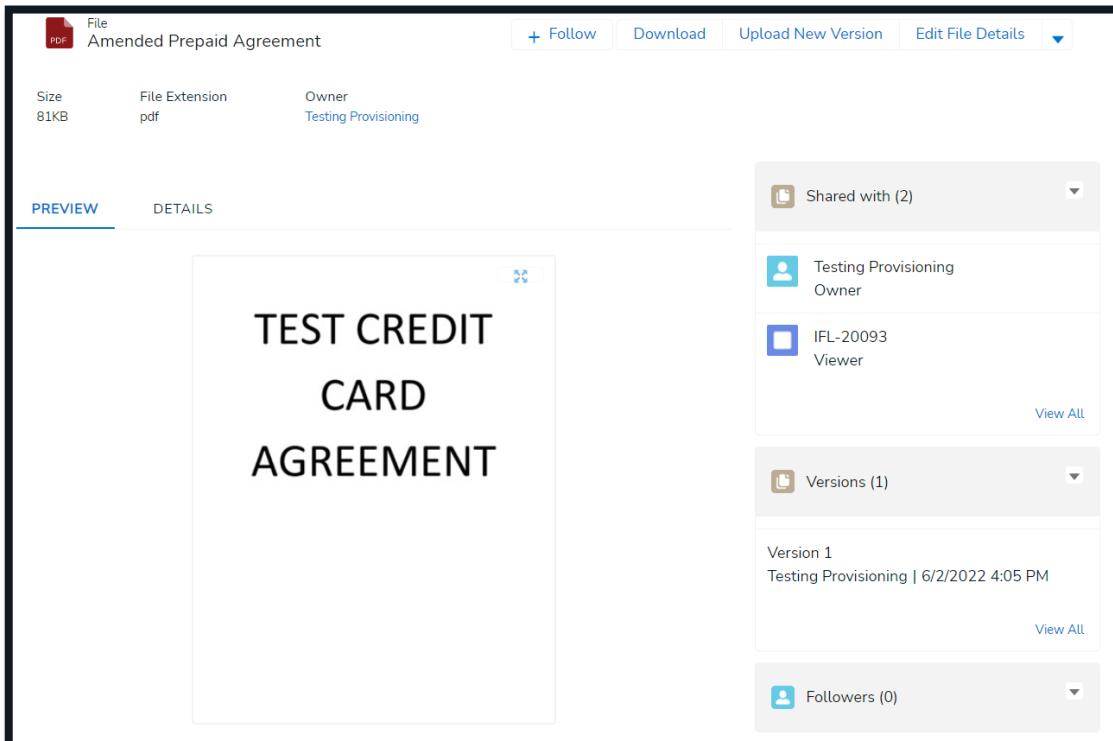
To review the agreement documents, select the document name in the documents box on the details page.



AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10416	9/9/2021	9/9/2021 04:05 PM	COMPLETE

NAME	TYPE
document.pdf	PRICING ADDENDUM,OPTIONAL VARIABLE TERMS ADDENDUM
document.pdf	CREDIT CARD AGREEMENT

The system will direct you to a file detail page that will allow you to view the previously submitted 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.



File  
Amended Prepaid Agreement

+ Follow Download Upload New Version Edit File Details

Size 81KB File Extension .pdf Owner Testing Provisioning

PREVIEW DETAILS

Shared with (2)

Testing Provisioning Owner

IFL-20093 Viewer

Versions (1)

Version 1 Testing Provisioning | 6/2/2022 4:05 PM

Followers (0)

If any of the documents are incorrect, please follow the instructions for [Amending a credit card agreement](#) to upload a new set of agreement documents. Only system administrators can delete documents from the system, so please contact Collect Support using the button at the bottom of each page if you need assistance removing files that have been attached to a separate agreement intake record.

When all details have been confirmed, you may optionally set the **Document Review** value. Select **Edit** then select from the **Document Review** drop-down a value of **Confirmed – Correct** if the agreement details are correct, or **Reviewed – Incorrect** if errors have been identified. Once this has been set, select **Save** to close the window or **Cancel** to exit without saving.

The screenshot shows the 'Edit Intake' window with the following fields:

- \* Agreement Name**: Example Credit Card
- Status**: Active
- \* Issuer Name**: Example Issuer
- Initial Offer Date of Agreement**: 9/9/2021
- Document Review**: --None--
- Agreement Withdrawal Date**: (empty field)

At the bottom right are three buttons: **Cancel**, **Save & New**, and **Save**.

# 4. Create a new credit card agreement intake

Before uploading a credit card agreement, you must first create a new credit card agreement intake entry in the Collect system. From the Collect homepage, select **Upload documents for a new credit card agreement**.

The screenshot shows the Collect system's main navigation bar with links for Home, My Agreements & Accounts, My TCCP Surveys, and User Management. Below this, there is a section titled "Quarterly credit card agreement submission" featuring three options: "Upload documents for a new credit card agreement", "Upload amended documents for an existing credit card agreement", and "Withdraw an existing credit card agreement". To the left of the text is a graphic of three overlapping credit cards (blue, yellow, and grey).

Enter all required fields:

- Agreement Name: this is the name of the credit card.
- Issuer Name: this will be auto-populated when you enter your institution's name in **Search Entities**.
- Initial Offer Date of Agreement: the date the agreement was first offered.

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

Select **Confirm** to proceed.

The screenshot shows a "New Credit Card" form. It includes fields for "Agreement Name" (marked with a red asterisk), "Initial Offer Date of Agreement" (marked with a red asterisk), and "Issuer Name". There is also a "Search Entities..." input field with a magnifying glass icon. At the bottom is a large blue "Confirm" button.

After inputting the details and selecting **Confirm**, you will be directed to the Agreements page.

