

Consumer Complaint Database Enhancements

Office of Consumer Response // July 2020



Office of Consumer Response



"Collecting, investigating, and responding to consumer complaints" is one of the six statutory "primary functions" of the Bureau.*

The Bureau's Office of Consumer Response:

- facilitates the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services;
- maintains procedures to provide timely response to consumer complaints and inquiries

* 12 U.S.C. 5511(c)(2).

Office of Consumer Response



Answers questions

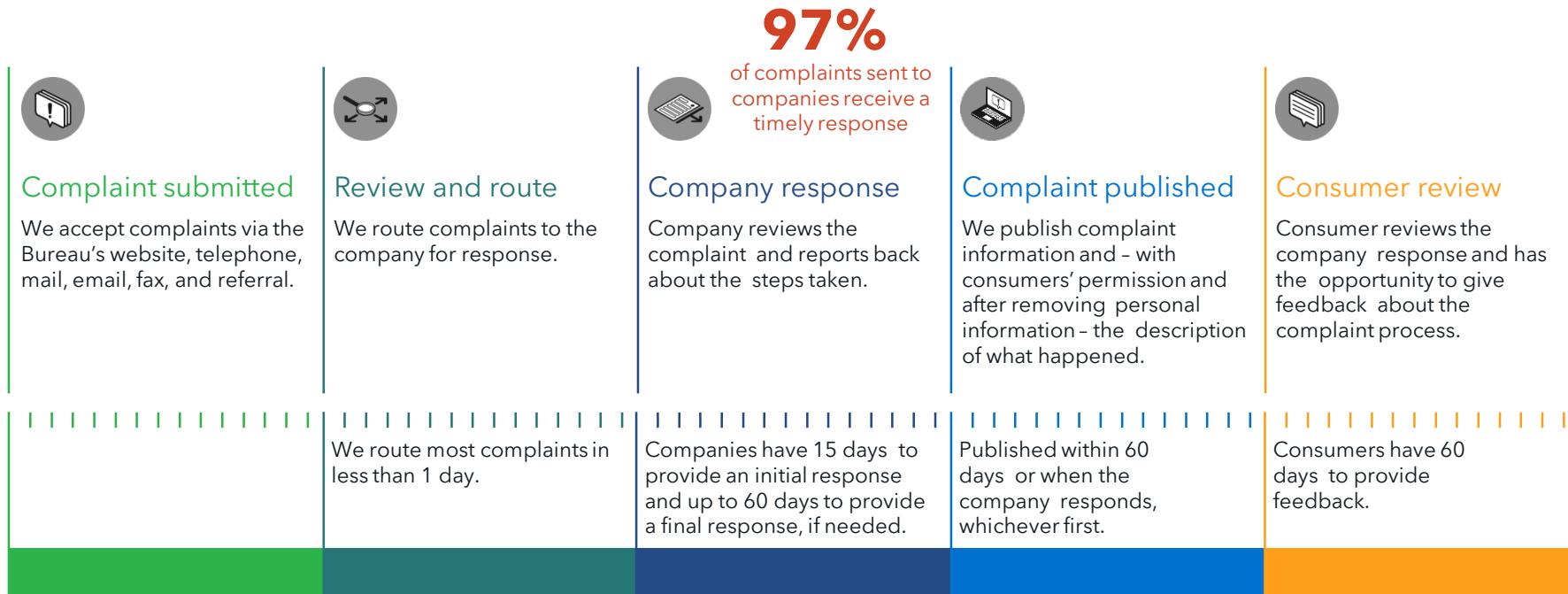


Handles complaints

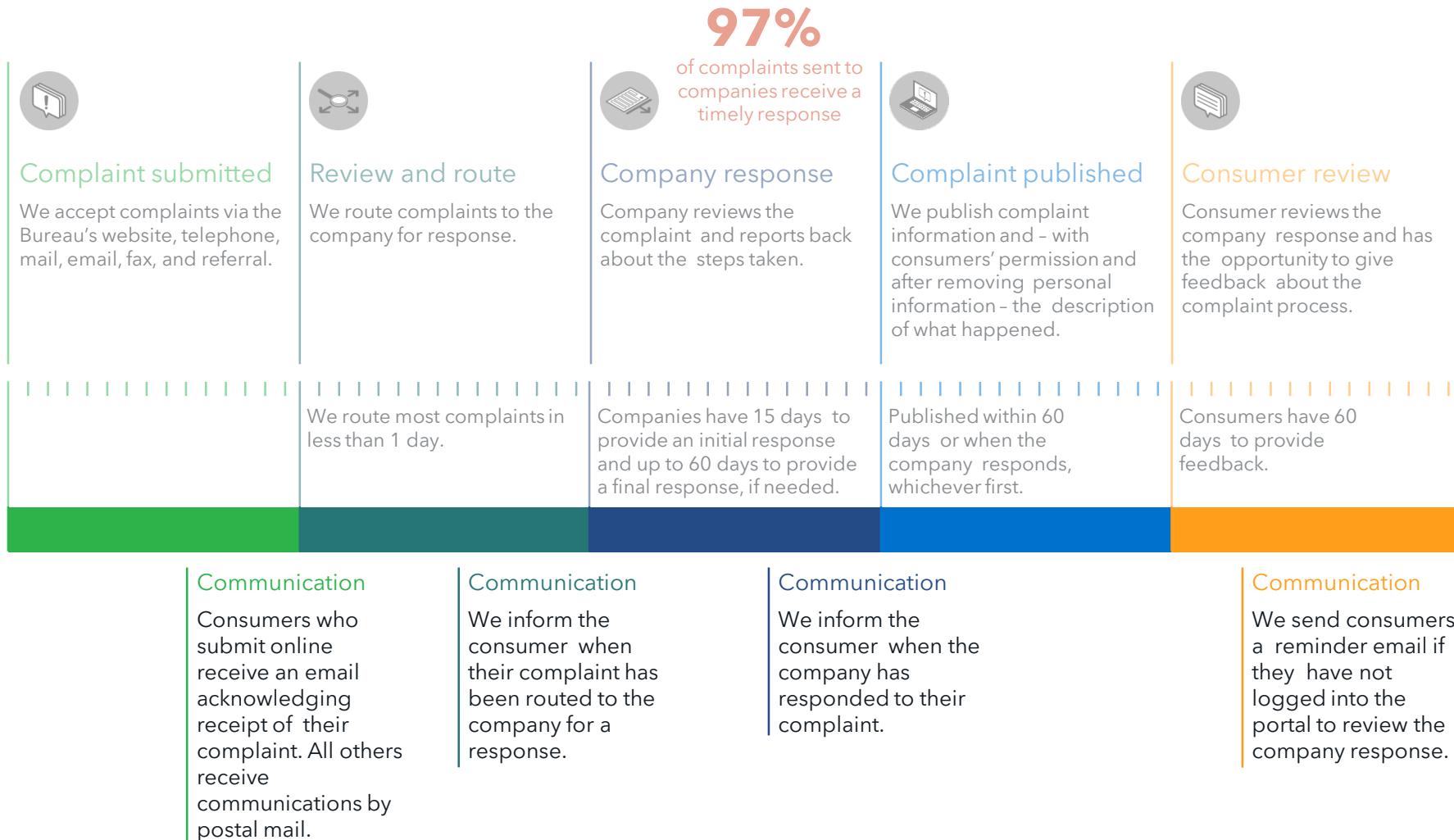


Shares data and insights

Handle complaints



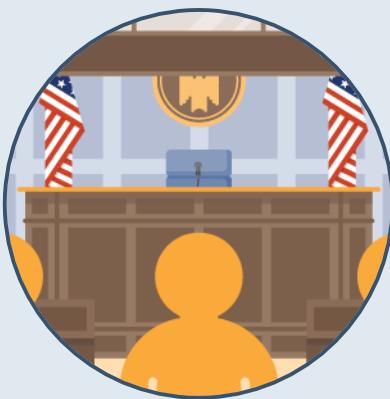
