

Collect – College Credit Card Marketing Agreement

Table of Contents

| | |
|---|----|
| Submit an annual report..... | 2 |
| Add a College Credit Card Marketing Agreement and Memorandum of Understanding to an Annual Report | 6 |
| [NEW] Editing Annual Reports | 8 |
| Review previous annual reports | 10 |
| [NEW] Reports | 14 |
| Need additional help with Collect?..... | 16 |

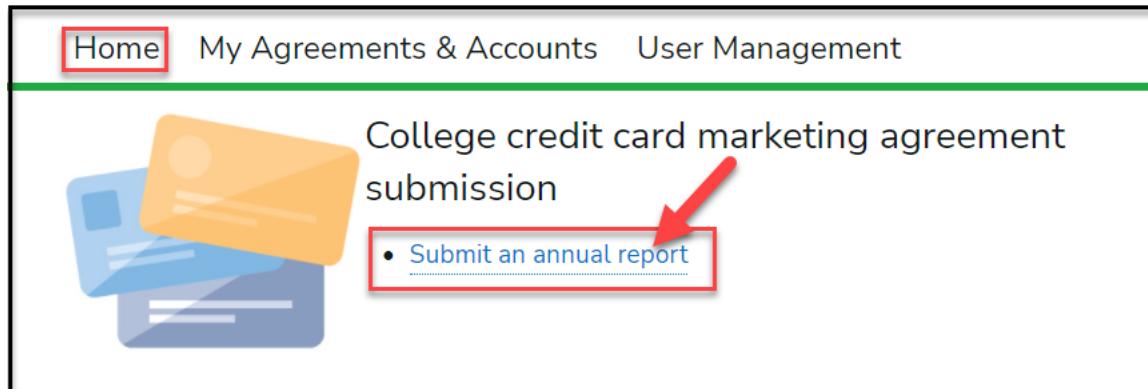
This document provides a high-level overview of how to review and add college credit card agreements using Collect. Please reference the full Collect College Credit Card Marketing Agreement User Guide for more detailed information.

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.

Submit an annual report

Step 1

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



Step 2

Enter all required fields 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:** the city in which the indicated institution is located
- **State:** the state in which the indicated institution is located
- **Status:** indicates whether an agreement is new, same (unchanged from previous submissions), or amended
 - **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 Jan 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

↓

| | |
|--|---|
| *Agreement Name  | *Status |
| <input type="text"/> | --None-- |
| *Issuer Name | *Payment by Issuer During Calendar Year |
| Search Entities...  | <input type="text"/> |
| *Year  | *Accounts Opened During Calendar Year |
| --None-- | <input type="text"/> |
| *Institution Name | *Total Open Accounts at Year End |
| <input type="text"/> | <input type="text"/> |
| *Institution Type | |
| Available | Chosen |
| University | |
| Alumni Association | |
| Foundation | |
| Other | |
| *City | |
| *State | --None-- |

Confirm

Step 3

After inputting the details, select **Confirm**, and the website will direct you to the Agreement page.

Intake
AGMNT-226792

| | | | |
|-------------------------|----------------|--|------|
| Agreement Name <i>?</i> | TEST | Status | New |
| Issuer Name | Example Issuer | Payment by Issuer During Calendar Year | 1.00 |
| Year <i>?</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 | | |

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]**.

| AGREEMENT NUMBER | AGREEMENT EFFECTIVE DATE | CREATED DATE | STATUS |
|------------------|--------------------------|--------------|--------|
| Documents | | | |
| NAME | TYPE | | |

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

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.

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

[Upload Files](#) Or drop files

 **Finish**

The Collect website will present the documents in the **Documents** section with relevant file type information. 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 information on how to Contact Support [here](#).

 Current Agreement for TEST

| 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 |

[NEW] Editing Annual Reports

Please note that the annual reports may only be edited prior to the submission of the Marketing Agreement. If the Marketing Agreement has been submitted, you 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.

Home My Agreements & Accounts User Management Reports

Intakes Recently Viewed ▾ [New](#)

6 items • Updated a few seconds ago

| 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, select the edit pencil to the right of the field, or the **Edit** button.

Intake
AGMNT-287394

Agreement Name **Edit**

Issuer Name

Year

Institution Name

Institution Type

City

State

Status **Edit**

Payment by Issuer During Calendar Year

Accounts Opened During Calendar Year

Total Open Accounts at Year End

Agreement In Effect Jan 1 Next Year

Step 3. After making the changes, select 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: Universi...
 - Chosen: Foundat...
 - Alumni ...
 - Other
- * 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 an arrow pointing to it.

