

# Collect – Prepaid Product Agreement User Guide

# Table of contents

<b>Table of contents .....</b>	<b>1</b>
<b>Version Log .....</b>	<b>2</b>
<b>1. Introduction .....</b>	<b>3</b>
<b>2. Registering with Collect .....</b>	<b>4</b>
<b>3. Create a prepaid product entry .....</b>	<b>5</b>
<b>4. Add an agreement for a prepaid product.....</b>	<b>8</b>
<b>5. Amend an agreement for a prepaid product .....</b>	<b>13</b>
<b>6. Withdraw a prepaid product entry .....</b>	<b>18</b>
<b>7. Update a Prepaid Product .....</b>	<b>20</b>
<b>8. User management.....</b>	<b>22</b>
<b>9. [NEW] Reports.....</b>	<b>24</b>
<b>10. Contact Collect Support .....</b>	<b>27</b>
10.1 Collect Support button .....	27
10.2 Email the Collect Support team directly.....	27

# 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 9).
May 2021	1	Original document

# 1. Introduction

The Bureau’s 2016 rule governing prepaid accounts, as subsequently amended, requires that prepaid account issuers submit to the Bureau the prepaid account agreements that they offer, subject to product testing and *de minimis* exceptions. This document refers to this as the prepaid product agreement (“PPA”) reporting requirements. Prepaid account issuers must make a submission to the Bureau within 30 days whenever a new agreement is offered, a previously submitted agreement is amended, or a previously submitted agreement is no longer offered.<sup>1</sup>

This document provides a detailed walkthrough of how to create a prepaid product entry and upload an agreement for it, amend an agreement for an existing product, or withdraw a prepaid product entry using [Collect](#). Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau cannot accept prepaid product agreements through emails, handwritten forms, or faxed information. 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 prepaid product agreements through Collect. These resources can be found on the Bureau’s Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

The Bureau has previously issued various implementation tools regarding the Bureau’s 2016 prepaid rule and subsequent amendments, including a small entity compliance guide, executive summary of the rule, summaries of key changes for payroll card accounts and government benefit accounts, a prepaid account coverage chart, a summary of the rule’s effective date provisions, and a guide to preparing the short form disclosure, among others. These materials can be found on the Bureau’s guidance and implementation website at <https://www.consumerfinance.gov/policy-compliance/guidance/prepaid-rule/>.

---

<sup>1</sup> See 12 CFR 1005.19 (effective April 1, 2019).

## 2. Registering with Collect

The Collect website requires every financial institution to register for login credentials prior to using the website. To register with Collect, a representative from a financial institution must complete the Collect registration form. The Collect registration form is found on the Bureau’s Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>. 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 institution’s primary contact for Collect, the point of contact will be assigned an account with privileges to add or remove user access for others at your institution. For example, the point of contact can provide a colleague access to Collect in order to make PPA 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, an employee is 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. Create a prepaid product entry

Before uploading a prepaid product agreement, you must first create a new prepaid product entry.

1. From the Collect homepage, select '***Upload agreement documents for a new prepaid product.***'

The screenshot shows the Collect homepage with a navigation bar at the top: Home, My Products & Accounts, and My TCCP Surveys. Below the navigation bar, there is a section titled 'Prepaid account agreement submission' featuring a blue icon of a card with a chip. To the right of the icon, there is a list of four options:

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

2. Enter all required fields:

\*Product Name: this is the name of the prepaid product.

\*Issuer Name: this will be auto-populated when you enter your institution's name in 'Search Entities.'

Product Type: select one of the following: GPR (General Purpose Reloadable), Payroll, Government Benefits, Digital wallet/P2P, Prison Release, Refunds, Student, Tax, Travel, Other.

If Other, please specify: if you chose Other as Product Type, please respond.

\*Initial Offer Date of Program: the date the program was first offered.

\*Is there a Program Manager?: choose Yes or No.

Program Manager: if you chose Yes in the previous question, please note the name of the Program Manager.

\*Are there Other Relevant Parties?: choose Yes or No.

Other Relevant Parties: if you chose Yes in the previous question, please note the name(s) of the Relevant Parties. Please enter a new line for each relevant party.

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

Select '**Confirm**' to proceed.