Handle complaints



Share data and insights



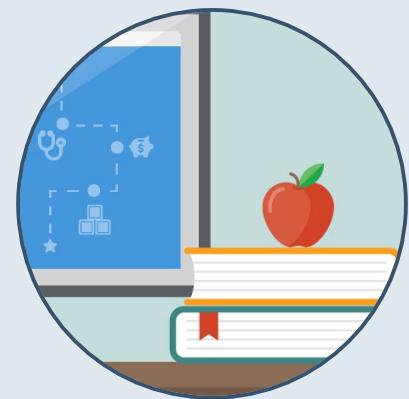
Supervision



Enforcement



Rulemaking



Education

Tools we use to analyze and monitor complaints



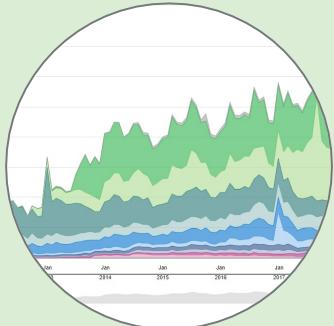
Explorer

Search complaints and stories to enhance your insights



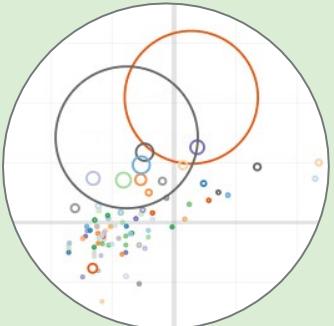
Geospatial

View complaints on a map and add context using data layers



Trends

View visualizations of complaint information based on filters and search terms



Advanced analytics

Identify spikes
(anomalous increases) in
complaint data



Interactive reports

Use self-service reporting tools to explore complaint data