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



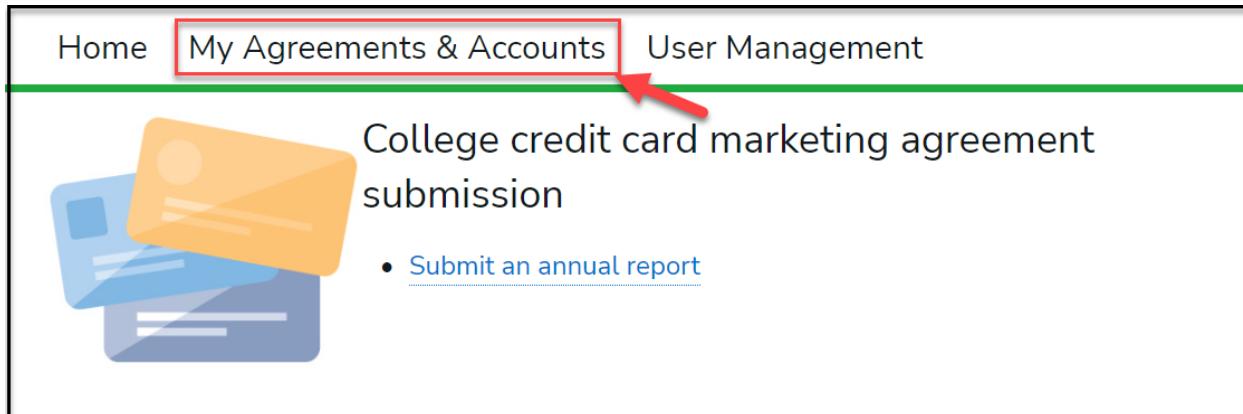
If you receive that error, the record will be locked and updates will not be allowed. If you require updates, please reach out to [Collect Support@cfpb.gov](mailto:Collect_Support@cfpb.gov)

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.

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 selected and highlighted with a grey background), and 'User Management'. Below the navigation bar, there is a section titled 'Intakes' with a 'Recently Viewed' dropdown menu. A red arrow points to the dropdown menu. Below it, a 'LIST VIEWS' button is highlighted with a red box. Another red arrow points to the 'College Credit Cards' option in the list, which is also highlighted with a red box. To the right of the list, there is a table showing six rows of data, each representing a marketing agreement. The columns include 'Initial Of...', 'Status', 'Issuer Name', 'Card', 'Status', 'Issuer Name', and 'Card'. The first row shows 'Example Issuer' and 'New'. The second row shows 'Example Issuer' and 'New'. The third row shows 'Example Issuer' and 'Same'. The fourth row shows 'Example Issuer' and 'New'. The fifth row shows 'Example Issuer' and 'New'. The sixth row shows 'Example Issuer' and 'New'.

| Initial Of... | Status | Issuer Name | Card | Status | Issuer Name | Card | |
|---------------|--------|----------------|---------------------|-----------|----------------|---------------------|---------------------|
| | New | Example Issuer | | New | Example Issuer | | |
| AGMNT-226788 | TEST 1 | Example Issuer | College Credit Card | New | Example Issuer | College Credit Card | |
| AGMNT-228151 | TEST | Example Issuer | College Credit Card | New | Example Issuer | College Credit Card | |
| AGMNT-226798 | TEST | Example Issuer | College Credit Card | New | Example Issuer | College Credit Card | |
| AGMNT-226794 | TEST | Example Issuer | College Credit Card | 10/1/2021 | New | Example Issuer | College Credit Card |

Step 3

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

Home My Agreements & Accounts User Management

Intakes College Credit Cards

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 | Y... |
| 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... |

New Printable View

Search this list...

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 <small>i</small> | TEST |
| Issuer Name | Example Issuer |
| Year <small>i</small> | 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 the 'Current Agreement for TEST' page. At the top, there is a table with columns: AGREEMENT NUMBER (IFL-10764), AGREEMENT EFFECTIVE DATE (12/13/2021 05:07 PM), CREATED DATE (12/13/2021 05:07 PM), and STATUS (COMPLETE). Below this is a section titled 'Documents' with a table. The first row has columns 'NAME' and 'TYPE'. Under 'NAME', the link 'Test Document 1 (2).pdf' is highlighted with a red box and a red arrow pointing to it. The 'TYPE' column shows '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 the file detail page for 'Amended Prepaid Agreement'. At the top, it displays the file type (PDF), name ('Amended Prepaid Agreement'), and file details (Size: 81KB, File Extension: pdf, Owner: Testing Provisioning). Below this are tabs for 'PREVIEW' and 'DETAILS'. The 'PREVIEW' tab is selected, showing a thumbnail of the document titled 'TEST CREDIT CARD AGREEMENT'. To the right of the preview are sections for 'Shared with (2)', 'Versions (1)', and 'Followers (0)'. The 'Shared with (2)' section lists 'Testing Provisioning Owner' and 'IFL-20093 Viewer'. The 'Versions (1)' section shows 'Version 1' created by 'Testing Provisioning' on '6/2/2022 4:05 PM'. The 'Followers (0)' section shows 'Followers (0)'.

