

Collect – Credit Card Agreements

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This document provides a high-level overview of how to review, add, amend, or withdraw credit card agreements using Collect. Please reference the full Collect Credit Card Agreement User Guide for more detailed information.

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.

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 If an agreement previously submitted to the Bureau has not been amended or withdrawn, no further action is required on your part.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.

Step 1

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](#)

Step 2

Select the agreement you would like to review.

Intakes Credit Cards ▾							New	Change Owner	Printable View	
							Search this list...			
	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			

Step 3

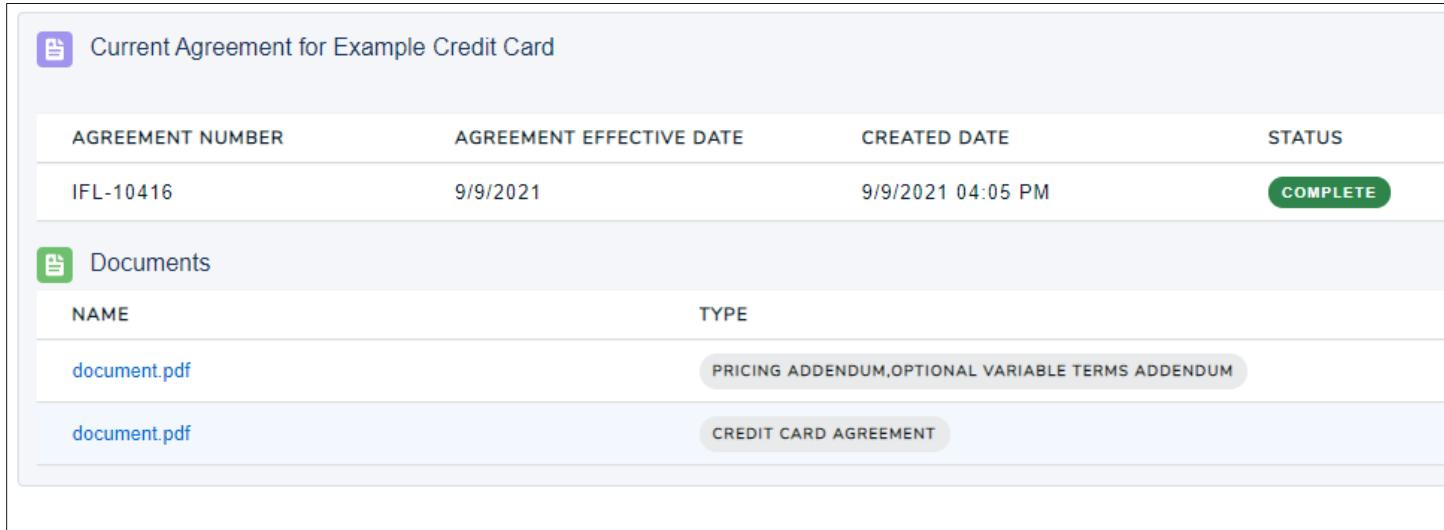
The system will direct you to the Intake record you have selected. Review the **Agreement Name**, **Issuer Name**, and **Initial Offer Date of Agreement** for accuracy.

This screenshot shows the details of an Intake record. At the top left is a red 'Intake' button and the identifier 'AGMNT-226762'. On the right are two buttons: 'Withdraw Agreement' and 'Edit'. The main area contains several fields: 'Agreement Name' (Example Credit Card), 'Status' (Active), 'Issuer Name' (Example Issuer), 'Initial Offer Date of Agreement' (9/9/2021), 'Document Review' (dropdown menu showing '--None--'), and 'Agreement Withdrawal Date' (dropdown menu).