Intake AGMNT-226790

Withdraw Agreement Edit

Agreement Name <small>i</small>	New Credit Card	Status	Active
Issuer Name	Example Issuer	Initial Offer Date of Agreement <small>i</small>	9/25/2021
Document Review		Agreement Withdrawal Date <small>i</small>	

Current Agreement for New Credit Card New Agreement

⚠ There are no existing agreements for this record. Please create a new agreement.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
Documents			
NAME	TYPE		

Past Agreements for New Credit Card

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	
Documents			
NAME	TYPE		

# 5. Add agreement documents to a credit card agreement

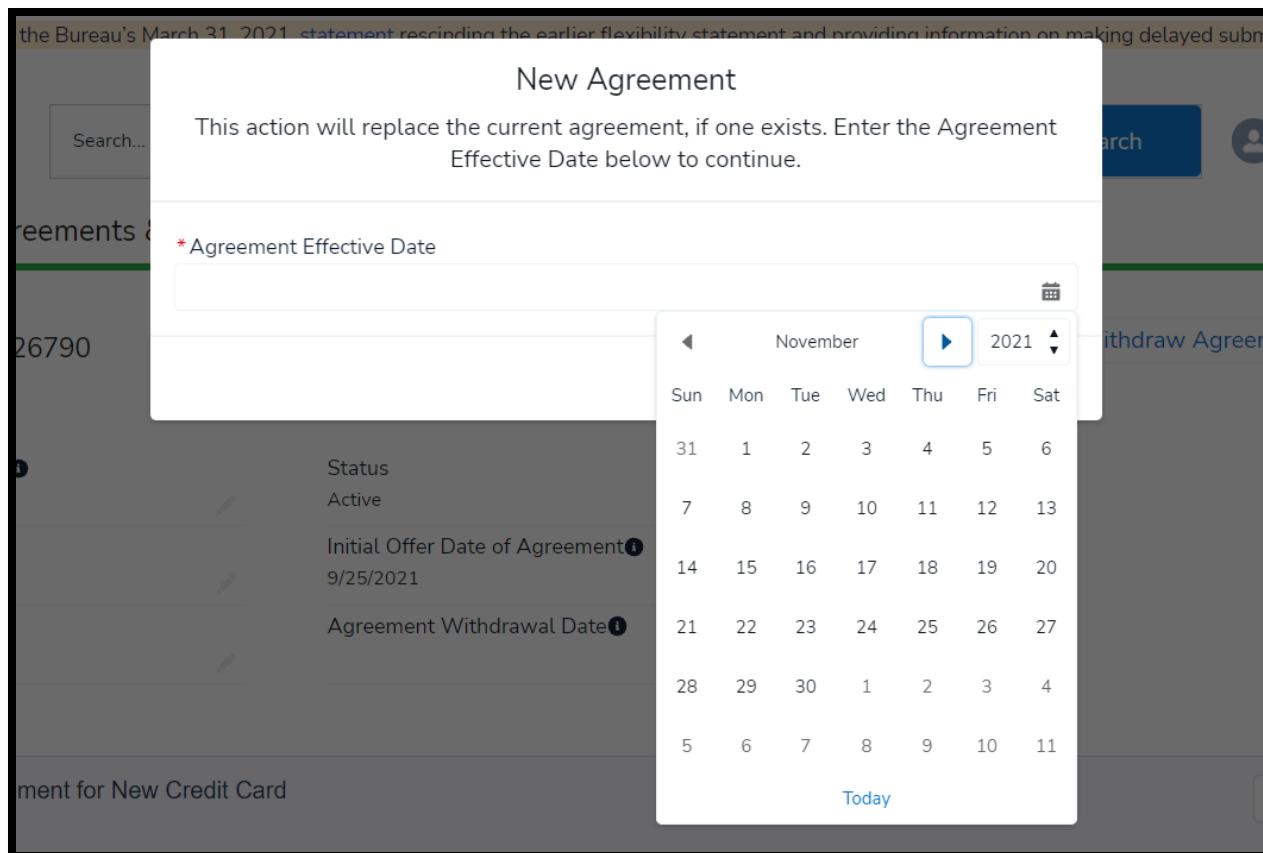
From the Agreement page, select the **New Agreement** button to the right of the section title, **Current Agreement for [Agreement Name]**.

The screenshot shows a software interface for managing agreements. At the top, there's a header with a red 'Intake' icon, the identifier 'AGMNT-226790', and buttons for 'Withdraw Agreement' and 'Edit'. Below this, there are several input fields: 'Agreement Name' (New Credit Card), 'Status' (Active), 'Issuer Name' (Example Issuer), 'Initial Offer Date of Agreement' (9/25/2021), 'Document Review', and 'Agreement Withdrawal Date'. A large orange callout box in the center says 'There are no existing agreements for this record. Please create a new agreement.' Below this, there are two sections: 'Current Agreement for New Credit Card' and 'Past Agreements for New Credit Card', each containing a table with columns for Agreement Number, Agreement Effective Date, Created Date, and Status/Type.