**New Prepaid Product**

*Product Name <span style="color: #0070C0;">i</span> <input type="text"/>	*Initial Offer Date of Program <span style="color: #0070C0;">i</span> <input type="text"/>
*Issuer Name <input type="text"/> Search Entities... <span style="color: #0070C0;">i</span>	*Is there a Program Manager? <span style="color: #0070C0;">i</span> <select>--None--</select>
Product Type <select>--None--</select>	Program Manager <span style="color: #0070C0;">i</span> <input type="text"/>
If Other, please specify <input type="text"/>	*Are there Other Relevant Parties? <select>--None--</select>
Other Relevant Parties <span style="color: #0070C0;">i</span> <input type="text"/>	
<b>Confirm</b>	

3. After inputting information and selecting '**Confirm**,' you will land on the 'Add/Amend/Withdraw Agreements' page.

### Add/Amend/Withdraw Agreements

Intake PRODUCT-166986 Withdraw Product Edit

Product Name <span>ⓘ</span> Prepaid Product Example	Status Active
Issuer Name <u>*****CFPB Test****</u>	Initial Offer Date of Program <span>ⓘ</span> 3/25/2021
Product Type GPR (General Purpose Reloadable)	Product Withdrawal Date <span>ⓘ</span>
If Other, please specify	Is there a Program Manager? <span>ⓘ</span> Yes
Are there Other Relevant Parties? Yes	Program Manager <span>ⓘ</span> Program Manager Example
Other Relevant Parties <span>ⓘ</span> Other Relevant Party Example	

📄 Current Agreement for Prepaid Product Example New Agreement

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

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
------------------	--------------------------	--------------	--------

# 4. Add an agreement for a prepaid product

- From the ‘Add/Amend/Withdraw Agreements’ page, select the ‘**New Agreement**’ button within the ‘**Current Agreement for (Prepaid Card Name)**’ section.

Add/Amend/Withdraw Agreements

Intake PRODUCT-166986 Withdraw Product Edit

Product Name <small>1</small>	Prepaid Product Example	Status	Active
Issuer Name	****CFPB Test****	Initial Offer Date of Program <small>1</small>	3/25/2021
Product Type	GPR (General Purpose Reloadable)	Product Withdrawal Date <small>1</small>	
If Other, please specify		Is there a Program Manager? <small>1</small>	Yes
Are there Other Relevant Parties?	Yes	Program Manager <small>1</small>	Program Manager Example
Other Relevant Parties <small>1</small>	Other Relevant Party Example		

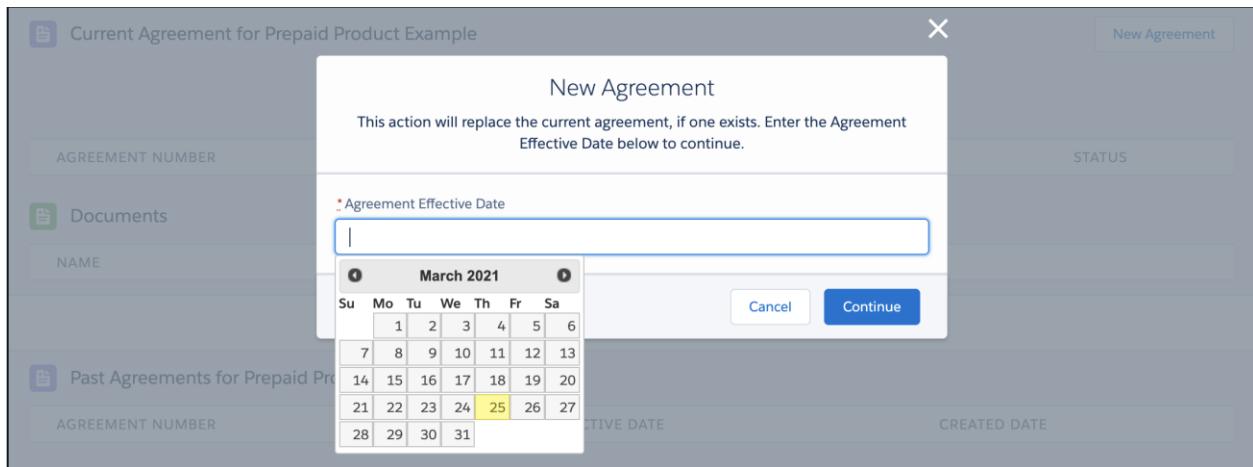
Current Agreement for Prepaid Product Example New Agreement

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

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
------------------	--------------------------	--------------	--------

\*Note: The Agreement with the most recent ‘Agreement Effective Date’ will be established as the ‘Current Agreement’ on file, while Agreements with an older ‘Agreement Effective Date’ will be established as ‘Past Agreements’.