This screenshot shows the 'Edit Intake' modal dialog. It has a dark header bar with 'Edit Intake' and a close 'X' button. Below the header is a dark callout box with the placeholder text 'Enter the name of the product (Example: "Ficus Bank Platinum Alpha Card")'. The form fields are identical to the ones in the previous screenshot: 'Agreement Name' (Example Credit Card), 'Status' (Active), 'Issuer Name' (Example Issuer), 'Initial Offer Date of Agreement' (9/9/2021), 'Document Review' (dropdown menu showing '--None--'), and 'Agreement Withdrawal Date' (dropdown menu). At the bottom are three buttons: 'Cancel', 'Save & New', and a blue 'Save' button.

Step 4

To review the agreement documents, select the document name in **the Current Agreement for [Agreement Name]** section of the details page.

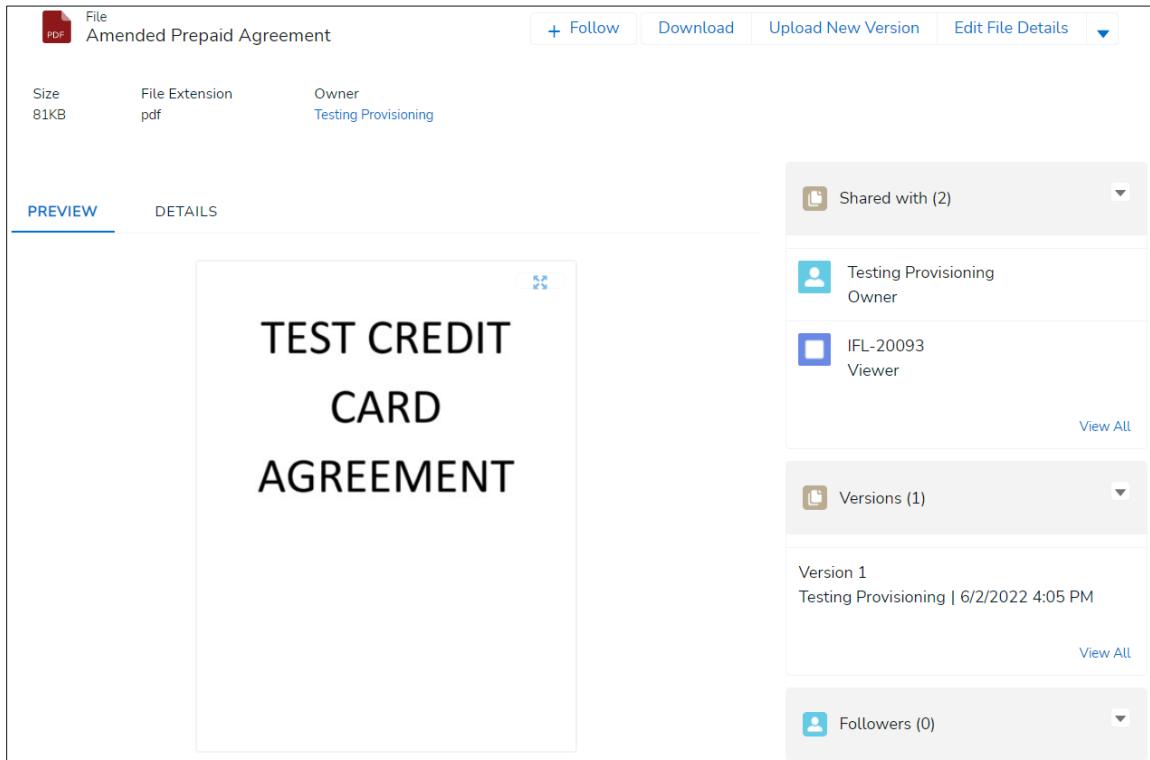


AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10416	9/9/2021	9/9/2021 04:05 PM	COMPLETE

Documents

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

If any of the documents are incorrect, please follow the instructions below 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.