[W]e are working to develop modern data visualization and trend analytics tools that will make it easier for consumers, researchers, advocates, and other stakeholders to explore the data and quickly look at the data in a clearer and more powerful interface.

A decorative graphic consisting of a horizontal line with a downward-pointing V cutout in the center.

Director Kraninger

Speech at the National Consumer Empowerment Conference (Sep. 18, 2019)

Tools available to the public



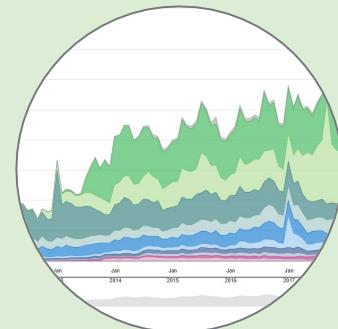
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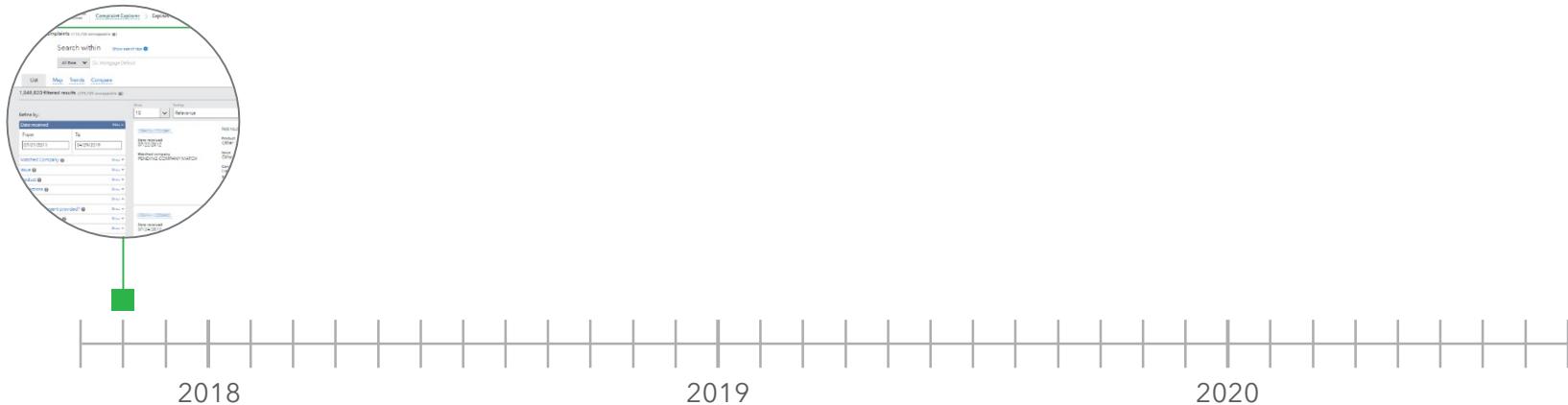
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Recent enhancements to the Consumer Complaint Database