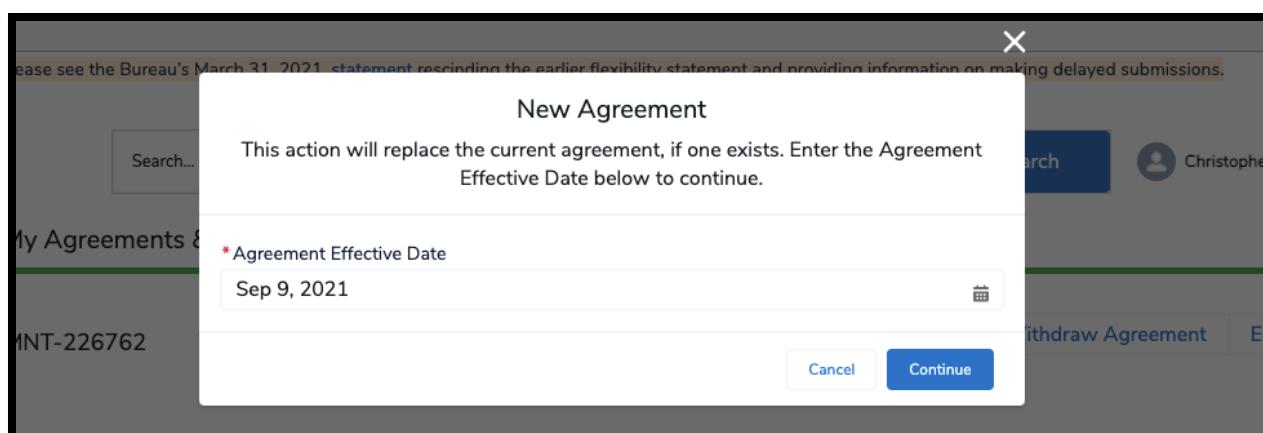
NAME	TYPE

NAME	TYPE

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



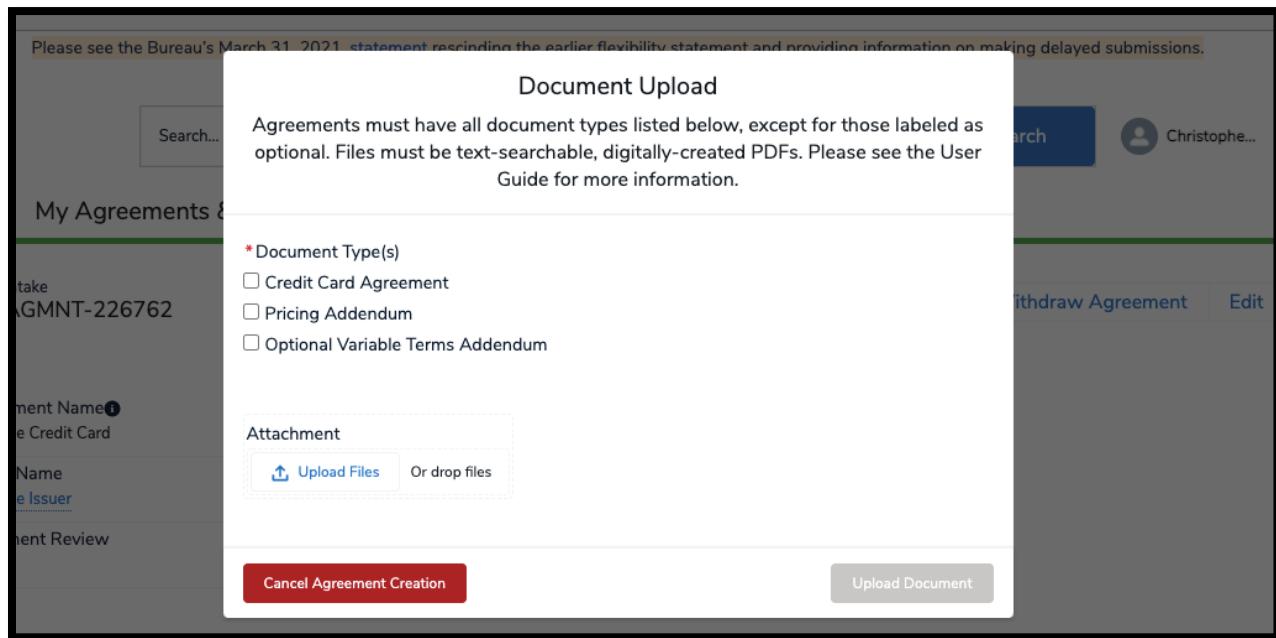
After the **Agreement Effective Date** has been entered, select **Continue** to proceed.



Submissions must contain the credit card agreement, the pricing addendum, and may optionally include a variable terms addendum if applicable. An issuer must submit only one pricing addendum with each agreement. This may be submitted all in one file, or in two or three files.

Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.

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 (see Section 9).



If you included all required information in a single document, and selected the appropriate Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.

Please see the Bureau's March 31, 2021, statement rescinding the earlier flexibility statement and providing information on making delayed submissions.

**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.

This agreement is incomplete because it is missing the following documents: Pricing Addendum

\* Document Type(s)

Credit Card Agreement

Pricing Addendum

Optional Variable Terms Addendum

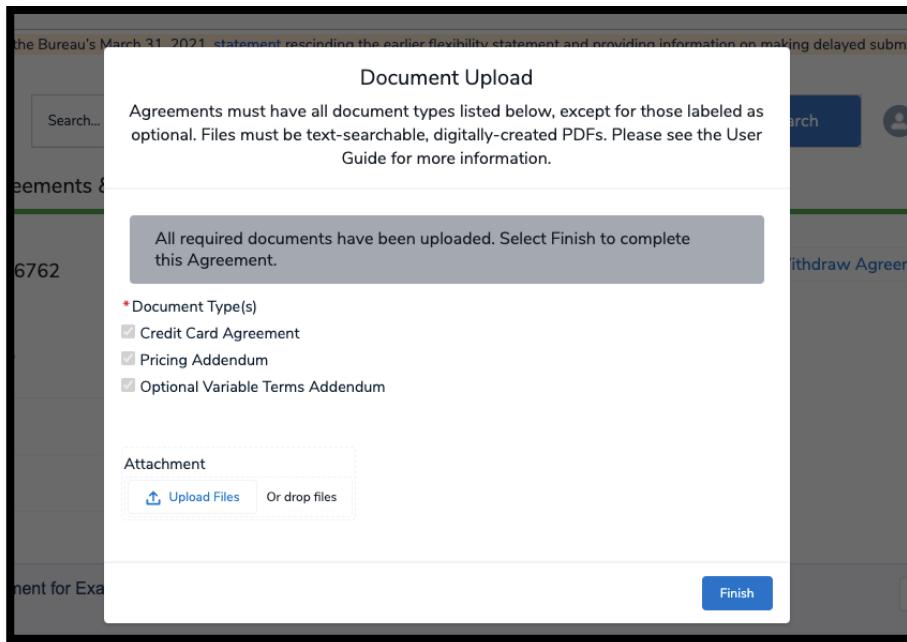
Attachment

Or drop files

document.pdf

Save & Close      Upload Document

After all required document types have been uploaded, select **Finish**. You have now successfully submitted a credit card agreement.



After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement has been completed with all relevant documents uploaded. Uploaded documents will be displayed in the **Documents** section of the **Current Agreement for [Agreement Name]** box.

The screenshot shows the "Agreements" page. At the top, it displays "Intake AGMNT-226762". On the right, there are "Withdraw Agreement" and "Edit" buttons. Below this, there are several input fields: "Agreement Name" (Example Credit Card), "Status" (Active), "Issuer Name" (Example Issuer), "Initial Offer Date of Agreement" (9/9/2021), "Document Review", and "Agreement Withdrawal Date". Under the heading "Current Agreement for Example Credit Card", it shows a table with columns: AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. The data is: IFL-10419, 9/24/2021, 9/21/2021 04:18 PM, COMPLETE. Below this is a "Documents" section with a table. The first row has columns NAME and TYPE, with "Test Document 1.pdf" and "CREDIT CARD AGREEMENT,PRICING ADDENDUM". The second row also has columns NAME and TYPE, with "Test Document 1.pdf" and "CREDIT CARD AGREEMENT,PRICING ADDENDUM". At the bottom right of the "Documents" section are "New Agreement" and "Upload Document" buttons.

# 6. Amend an existing credit card agreement

You can amend an agreement by uploading additional documents that have not been included or archive previously submitted documents and uploading new files for the credit card agreement, pricing addendum, and variable terms addendum. This is the process through which issuers will make an affirmative quarterly submission to provide an updated agreement. There are two ways to begin the process of amending an existing credit card agreement.

First, you can locate your agreement by selecting **Upload amended documents for an existing credit card agreement** from the Collect Homepage. This will direct you to the credit card list.