File
Amended Prepaid Agreement

+ Follow Download Upload New Version Edit File Details ▾

Size: 81KB File Extension: pdf Owner: Testing Provisioning

PREVIEW DETAILS

TEST CREDIT CARD AGREEMENT

Shared with (2)

- Testing Provisioning Owner
- IFL-20093 Viewer

Versions (1)

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

Followers (0)

Once the agreement has been reviewed, you may set the **Document Review** value. From the agreement detail page 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.

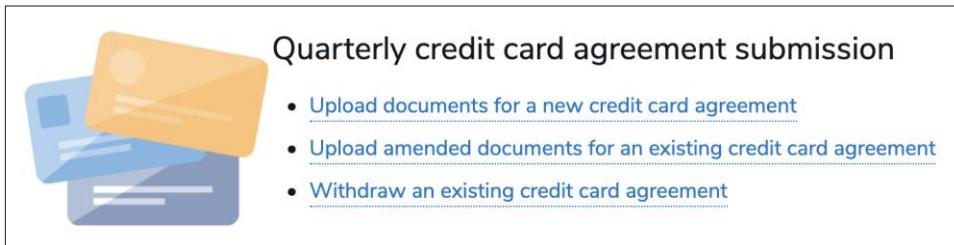
Edit Intake

* Agreement Name <small>i</small>	Status
Example Credit Card	Active
* Issuer Name	Initial Offer Date of Agreement <small>i</small>
Example Issuer	9/9/2021 <small>calendar icon</small>
Document Review	Agreement Withdrawal Date <small>i</small>
--None-- <small>dropdown arrow</small>	<small>calendar icon</small>
<small>Elements for Example Credit Card</small>	
<small>Cancel</small> <small>Save & New</small> Save	

Create a new credit card agreement intake

Step 1

From the Collect homepage, select **Upload documents for a new credit card agreement**.



Step 2

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

New Credit Card

*Agreement Name ?	*Initial Offer Date of Agreement ?
*Issuer Name Search Entities... ?	
Confirm	

Step 3

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

 Intake AGMNT-226762	Withdraw Agreement Edit
Agreement Name ? <u>Example Credit Card</u>	Status Active
Issuer Name ? <u>Example Issuer</u>	Initial Offer Date of Agreement ? 9/9/2021
Document Review	Agreement Withdrawal Date ?

Add agreement documents to a credit card agreement

You are required to submit the Credit Card Agreement and Pricing Addendum. Optionally, you may also submit a Variable Terms Addendum if applicable.

Step 1

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

Intake AGMNT-226762

Withdraw Agreement Edit

Agreement Name <small>1</small> Example Credit Card	Status Active
Issuer Name Example Issuer	Initial Offer Date of Agreement <small>1</small> 9/9/2021
Document Review	Agreement Withdrawal Date <small>1</small>

Current Agreement for Example Credit Card New Agreement

Step 2

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 3

Select the appropriate document type(s) from the list and then browse for a file using the **Upload Files** button. At least one document type must be selected before you can submit a file. Select **Upload Document** to proceed.

Repeat this process for the other document types if necessary. When completed, select the **Finish** button to return to the record page.

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

[Cancel Agreement Creation](#) [Upload Document](#)

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)

Credit Card Agreement

Pricing Addendum

Optional Variable Terms Addendum

Attachment

Or drop files

[Save & Close](#) [Upload Document](#) [Finish](#)

The system will present the documents in the **Documents** section with relevant file type information.

 Current Agreement for Test [New Agreement](#)

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-10413	9/9/2021	9/9/2021 11:42 AM	COMPLETE

 Documents [Upload Document](#)

NAME	TYPE
Pricing Addendum Document	PRICING ADDENDUM
"Credit Card Agreement"	CREDIT CARD AGREEMENT

Editing credit card agreements

Agreements can only be edited prior to the submission of the Marketing Agreement. If the Marketing Agreement has been submitted, the user will no longer be able to edit the record.

Step 1. From the My Agreements & Accounts page, select the **Agreement** that requires edits. An **Agreement** can be selected by clicking on the Intake number.