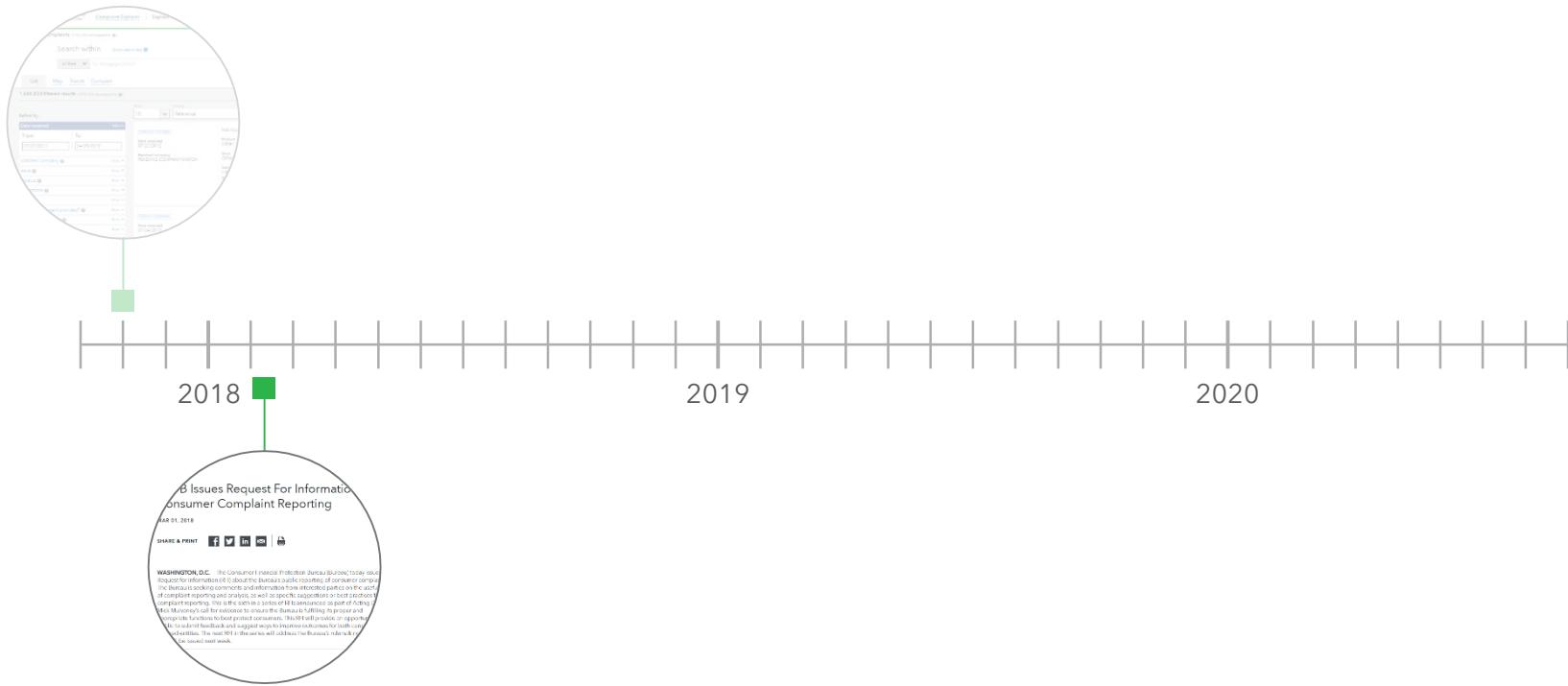
Nov. 2017: Complaint search

Complaint Search



Mar. 2018: RFI on public reporting of complaints

Complaint Search



Request for Information

Sep. 2019: Enhancements announced

Complaint Search



Announcement



B Issues Request For Information Consumer Complaint Reporting

MAR 21, 2018
SHARE & PRINT

WASHINGTON, D.C. — The Consumer Financial Protection Bureau today issued a request for information (RFI) about the Bureau's public inventory of consumer complaints. The RFI asks for input on how to enhance the Bureau's public database of consumer complaints and analysis, as well as specific suggestions on how to address the Bureau's public database of consumer complaints. The Bureau is also asking for input on how to make the information available to users of the database. The enhancements will help consumers better understand their rights and encourage companies to self-correct before the Bureau receives a complaint. The Bureau will use the information gathered through the RFI to enhance the financial company's complaint process and to better serve consumers.

Request for Information

Sep. 2019: Enhanced disclosures

Complaint Search



Announcement



Request for Information

CONSUMER FINANCIAL PROTECTION BUREAU

Disclosures

Apr. 2020: Maps launched

Complaint Search



B Issues Request For Information
Consumer Complaint Reporting

JULY 21, 2018
SHARE & PRINT | F T I M E L I N E | H

WASHINGTON, D.C.—The Consumer Financial Protection Bureau today issued a request for information (RFI) about the Bureau's public inventory of consumer complaints. The RFI asks for information on how the Bureau collects, maintains, and uses its inventory of consumer complaints and analysis, as well as specific suggestions on how to address the Bureau's public inventory of consumer complaints. The Bureau is also asking for feedback on how the Office of Consumer Response and Resolution (OCRR) can make the public inventory of consumer complaints more useful to consumers. The most RFI is about how we will address the Bureau's backlog of consumer complaints.

Request for Information

Announcement



Maps



Before you start a complaint
Curious how the complaint goes through the process?