The screenshot shows the Collect Homepage with a toolbar at the top containing links for Home, My Agreements & Accounts, My TCCP Surveys, and User Management. Below the toolbar, there is a section titled "Quarterly credit card agreement submission" featuring three blue credit cards. To the right of the cards, there is a bulleted list of three options:

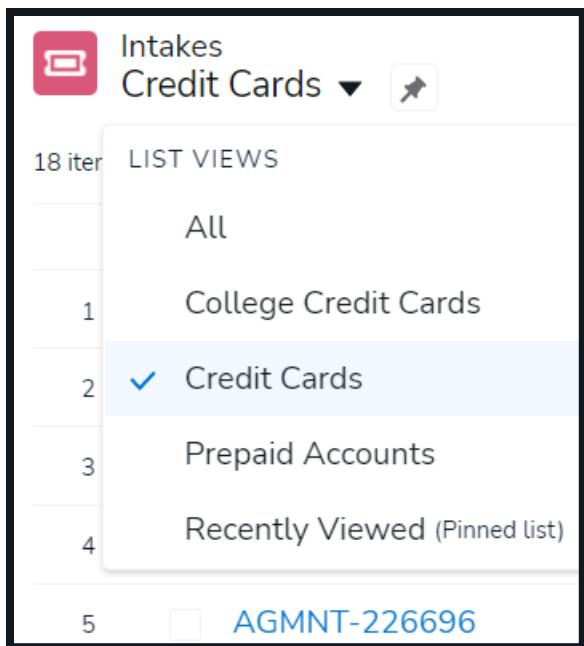
- [Upload documents for a new credit card agreement](#)
- [Upload amended documents for an existing credit card agreement](#)
- [Withdraw an existing credit card agreement](#)

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

The screenshot shows the Collect Homepage with a toolbar at the top containing links for Home, My Agreements & Accounts, My TCCP Surveys, and User Management. Below the toolbar, there is a section titled "My Agreements & Accounts" which displays a list of agreements. The first item in the list is "Credit Card Agreement - ABC Bank".

Agreement Type	Cardholder Name	Cardholder Address	Action
Credit Card Agreement	John Doe	123 Main Street, Anytown, USA	<a href="#">View Details</a>

Using either method, the system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.



Once you are viewing the credit card list, select the Credit Card Agreement you would like to amend by selecting the Intake record number.

My Agreements & Accounts					
Intakes Credit Cards ▾					
New Printable View					
14 items • Sorted by Intake • Filtered by All intakes - Record Type • Updated a minute ago					
Intake ↑	Agreement ...	Initial Offer Date of Program	Agreement Withdrawal Date	Status	
1 AGMNT-226691	Test	7/7/2021		Active	
2 AGMNT-226692	CRB Test	7/7/2021		Active	
3 AGMNT-226693	Test	7/8/2021		Active	

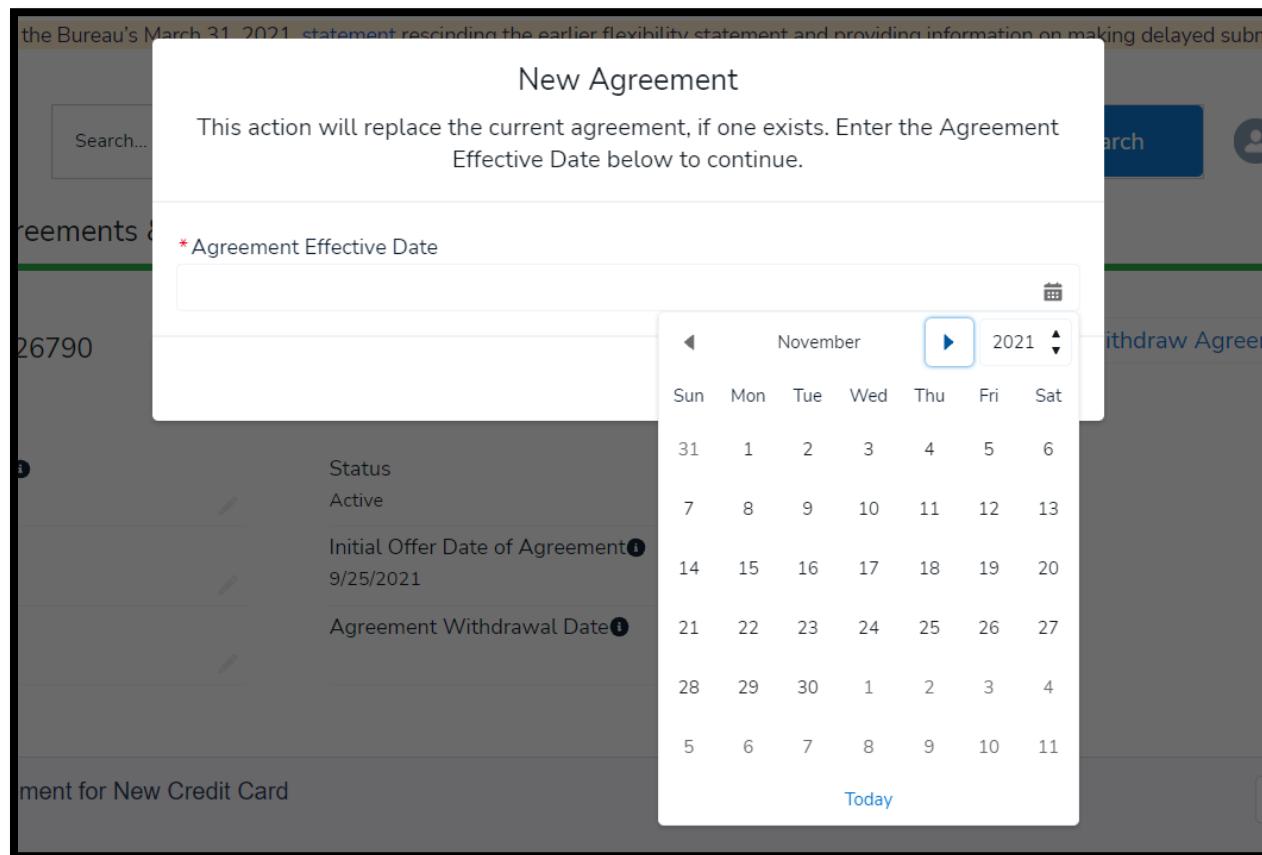
Selecting the Intake number will navigate you to that Agreement page. Select **Upload Document** in the current agreement box in order to add additional documents for an incomplete agreement, following the instructions in section 5.

The screenshot shows a user interface for managing agreements. At the top, there's a header with a document icon and the text "Current Agreement for Test". To the right are buttons for "New Agreement" and "Upload Document". Below this is a table with columns: AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. The data in the table is: IFL-10409, 8/30/2021 11:12 AM, and STATUS is marked as "INCOMPLETE". Underneath the table is a section titled "Documents" with a "Upload Document" button. A prominent orange callout box contains the message: "This agreement is incomplete because it is missing the following documents: Pricing Addendum, Credit Card Agreement". At the bottom, there are two input fields labeled "NAME" and "TYPE".