2. Add the ‘**Agreement Effective Date**’. A dropdown calendar will appear when you select the input field. After entering a date, select ‘**Continue**’ to proceed to the next page.



3. After entering an ‘**Agreement Effective Date**’, select ‘**Continue**’ to begin uploading the required Agreement documentation.



4. Submissions must contain the ‘**Prepaid Agreement**’, ‘**Short Form**’, and ‘**Long Form**’ documentation. 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 by ticking the relevant checkboxes that align with your uploaded document(s).

If you need to submit more than one file, upload the first file and follow the instructions on the same page to upload additional files.

Upon creating a new Agreement, and before any documentation is uploaded, the Agreement may be cancelled by selecting the ‘**Cancel Agreement Creation**’ button. Please note, once at least one Document Type is uploaded, you may no longer cancel the Agreement and must create a new Agreement to begin the process anew.

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.

The screenshot shows a 'Document Upload' dialog box overlaid on a main application window. The dialog has a title 'Document Upload' and a note: 'Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.' It contains a section for 'Document Type(s)' with three checkboxes: 'Prepaid Agreement', 'Short Form', and 'Long Form Information'. Below this is an 'Attachment' section with a 'Choose File' button. At the bottom are two buttons: 'Cancel Agreement Creation' (red) and 'Upload Document' (blue). The background application shows sections for 'Current Agreement for Prepaid Product Example' (with 'IFL-7477' and 'NAME' fields), 'Past Agreements for Prepaid' (with 'NAME' field), and 'Documents' (with 'NAME' field). The status bar indicates 'INCOMPLETE' and 'CREATED DATE'.

5. Upon uploading a document that does not contain all three Document Types, you will now have the ability to save and exit and the document upload screen. Simply select '**Save & Close**' to return back to the your Prepaid Product.

The screenshot shows a 'Document Upload' modal overlaid on a 'Current Agreement for Example Prepaid Product' page. The modal title is 'Document Upload' and it contains a message: 'Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.' Below this, a dark blue box displays: 'This agreement is incomplete because it is missing the following documents: Prepaid Agreement'. A list of required document types follows: \* Document Type(s),  Prepaid Agreement,  Short Form,  Long Form Information. At the bottom of the modal are two buttons: 'Save & Close' (highlighted with a red box) and 'Upload Document'.

Upon being taken back to the Prepaid Product page, you will see your in-progress Agreement, record indicated as '**Incomplete**'. In addition, you may reference the yellow banner above your Agreement record to see what is still required for a successful submission.

The screenshot shows the 'Current Agreement for Prepaid Product Example' page. It includes fields for AGREEMENT NUMBER (IFL-7478), AGREEMENT EFFECTIVE DATE (2/6/2021), CREATED DATE (3/25/2021 2:52 PM), and STATUS (INCOMPLETE). A yellow banner at the top states: 'This agreement is incomplete because it is missing the following documents: Long Form Information, Short Form'. Below the banner, there is a table with columns 'NAME' and 'TYPE'. One row shows 'Test Document.pdf' under 'NAME' and 'PREPAID AGREEMENT' under 'TYPE'. To the right of the table is a button labeled 'Upload Document' (highlighted with a red box).

To resume the document upload process, select the '**Upload Document**' button to be taken back to the document upload screen.

- Once you have uploaded documentation for all three Document Types within the File Upload screen, select '**Finish**' to return to the Prepaid Product page.

Once on the Prepaid Product page, your Agreement record will be indicated as '**Complete**'. Note, you may no longer upload additional documentation to this completed Agreement.