Have you tried reaching answer questions unique to your products and service?

Things to know before filing a complaint
Complaints are published after the consumer, or after 15 days, whichever comes first.
Complaints are not necessarily resolved by the company. [Learn more](#).
We don't verify all the allegations made in a complaint.

Disclosures

Jul. 2020: Trends launched

Complaint Search



B Issues Request For Information
Consumer Complaint Reporting

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WASHINGTON, D.C.—The Consumer Financial Protection Bureau today issued a request for information (RFI) about the Bureau's public inventory of consumer complaints. The RFI is intended to solicit input on how best to improve the Bureau's public database of consumer reports and analysis, as well as specific suggestions on how to address the Bureau's public database of consumer complaints. The Bureau is also seeking input on how to make the information available to users of the database. The enhanced database will allow consumers to better understand their rights and resources available to them, and enable the Bureau to better serve consumers by identifying emerging trends and issues in the financial products it regulates.

Request for Information

Announcement



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Things to know before

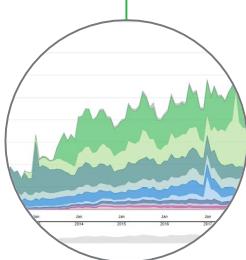
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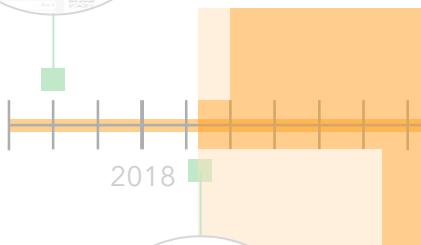
Maps



Trends

Collecting stakeholder feedback along the way

Complaint Search

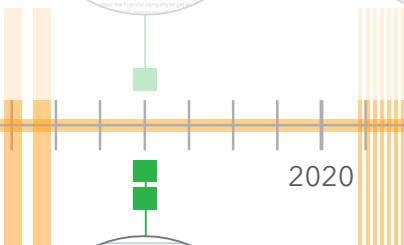


B Issues Request For Information
Consumer Complaint Reporting

MAY 21, 2018
WASHINGTON, D.C.—The Consumer Financial Protection Bureau today issued a request for information (RFI) about the Bureau's public inventory of consumer complaints. The RFI is intended to solicit input from consumers, industry experts, and other stakeholders on the types of complaint reports and analysis, as well as specific improvements the Bureau could make to its consumer complaint database. The Bureau will use the information gathered through the RFI to enhance the Bureau's consumer complaint database. The next RFI in this series will address the Bureau's enforcement process.