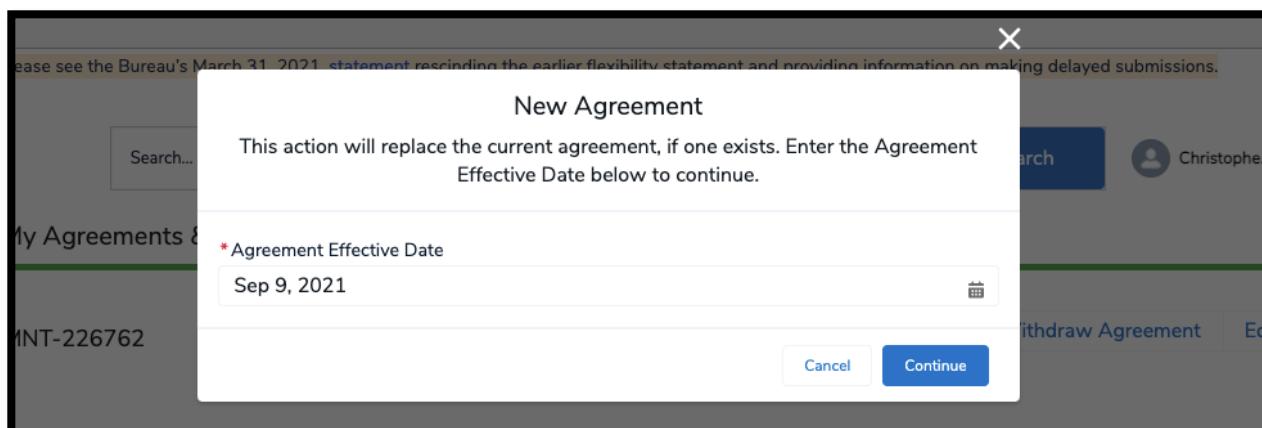
When you upload an amended or new document for the agreement, current agreement documents will be automatically archived. To do so, select **New Agreement**. Archived documents will be visible in the **Past Agreements for [Agreement Name]** box. Only system administrators can delete documents from the system, so please contact Collect support using the button at the bottom of each page if you need assistance removing files.

The screenshot shows a user interface for managing agreements. At the top, there's a header with a document icon and the text "Intake AGMNT-226762". To the right are buttons for "Withdraw Agreement" and "Edit". Below this is a table with columns: Agreement Name, Status, Issuer Name, Initial Offer Date of Agreement, Document Review, and Agreement Withdrawal Date. The data in the table is: Example Credit Card, Active, Example Issuer, 9/9/2021, and Document Review. Underneath the table is a section titled "Current Agreement for Example Credit Card" with a "New Agreement" button. This section includes a table with columns: AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. The data in the table is: IFL-10419, 9/24/2021, 9/21/2021 04:18 PM, and STATUS is marked as "COMPLETE". Below this is a "Documents" section with an "Upload Document" button. It lists two documents: "Test Document 1.pdf" with TYPE "CREDIT CARD AGREEMENT,PRICING ADDENDUM" and another entry for "Test Document 1.pdf" with the same details.

Enter the **Agreement Effective Date**. A dropdown calendar will appear when you select the input field.



Select **Continue** to proceed.



Agreement document files must include the credit card agreement, pricing addendum, and optionally the variable terms addendum. This may be submitted all in one file, or in two or three files. An issuer must submit only one pricing addendum with each agreement.

- Please select the appropriate document type(s) for each file uploaded, select **Upload Files** to select the file you would like to upload, and then select **Upload Document**.
- 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 (see Section 9).

Please see the Bureau's March 31, 2021, statement rescinding the earlier flexibility statement and providing information on making delayed submissions.