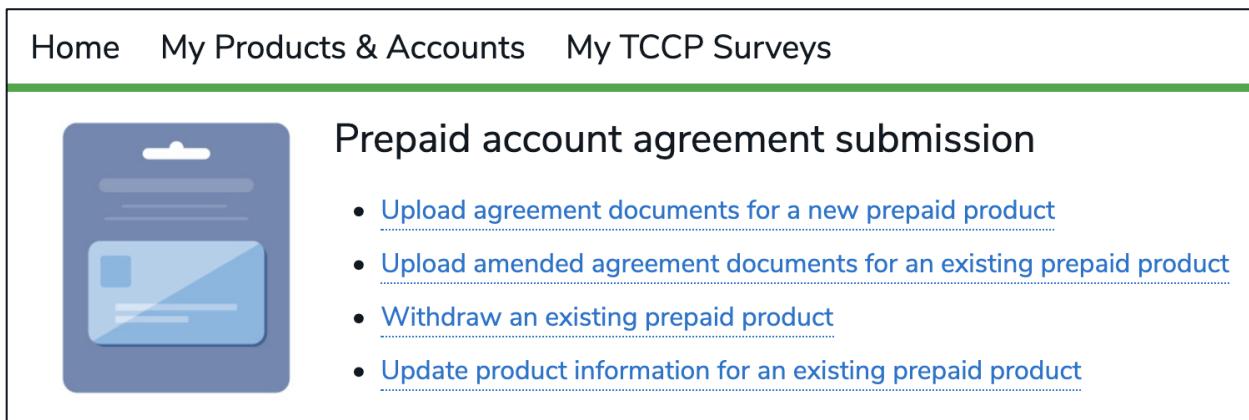
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7478	2/6/2021	3/25/2021 2:52 PM	COMPLETE

NAME	TYPE
Test Document.pdf	SHORT FORM, LONG FORM INFORMATION
Test Document.pdf	PREPAID AGREEMENT

# 5. Amend an agreement for a prepaid product

- There are two ways to begin the process of amending an agreement for an existing prepaid product.

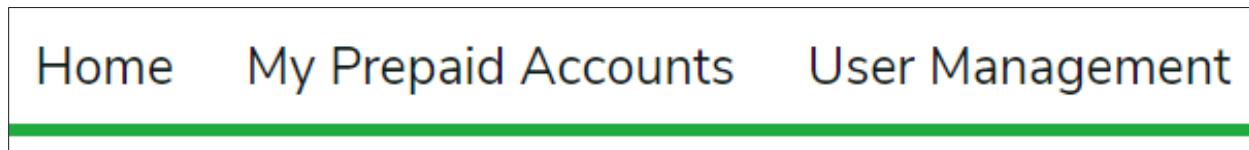
One, from the Collect homepage, select '***Upload amended agreement documents for an existing prepaid product.***'



The screenshot shows the Collect homepage with a green navigation bar at the top containing 'Home', 'My Products & Accounts', and 'My TCCP Surveys'. Below the navigation bar, there is a section titled 'Prepaid account agreement submission' featuring a blue icon of a prepaid card. To the right of the icon, there is a list of four options:

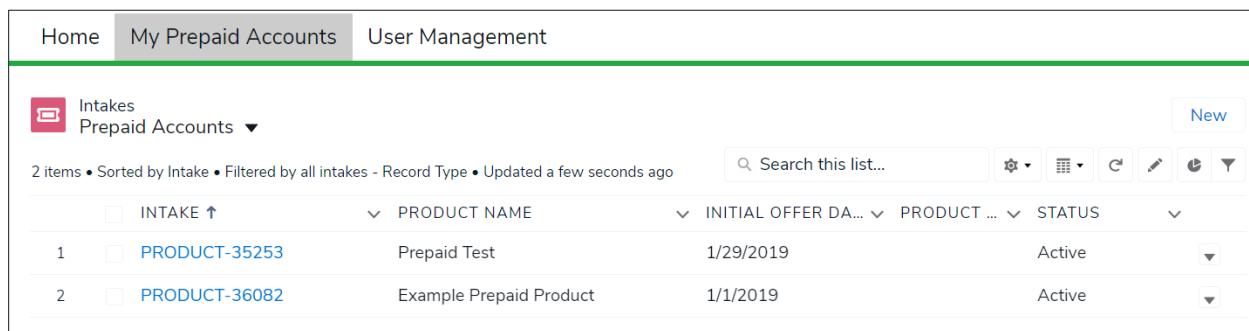
- Upload agreement documents for a new prepaid product
- Upload amended agreement documents for an existing prepaid product
- Withdraw an existing prepaid product
- Update product information for an existing prepaid product

Two, you can also select '***My Prepaid Accounts.***'



The screenshot shows the Collect homepage with a green navigation bar at the top containing 'Home', 'My Prepaid Accounts', and 'User Management'. Below the navigation bar, there is a section titled 'My Prepaid Accounts'.