The screenshot shows a web-based application interface for managing agreements. At the top, there are navigation links: Home, My Agreements & Accounts (which is currently selected), User Management, and Reports. Below this is a search bar and some filtering options. The main area displays a list of agreements under the heading "Intakes Recently Viewed". There are two items listed:

Intake	Agreement Name	Record Type	Ini...	St...	Issuer Name
1 AGMNT-287394	ZEKI'S COLLEGE CREDIT CARD	College Credit Card Marketing Agreement	New	Test Collect Entity	
2 AGMNT-287264	ZEKI'S COLLEGE CREDIT CARD	College Credit Card Marketing Agreement	New	Test Collect Entity	

Step 2. After selecting the Agreement to edit, the record page will display. To edit fields, click on the edit pencil to the right of the field, or the **Edit** button.

This screenshot shows the detailed view of the selected agreement. The top left shows the intake number and name. On the right, there is an "Edit" button with a red arrow pointing to it. The page lists various fields with their current values:

Agreement Name	Test	Status	New
Issuer Name	Test Collect Entity	Payment by Issuer During Calendar Year	123.00
Year	2020	Accounts Opened During Calendar Year	124
Institution Name	test	Total Open Accounts at Year End	1,242
Institution Type	Foundation	Agreement In Effect Jan 1 Next Year	Yes
City	test		
State	AS		

Step 3. After making the changes, click the **Save** button at the bottom of the modal.

The screenshot shows the 'Edit Intake' modal window. It contains the following fields:

- * Agreement Name: Test_UserGuide
- * Status: New
- * Issuer Name: Test Collect Entity
- * Year: 2020
- * Institution Name: test
- * Institution Type: Available: Univers...; Chosen: Foundation...
- * Payment by Issuer During Calendar Year: 123.00
- * Accounts Opened During Calendar Year: 124
- * Total Open Accounts at Year End: 1,242
- * Agreement In Effect Jan 1 Next Year: Yes

At the bottom of the modal, there are three buttons: Cancel, Save & New, and Save. The 'Save' button is highlighted with a red box and a red arrow points to it from the right side of the image.

Please note that if you have already uploaded the marketing agreement, you will receive the following error:



If you receive that error, the record will be locked and updates will not be allowed. If you require updates, please reach out to [Collect Support@cfpb.gov](mailto:Collect_Support@cfpb.gov).

Amend an existing credit card agreement

Amending agreements allows users to add additional document types to an existing credit card agreement if that document type has not been uploaded already. Further, these steps will allow users to archive old agreements and add newly amended credit card agreement documents, pricing addendums, and/or variable terms addendums.

Step 1

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](#)