### 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)

Credit Card Agreement

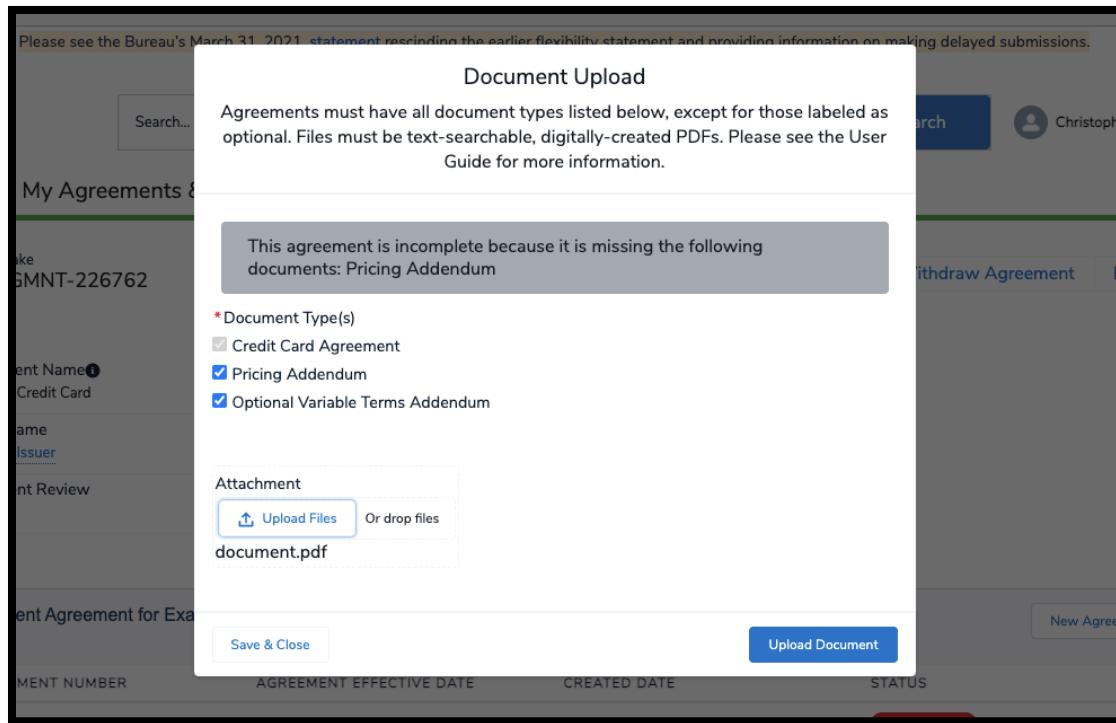
Pricing Addendum

Optional Variable Terms Addendum

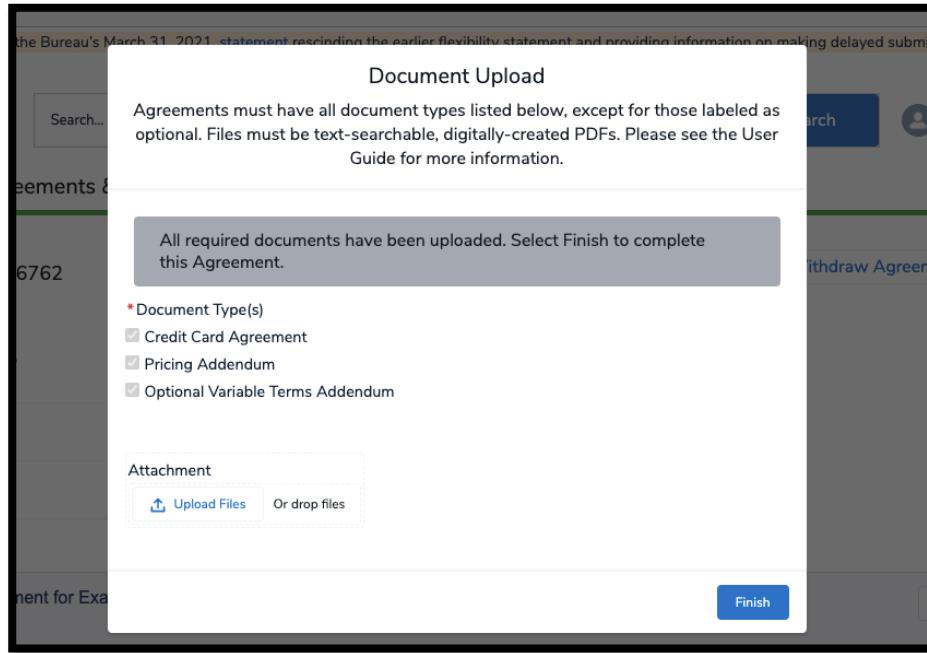
Attachment

Or drop files

If you included all required information in a single document and selected the appropriate Submission Document Types, you have now successfully submitted a credit card agreement. If you need to submit additional documents to meet the QCCA reporting requirements, you will be prompted to continue uploading documents until all required Document Types have been uploaded.



After all required document types have been uploaded, select **Finish**. You have now successfully submitted a credit card agreement.



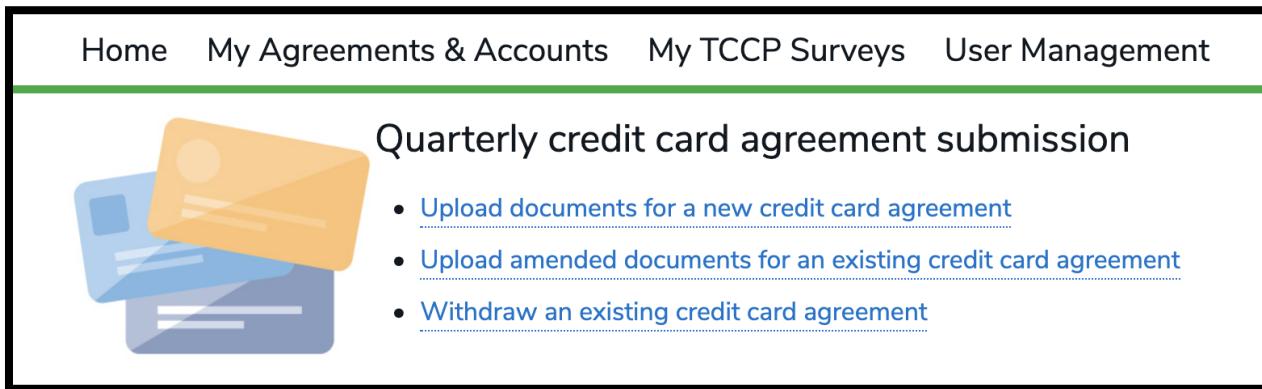
After selecting **Finish**, you will be directed to the Agreements page, where you can confirm that the Agreement submission has been completed. Previously submitted agreements will remain archived within the intake record.

A screenshot of the "Agreements" page. At the top left, it shows "Intake AGMNT-226762". On the right, there are "Withdraw Agreement" and "Edit" buttons. The main area contains fields for "Agreement Name" (Example Credit Card), "Status" (Active), "Issuer Name" (Example Issuer), "Initial Offer Date of Agreement" (9/9/2021), "Document Review", and "Agreement Withdrawal Date". Below this, a section titled "Current Agreement for Example Credit Card" lists the "AGREEMENT NUMBER" (IFL-10419), "AGREEMENT EFFECTIVE DATE" (9/24/2021), "CREATED DATE" (9/21/2021 04:18 PM), and "STATUS" (COMPLETE). A "New Agreement" button is in the top right of this section. Below it, a "Documents" section shows two entries: "Test Document 1.pdf" with type "CREDIT CARD AGREEMENT,PRICING ADDENDUM" and another entry for "Test Document 1.pdf" with the same type. An "Upload Document" button is located in the top right of the "Documents" section.

# 7. Withdraw a credit card agreement

An issuer will need to withdraw a credit card agreement if the agreement is no longer offered. There are two ways to begin the process of withdrawing an entry for a previously submitted credit card agreement.

First, from the Collect homepage, select **Withdraw an existing credit card agreement**. The system will direct you to the credit card list.



The screenshot shows the Collect homepage with a toolbar at the top containing five items: Home, My Agreements & Accounts, My TCCP Surveys, User Management, and a search bar. Below the toolbar, there is a section titled "Quarterly credit card agreement submission" featuring three options: "Upload documents for a new credit card agreement", "Upload amended documents for an existing credit card agreement", and "Withdraw an existing credit card agreement". To the left of the text, there is an icon depicting three credit cards (one yellow, one blue, one grey).

Alternatively, you can select **My Agreements & Accounts** from the toolbar. The system will navigate you to the agreement list and you can use the down arrow to select the **Credit Cards** list.



The screenshot shows the "My Agreements & Accounts" page with a toolbar at the top containing five items: Home, My Agreements & Accounts, My TCCP Surveys, User Management, and a search bar. The "My Agreements & Accounts" item is highlighted with a green underline, indicating it is the active selection.

From the credit card list, select the Credit Card Agreement you would like to withdraw by selecting the Intake record number.

The screenshot shows a list of three credit card agreements. The columns are Intake, Agreement Name, Initial Offer Date of Program, Agreement Withdrawal Date, and Status. The first agreement is AGMNT-226691, the second is AGMNT-226692, and the third is AGMNT-226693. All three are marked as Active.

Intake	Agreement Name	Initial Offer Date of Program	Agreement Withdrawal Date	Status
1	AGMNT-226691	Test	7/7/2021	Active
2	AGMNT-226692	CRB Test	7/7/2021	Active
3	AGMNT-226693	Test	7/8/2021	Active

The system will direct you to the selected agreement's details page. Select **Withdraw Agreement** to proceed.