Step 6

NOTE: 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.

Need help? Reach out to us!

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).

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

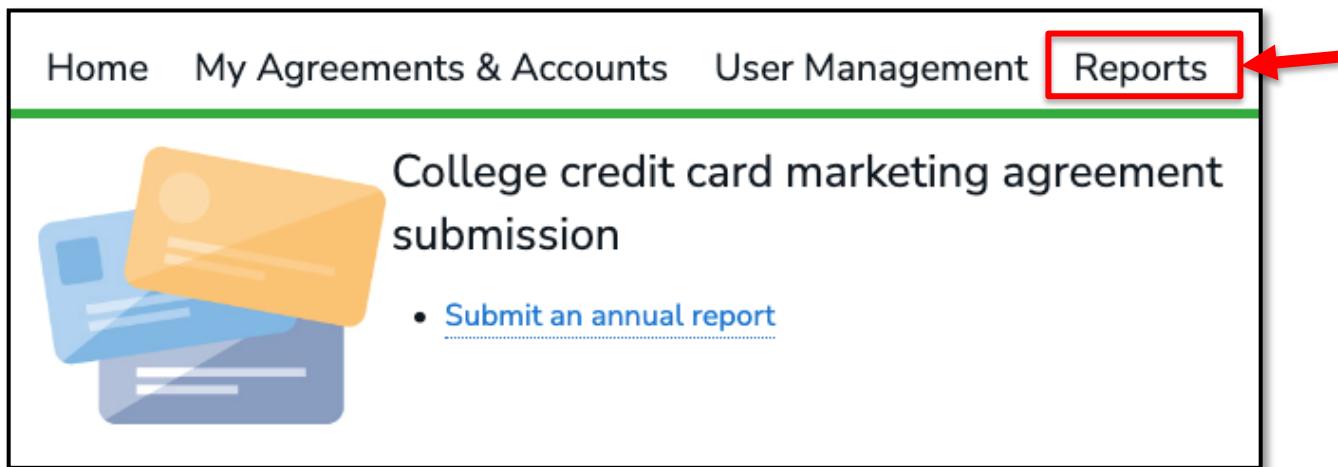
Incorrect year for AGMNT-228147, should be 2020, not 2021

Next

The screenshot shows a contact form with several fields. The 'Collection Type' field and the 'Question/Comment' field are highlighted with red boxes and arrows pointing to them, indicating they are the focus of this step. The 'Collection Type' field contains the text 'College Credit Card Marketing Agreement'. The 'Question/Comment' field contains the text 'Incorrect year for AGMNT-228147, should be 2020, not 2021'.

[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 that pertain to them.



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

A screenshot of the 'Reports' interface. On the left, there is a sidebar with sections: Reports, All Folders (which is selected and has a red box around it), and a list of recent items: Recent, Created by Me, Private Reports, and All Reports. Below this is a 'FOLDERS' section with 'All Folders' selected (red box and arrow). The main area shows a table of folders. The table has columns: REPORTS, Name, Created By, Created On, Last Modified By, and Last Modified. One folder is listed: 'Collect - College Credit Cards' created by 'Collect' on 5/18/2022 at 4:23 PM. A search bar at the top right contains the text 'college'. The table has a header row with the column names.

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

The screenshot shows a software interface for managing reports. On the left, there's a sidebar with categories like 'Reports', 'All Folders > Collect - College Credit Cards', and 'Folders'. The main area is a table with columns: REPORTS, Name, Description, Folder, Created By, Created On, and Subscribed. In the 'Recent' section, there's a row for 'College Credit Card'. A red arrow points to the 'Name' column of this row. The 'Created On' field shows '6/6/2022, 4:18 PM'.