Request for
Information

Announcement



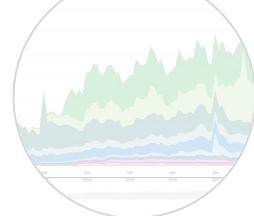
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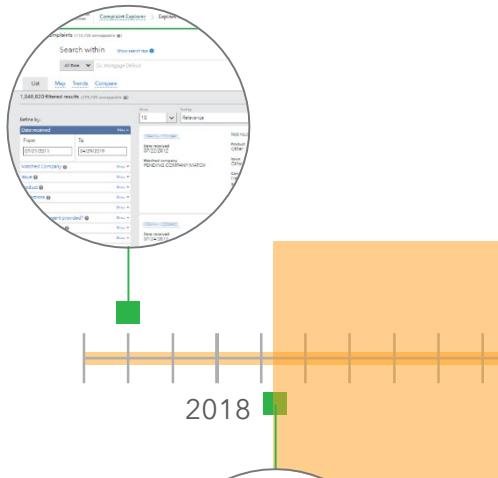
Maps



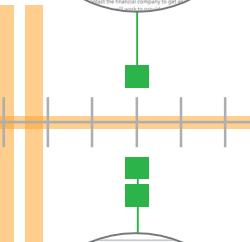
Trends

Database enhancements

Complaint Search



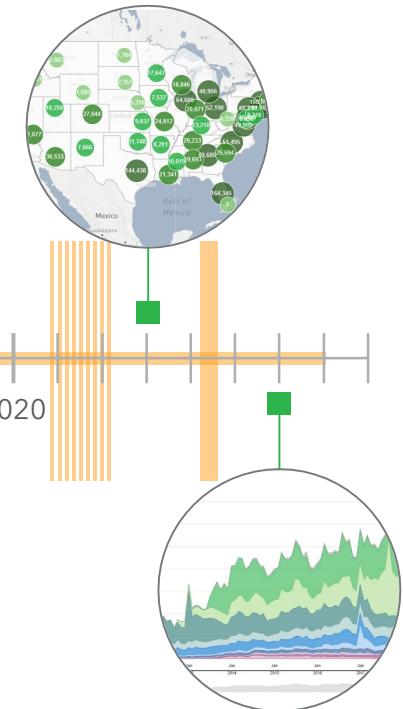
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Sharing complaint data with the public

An official website of the United States government

Español 中文 Tiếng Việt 한국어 Tagalog Русский العربية Kreyòl Ayisyen (855) 411-2372



Search

Submit a Complaint

Consumer Tools ▾

Practitioner Resources ▾

Data & Research ▾

Policy & Compliance ▾

About Us ▾

Consumer Complaint Database

This database is a collection of complaints about consumer financial products and services that we sent to companies for response.



Things to know before you use the database

Complaints are published after the company responds, confirming a commercial relationship with the consumer, or after 15 days, whichever comes first. [Learn more](#)

Complaints are not necessarily representative of all consumers' experiences with a financial product or company. [Learn more](#)

We don't verify all the allegations in complaint narratives. [Learn more](#)



Consumer Tools ▾

Practitioner Resources ▾

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Policy & Comp

Consumer Complaint Database

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[More about the complaint database](#) | [How we use complaint data](#) | [Technical documentation](#)

Search complaint data (last updated: 6/18/2020)

Search within

All data

Enter your search term(s)

Map

List

Filter results by...

Date CFPB received the complaint [Hide](#)

From

6/18/2017

Through

6/18/2020

Showing 836,904 matches

[Export data](#) [Print](#)

Date range (Click to modify range)

3m

6m

1y

3y

All

Custom

Product / sub-product [Hide](#)

The type of product and sub-product the consumer identified in the complaint