The screenshot shows the details for the credit card agreement AGMNT-226762. It includes fields for Agreement Name (Example Credit Card), Status (Active), Issuer Name (Example Issuer), Initial Offer Date of Agreement (9/9/2021), Document Review, and Agreement Withdrawal Date. A note at the bottom indicates it is the current agreement for Example Credit Card.

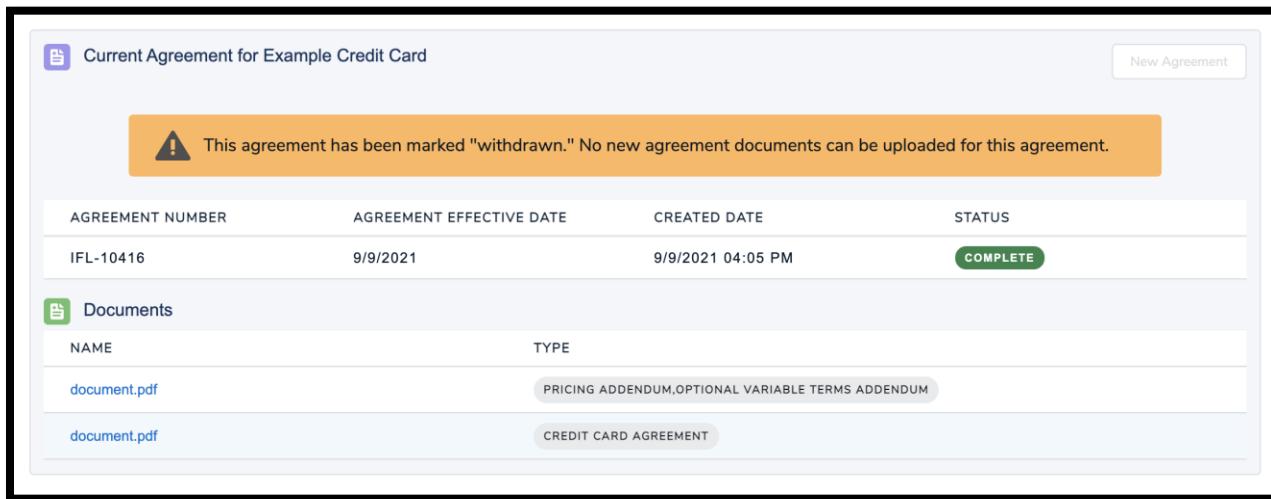
Agreement Name	Example Credit Card	Status	Active
Issuer Name	Example Issuer	Initial Offer Date of Agreement	9/9/2021
Document Review		Agreement Withdrawal Date	

Current Agreement for Example Credit Card

Add the **Agreement Withdrawal Date**. A dropdown calendar will appear when you select the input field. Once the correct date has been selected, select the **Save** button to proceed.



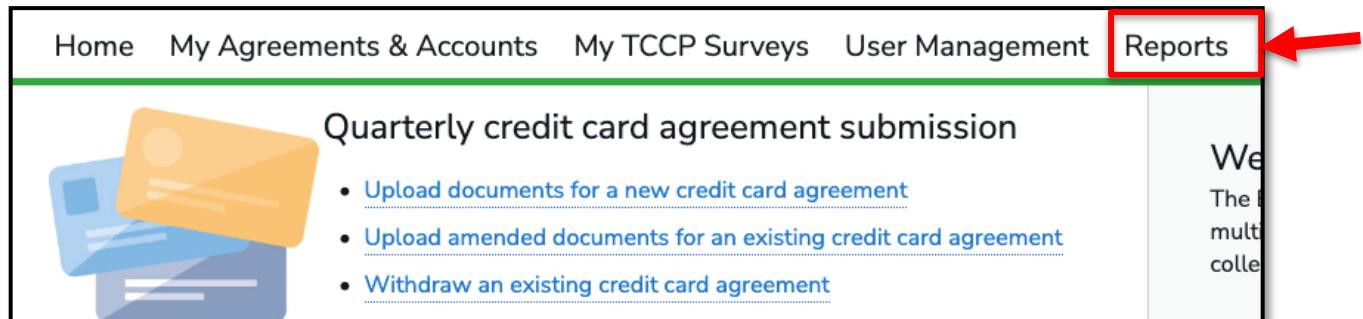
You will be directed to the Credit Card Agreement page with the updated status of “withdrawn.” You will be unable to upload any new agreement documents for this Credit Card Agreement entry.



## 8. [NEW] Reports

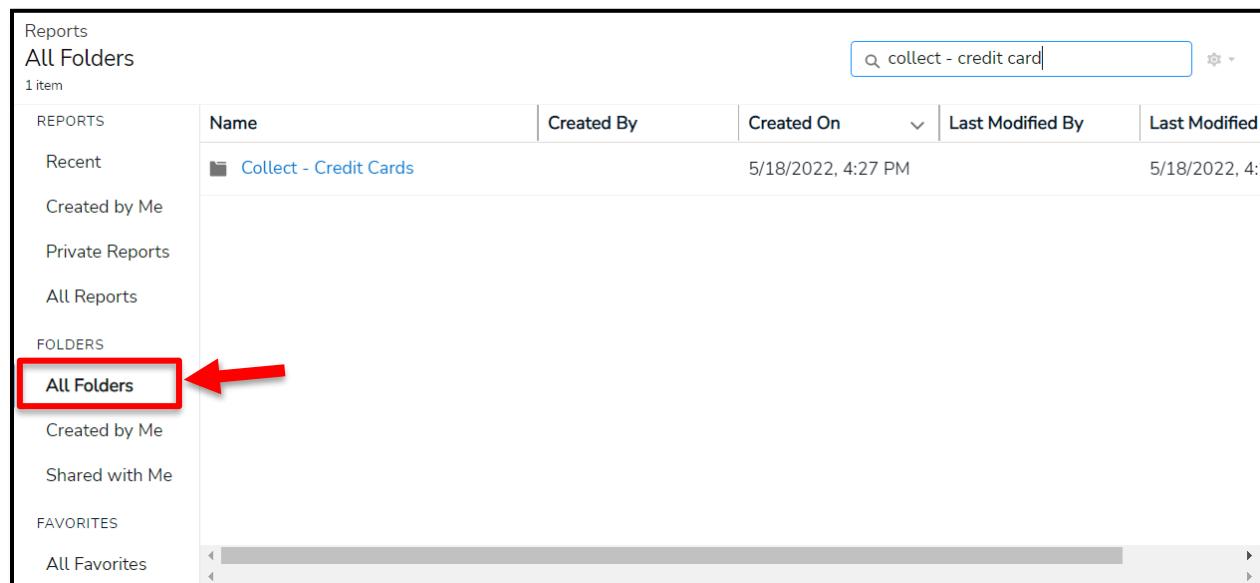
Credit card issuers can now access prebuilt reports that document all previous credit card agreement submissions through Collect.