- With either option, you will land on the 'My Prepaid Products' page. Next, select the product you would like to amend.



The screenshot shows the 'My Prepaid Products' page with a green navigation bar at the top containing 'Home', 'My Prepaid Accounts', and 'User Management'. Below the navigation bar, there is a section titled 'Intakes' with a sub-section 'Prepaid Accounts'. A table displays two items:

	INTAKE ↑	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT ...	STATUS
1	<input type="checkbox"/> PRODUCT-35253	Prepaid Test	1/29/2019		Active
2	<input type="checkbox"/> PRODUCT-36082	Example Prepaid Product	1/1/2019		Active

3. You will be on that product's 'Add/Amend/Withdraw Agreements' page. Select '**New Agreement**' to proceed. Note that creating a new Agreement will establish the Agreement as the Prepaid Product's 'Current Agreement'.

The screenshot shows the 'Add/Amend/Withdraw Agreements' page. At the top left is an 'Intake' icon and the product ID 'PRODUCT-166986'. On the right are 'Withdraw Product' and 'Edit' buttons. The main area contains several input fields with placeholder text:

- Product Name: Prepaid Product Example
- Status: Active
- Issuer Name: \*\*\*\*CFPB Test\*\*\*\*
- Initial Offer Date of Program: 3/25/2021
- Product Type: GPR (General Purpose Reloadable)
- Product Withdrawal Date
- If Other, please specify
- Is there a Program Manager? Yes
- Program Manager: Program Manager Example
- Are there Other Relevant Parties? Yes
- Other Relevant Parties: Other Relevant Party Example

Below this is a table titled 'Current Agreement for Prepaid Product Example' with columns: AGREEMENT NUMBER, AGREEMENT EFFECTIVE DATE, CREATED DATE, and STATUS. A red box highlights the 'New Agreement' button at the top right of the table header.

Current Agreement for Prepaid Product Example		New Agreement	
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7478	2/6/2021	3/25/2021 2:52 PM	COMPLETE

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

The screenshot shows a 'New Agreement' dialog box. It contains a message: 'This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.' Below this is a date input field with the value '03/29/2021' and a calendar overlay. The calendar shows the month of March 2021, with the date 29 highlighted in yellow. At the bottom of the dialog are 'Cancel' and 'Continue' buttons.

5. Select '**Continue**' to proceed to the Document Upload page.

6. Submissions must contain the ‘**Prepaid Agreement**’, ‘**Short Form**’, and ‘**Long Form**’ documentation. 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 by ticking the relevant checkboxes that align with your uploaded document(s).

If you need to submit more than one file, upload the first file and follow the instructions on the same page to upload additional files.

Upon creating a new Agreement, and before any documentation is uploaded, the Agreement may be cancelled by selecting the ‘**Cancel Agreement Creation**’ button. Please note, once at least one Document Type is uploaded, you may no longer cancel the Agreement and must create a new Agreement to begin the process anew.

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.

The screenshot shows the Collect application interface. On the left, there's a sidebar with sections for 'Current Agreement for Prepaid Product Example' (Agreement Number: IFL-7477), 'Past Agreements for Prepaid', and 'Documents'. The main area has tabs for 'Documents' and 'NAME'. A central modal window titled 'Document Upload' is open. It contains instructions: 'Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.' Below this, there's a list of checkboxes for 'Document Type(s)': 'Prepaid Agreement' (unchecked), 'Short Form' (unchecked), and 'Long Form Information' (unchecked). There's also an 'Attachment' section with a 'Choose File' button. At the bottom of the modal are two buttons: a red 'Cancel Agreement Creation' button and a blue 'Upload Document' button. In the background, the status of the agreement is shown as 'INCOMPLETE'.

7. Upon uploading a document that does not contain all three Document Types, you will now have the ability to save and exit and the document upload screen. Simply select '**Save & Close**' to return back to the your Prepaid Product.