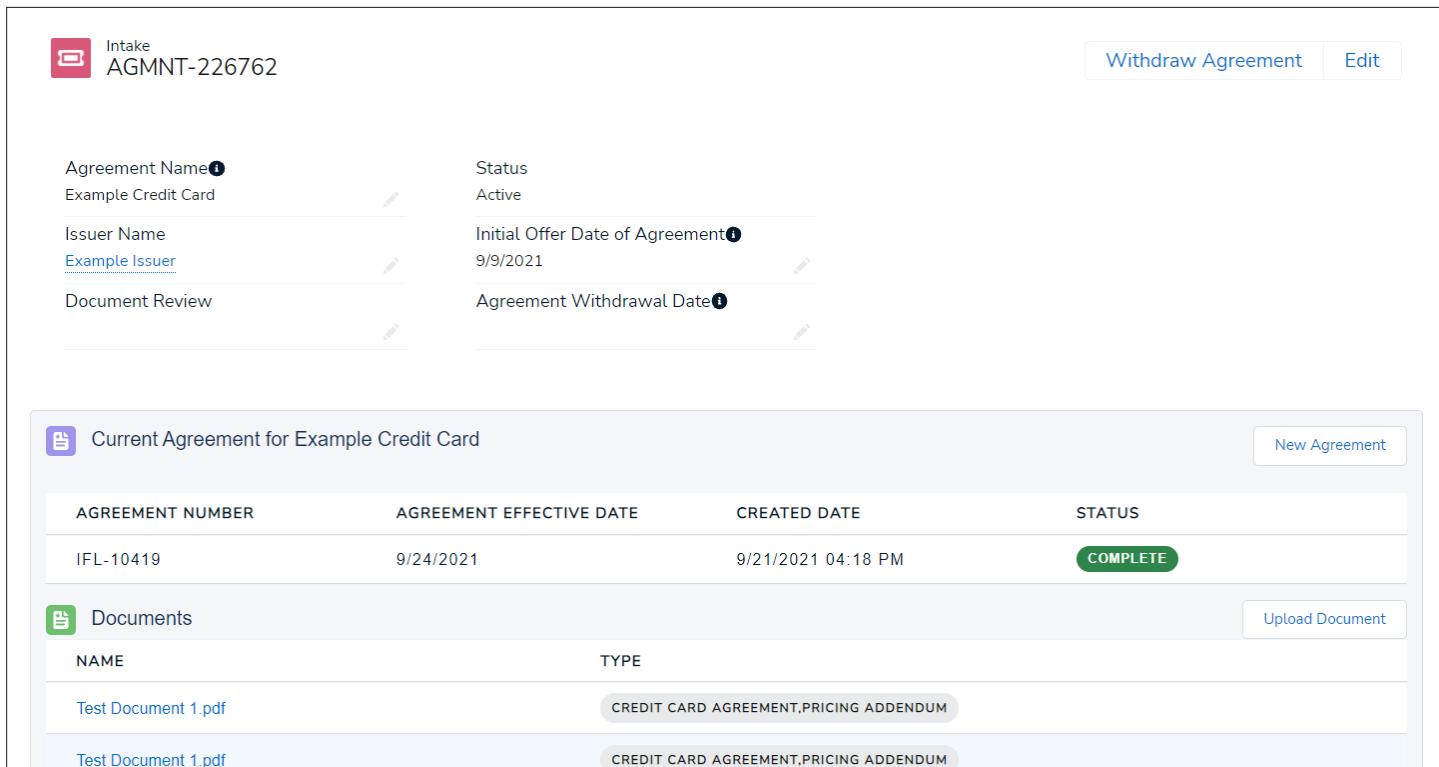
Step 2

Select the Intake entry you would like to amend.

Intakes Credit Cards ▾							New	Change Owner	Printable View			
							Search this list...	Export	Print	CSV	PDF	Print
1	Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...					
1	AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko					
2	AGMNT-226747	Test 2			Active	User Name 2	CJacobs					
3	AGMNT-226745	Test 3			Active	User Name 2	CJacobs					

Step 3

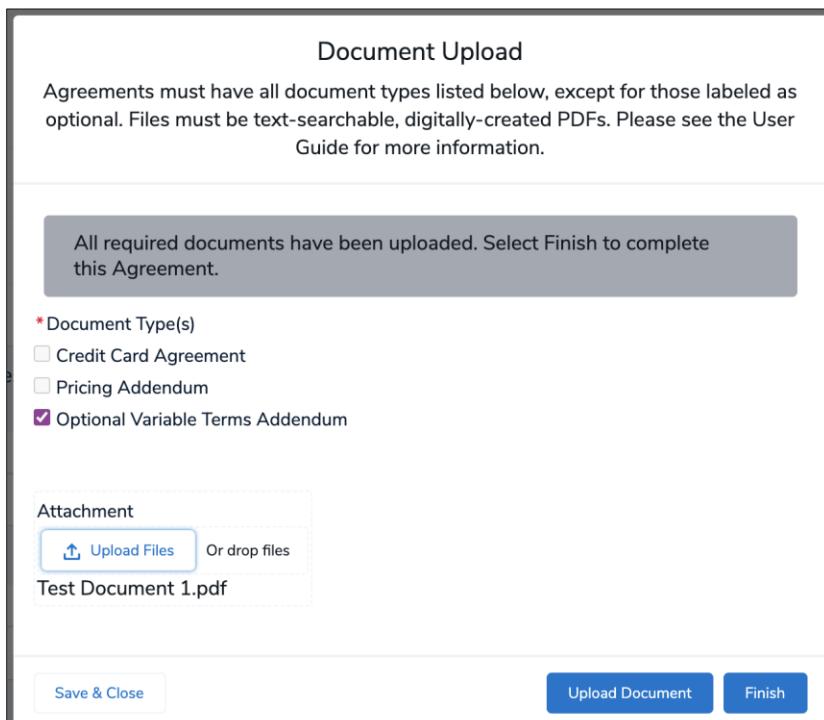
Select the **Upload Document** button to the right of the **Document** section title.