**Step 1.** To view prebuilt reports regarding your submitted credit card data, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports that pertain to them.



The screenshot shows the Collect homepage with a navigation bar at the top. The "Reports" link is highlighted with a red box and an arrow pointing to it. Below the navigation bar, there is a section titled "Quarterly credit card agreement submission" featuring three bullet points: "Upload documents for a new credit card agreement", "Upload amended documents for an existing credit card agreement", and "Withdraw an existing credit card agreement". There is also a graphic of two overlapping credit cards (one blue, one yellow) on the left side of this section.

**Step 2.** From **Reports**, select **All Folders**. This will show the user all folders they have access to.



The screenshot shows the "Reports" interface. On the left, there is a sidebar with sections for "REPORTS" (Recent, Created by Me, Private Reports, All Reports) and "FOLDERS" (All Folders, Created by Me, Shared with Me). The "All Folders" option is highlighted with a red box and an arrow pointing to it. On the right, there is a main content area displaying a table of reports. The table has columns for Name, Created By, Created On, Last Modified By, and Last Modified. One row is visible, showing "Collect - Credit Cards" created by "collect" on "5/18/2022, 4:27 PM" with the last modification date also being "5/18/2022, 4:27 PM". A search bar at the top right contains the text "collect - credit card".

**Step 3.** To view the reports that have been pre-prepared for the user, select the **Collect – Credit Cards** folder. From within the folder, select the **Credit Cards** report.

Reports  
All Folders > Collect - Credit Cards  
1 item

REPORTS	Name	Description	Folder	Created By	Created On	Subscribed
Recent	Credit Cards		Collect - Credit Ca		6/6/2022, 4:15 PM	
Created by Me						
Private Reports						
All Reports						

FOLDERS  
All Folders  
Created by Me  
Shared with Me

**Step 4.** Select a report within the folder in order to view.

Report: Intakes  
Credit Cards

Total Records  
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
2	AGMNT-287411	Test Withdrawn 2	Test Collect Entity	-	Withdrawn	-	5/25/2022	
3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

**Step 5.** Report filters can be set 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 Excel and CSV, in both formatted and unformatted versions, using the **Export** button.

Report: Intakes  
Credit Cards

Total Records  
8

	Intake: Intake	Agreement Name	Issuer Name	Document Review	Status	Initial Offer Date of Agreement	Agreement Withdrawal Date	Intake
1	AGMNT-287410	Test Agreement 1	Test Collect Entity	-	Withdrawn	-	5/20/2022	
2	AGMNT-287411	Test Withdrawn 2	Test Collect Entity	-	Withdrawn	-	5/25/2022	
3	AGMNT-287412	Test 3	Test Collect Entity	-	Withdrawn	-	5/27/2022	

# 9. User management

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



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 can also create a new user by selecting **Create New User**.

Available Users				<a href="#">Create New User</a>
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	

In order to create a new user, you, if you are the point of contact, 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.

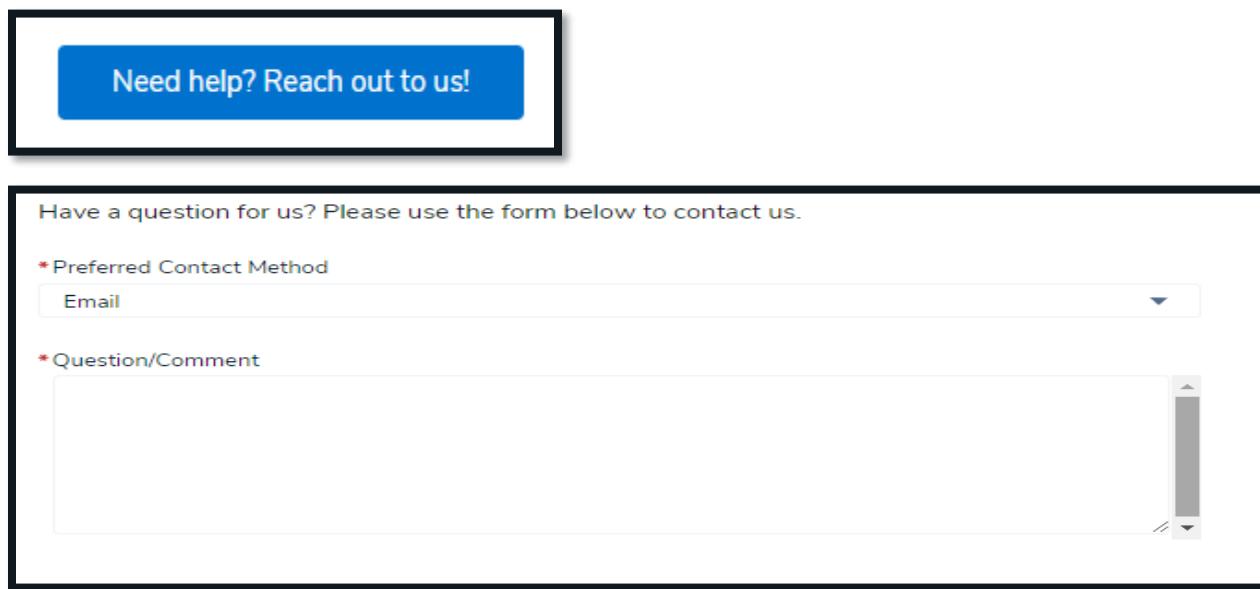
The image shows a screenshot of a contact creation form. At the top left is a purple square icon with a white 'E' and a person symbol. Below it are five input fields: 'First Name' (marked with an asterisk), 'Last Name' (marked with an asterisk), 'Title', 'Phone Number', and 'Email' (marked with an asterisk). Each field has a corresponding empty input box below it. At the bottom left is a 'Cancel' button, and at the bottom right is a blue 'Save Contact' button.

# 10. Contact Collect Support

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

## 10.1 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 screenshot of a web page. At the top, there is a blue button with white text that reads "Need help? Reach out to us!". Below this button, the page content begins with the text "Have a question for us? Please use the form below to contact us." Following this text, there are two input fields. The first field is labeled "\* Preferred Contact Method" and contains the option "Email". The second field is labeled "\* Question/Comment" and is a text area with a vertical scrollbar on the right side.

## 10.2 Email the Collect Support team directly

Email the support team directly at [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov). Include your question and any additional details and a team member will reach back out to you.