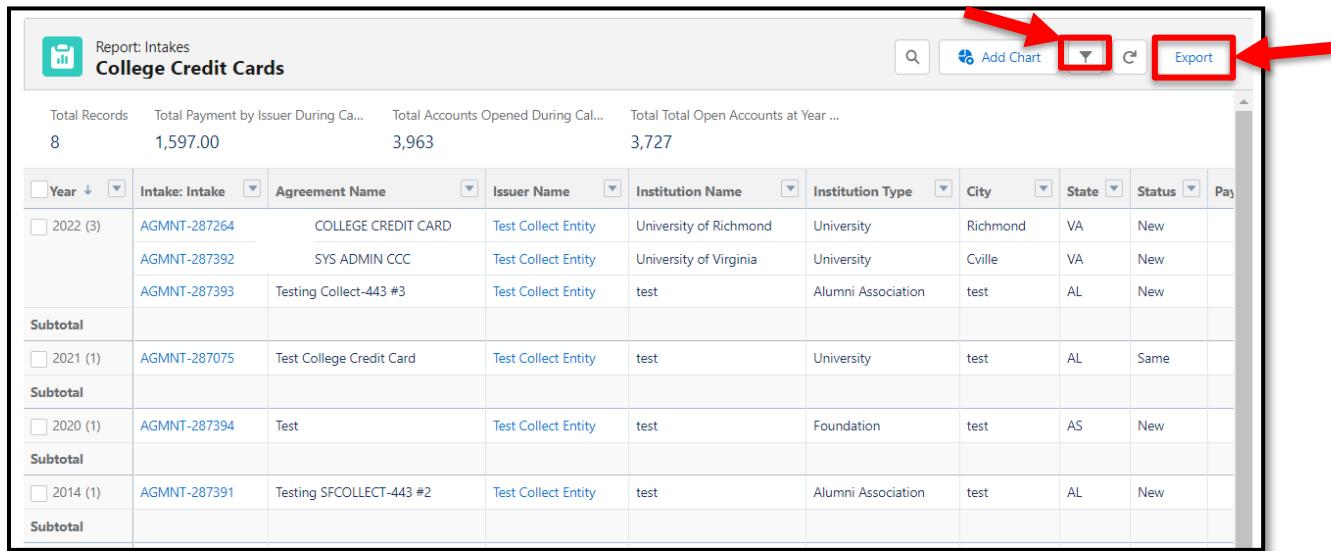
| REPORTS | Name | Description | Folder | Created By | Created On | Subscribed |
|-----------------|---------------------|-------------|---------------------|------------|-------------------|------------|
| Recent | College Credit Card | | Collect - College C | | 6/6/2022, 4:18 PM | |
| Created by Me | | | | | | |
| 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.

The screenshot shows a report titled 'Report: Intakes College Credit Cards'. At the top, it displays summary statistics: Total Records (8), Total Payment by Issuer During Ca... (1,597.00), Total Accounts Opened During Cal... (3,963), and Total Total Open Accounts at Year ... (3,727). Below this is a detailed table with columns: Year, Intake: Intake, Agreement Name, Issuer Name, Institution Name, Institution Type, City, State, Status, and Pay. The table contains several rows of data, including entries for 2022, 2021, 2020, and 2014, along with subtotal and grandtotal rows.

| Total Records | Total Payment by Issuer During Ca... | Total Accounts Opened During Cal... | Total Total Open Accounts at Year ... | | | | | |
|---------------|--|--|---|--|--|----------------------------|----------------|-------------------|
| 8 | 1,597.00 | 3,963 | 3,727 | | | | | |
| Subtotal | | | | | | | | |
| 2022 (3) | AGMNT-287264 AGMNT-287392 AGMNT-287393 | COLLEGE CREDIT CARD SYS ADMIN CCC Testing Collect-443 #3 | Test Collect Entity Test Collect Entity Test Collect Entity | University of Richmond University of Virginia test | University University Alumni Association | Richmond Cville test | VA VA AL | New New New |
| Subtotal | | | | | | | | |
| 2021 (1) | AGMNT-287075 | Test College Credit Card | Test Collect Entity | test | University | test | AL | Same |
| Subtotal | | | | | | | | |
| 2020 (1) | AGMNT-287394 | Test | Test Collect Entity | test | Foundation | test | AS | New |
| Subtotal | | | | | | | | |
| 2014 (1) | AGMNT-287391 | Testing SFCOLLECT-443 #2 | Test Collect Entity | test | Alumni Association | test | AL | New |
| Subtotal | | | | | | | | |

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.



The screenshot shows a report titled "Report: Intakes College Credit Cards". At the top, there are several buttons: a magnifying glass for search, "Add Chart" (disabled), a dropdown menu, a refresh icon, and a red-bordered "Export" button. Below the buttons, there are summary statistics: Total Records (8), Total Payment by Issuer During Ca... (1,597.00), Total Accounts Opened During Cal... (3,963), and Total Total Open Accounts at Year ... (3,727). The main area is a data grid with columns for Year, Intake, Agreement Name, Issuer Name, Institution Name, Institution Type, City, State, and Status. The data is grouped by year, with subtotals for 2022, 2021, 2020, and 2014. Each row contains an ID, a name, and various descriptive fields like "Test Collect Entity" and "University".

Need additional help with Collect?

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