The screenshot shows the Intake interface for a withdrawal agreement. At the top left is a red 'Intake' icon and the identifier 'AGMNT-226762'. On the right are buttons for 'Withdraw Agreement' and 'Edit'. Below this, there are two rows of input fields. The first row contains 'Agreement Name' (Example Credit Card) and 'Status' (Active). The second row contains 'Issuer Name' (Example Issuer) and 'Initial Offer Date of Agreement' (9/9/2021). The third row contains 'Document Review' and 'Agreement Withdrawal Date' (with a small info icon). Below these fields is a table titled 'Current Agreement for Example Credit Card' with one row showing 'IFL-10419' as the agreement number, effective on 9/24/2021, created on 9/21/2021 at 04:18 PM, and marked as 'COMPLETE'. Under the 'Documents' section, there are two entries: 'Test Document 1.pdf' which is a 'CREDIT CARD AGREEMENT,PRICING ADDENDUM'. A green 'Upload Document' button is visible on the right. A 'New Agreement' button is also present.

Step 4

Select the additional Document Type, then search for the additional file using the **Upload Files** button. Select the **Upload Document** button to upload the file or select **Finish** to exit the window.



The screenshot shows the 'Document Upload' window. It starts with a note: '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.' Below this is a message: 'All required documents have been uploaded. Select Finish to complete this Agreement.' A list of document types follows, with 'Optional Variable Terms Addendum' checked. There is an 'Attachment' section containing an 'Upload Files' button, a file input field ('Or drop files'), and a preview of 'Test Document 1.pdf'. At the bottom are three buttons: 'Save & Close', 'Upload Document' (which is highlighted in blue), and 'Finish'.

Step 5 (Optional)

If you need to replace a document for an agreement, you will need to select the **New Agreement** button and follow the steps as if adding a new credit card agreement. This will archive the previously active agreement documents, and these can be found in the section marked **Past Agreements for [Agreement Name]**. 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.

 Past Agreements for Example Credit Card

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE
IFL-10418	9/24/2021	9/21/2021 04:18 PM
IFL-10416	9/9/2021	9/9/2021 04:05 PM

 Documents for IFL-10418

NAME	TYPE

Withdraw a credit card agreement

Step 1

From the Collect homepage, select **Withdraw 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](#)

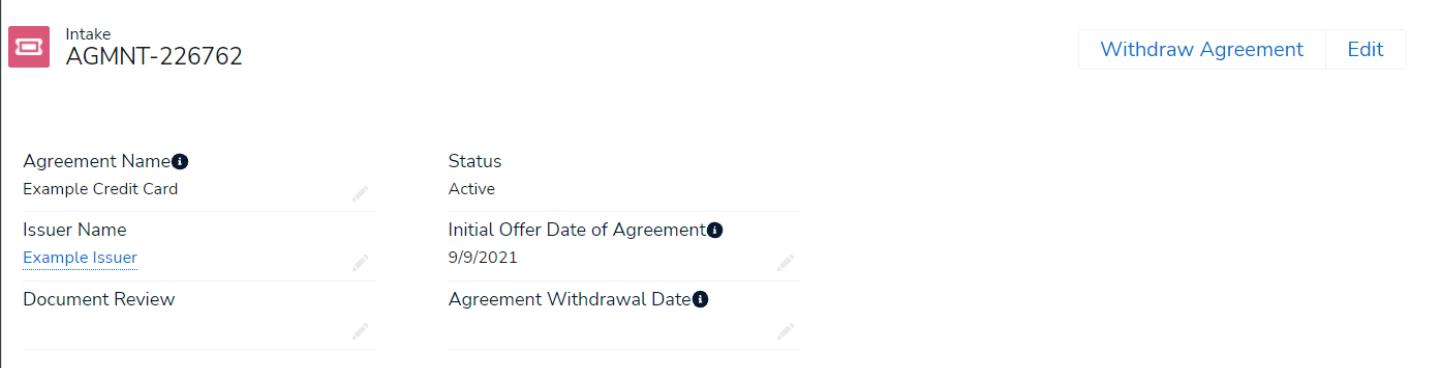
Step 2

Select the Credit Card Agreement you would like to withdraw by selecting the Intake Record number.

Intakes Credit Cards ▾							New	Change Owner	Printable View
18 items • Sorted by Created By • Filtered by All intakes - Record Type • Updated 2 minutes ago							Search this list...		
	Intake	Agreement Name	Initial Off...	A...	Status	Created By	Owner...		
1	AGMNT-226761	Test	9/10/2021		Not Yet Acti...	User Name	Iduko		
2	AGMNT-226747	Test 2			Active	User Name 2	CJacobs		
3	AGMNT-226745	Test 3			Active	User Name 2	CJacobs		

Step 3

Select **Withdraw Agreement** to proceed.



Intake
AGMNT-226762

[Withdraw Agreement](#) [Edit](#)

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

Step 4

Enter the **Agreement Withdrawal Date**. Select **Save** to proceed.

The screenshot shows a modal dialog titled "Withdraw Agreement". Inside the dialog, there is a single input field labeled "*Agreement Withdrawal Date" with a small information icon (a question mark inside a circle) next to it. Below the input field are two buttons: "Cancel" on the left and "Save" on the right. The background of the dialog is white, and the overall interface has a clean, modern look.

Step 5

The Agreement has now been withdrawn, and the date selected is noted in the record page.

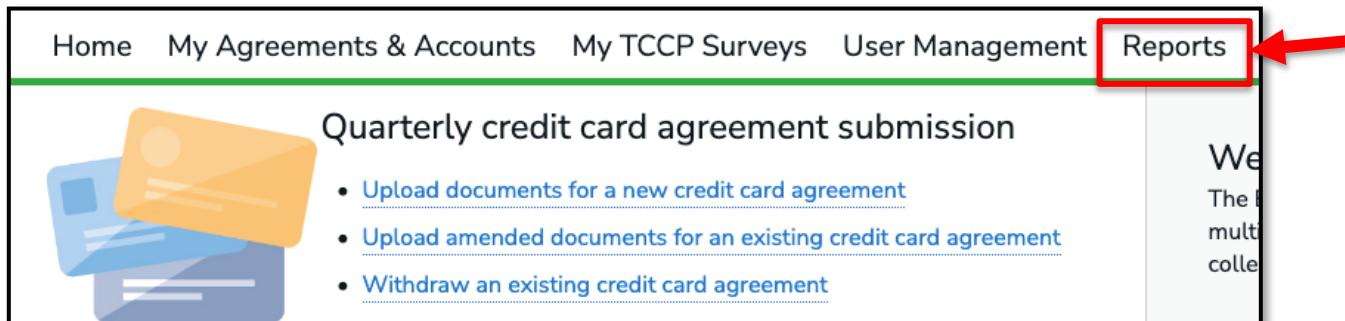
The screenshot shows a detailed view of an intake record for file number AGMNT-226787. The record includes the following fields:

- Agreement Name: TEST
- Status: Withdrawn
- Issuer Name: Example Issuer
- Initial Offer Date of Agreement: 9/21/2021
- Document Review
- Agreement Withdrawal Date: 9/29/2021

Each field is accompanied by a small edit icon (pencil symbol) to its right, indicating that the data can be modified. The overall layout is clean and organized, typical of a digital record management system.

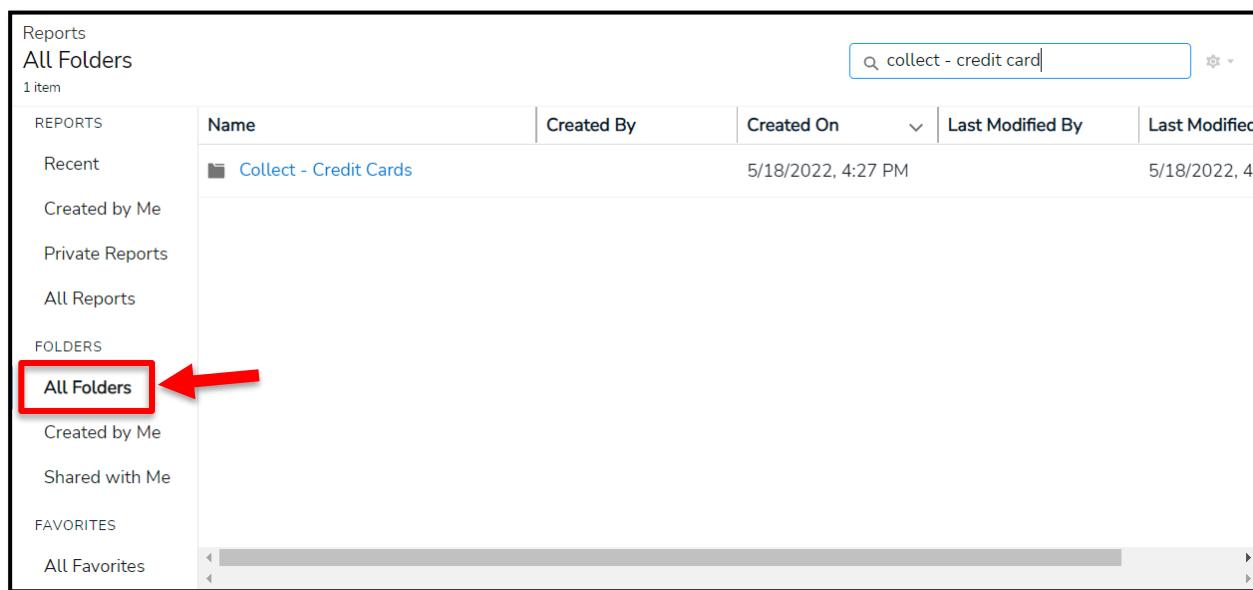
[NEW] Reports

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 pertaining to them.



The screenshot shows the Collect homepage with a navigation bar at the top. The "Reports" menu item 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 orange) 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 categories: "Reports", "All Folders" (which is highlighted with a red box and an arrow), "Recent", "Created by Me", "Private Reports", and "All Reports". Below these are sections for "FOLDERS" and "FAVORITES". The main area displays a table with a single item: "Collect - Credit Cards" created by "Me" on "5/18/2022, 4:27 PM". A search bar at the top right contains the text "collect - credit card".

Name	Created By	Created On	Last Modified By	Last Modified
Collect - Credit Cards	Me	5/18/2022, 4:27 PM	Me	5/18/2022, 4:27 PM

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	

Need additional help with Collect?

The Bureau has created a detailed user guide for submitting credit card agreements, in addition to FAQs. To access the QCCA resources, visit <https://www.consumerfinance.gov/data-research/credit-card-data/credit-card-agreement-submission>.