The screenshot shows a 'Document Upload' interface. At the top, it says 'Document Upload' and provides instructions: 'Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.' Below this, a message states: 'This agreement is incomplete because it is missing the following documents: Prepaid Agreement'. A list of required document types follows: \* Document Type(s),  Prepaid Agreement,  Short Form, and  Long Form Information. There is an 'Attachment' section with a 'Choose File' button. At the bottom, there are two buttons: 'Save & Close' (which is highlighted with a red box) and 'Upload Document'.

Upon being taken back to the Prepaid Product page, you will see your in-progress Agreement, record indicated as '**Incomplete**'. In addition, you may reference the yellow banner above your Agreement record to see what is still required for a successful submission

The screenshot shows the 'Prepaid Product' page. At the top, it displays basic information: AGREEMENT NUMBER (IFL-7478), AGREEMENT EFFECTIVE DATE (2/6/2021), CREATED DATE (3/25/2021 2:52 PM), and STATUS (INCOMPLETE). Below this, there is a 'Documents' section. A yellow banner at the top of this section states: 'This agreement is incomplete because it is missing the following documents: Long Form Information, Short Form'. To the right of this banner is a 'Upload Document' button, which is highlighted with a red box. Below the banner, there is a table showing a single document entry: NAME (Test Document.pdf) and TYPE (PREPAID AGREEMENT).

To resume the document upload process, select the '**Upload Document**' button to be taken back to the document upload screen.

- Once you have uploaded documentation for all three Document Types within the File Upload screen, select '**Finish**' to return to the Prepaid Product page.

Current Agreement for Prepaid Product Example

AGREEMENT NUMBER IFL-7478

Documents

NAME PLAW-111publ203.pdf

Test Document.pdf

Past Agreements for Prepaid IFL-7477

AGREEMENT NUMBER IFL-7477

Documents for IFL-7477

New Agreement

STATUS COMPLETE

Document Upload

Agreements must have all document types listed below. 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)

Prepaid Agreement

Short Form

Long Form Information

Attachment

Choose File

Finish

Once on the Prepaid Product page, your Agreement record will be indicated as '**Complete**'. Note, you may no longer upload additional documentation to this completed Agreement.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7478	2/6/2021	3/25/2021 2:52 PM	COMPLETE

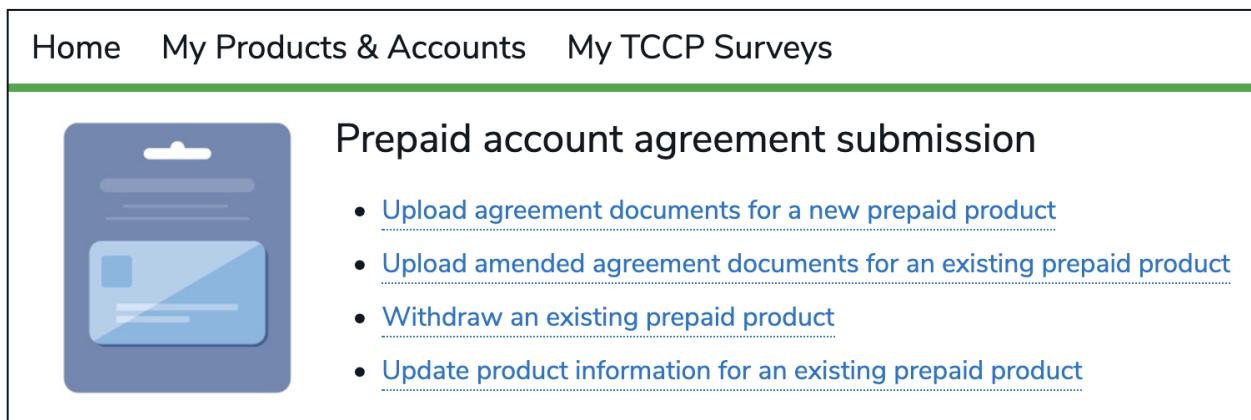
Documents

NAME	TYPE
Test Document.pdf	SHORT FORM, LONG FORM INFORMATION
Test Document.pdf	PREPAID AGREEMENT

# 6. Withdraw a prepaid product entry

1. There are two ways to begin the process of withdrawing an entry for a previously submitted prepaid product. An issuer may need to withdraw a prepaid product entry if the agreement is no longer offered, or choose to withdraw it if the product or issuer newly qualifies for one of the exceptions.

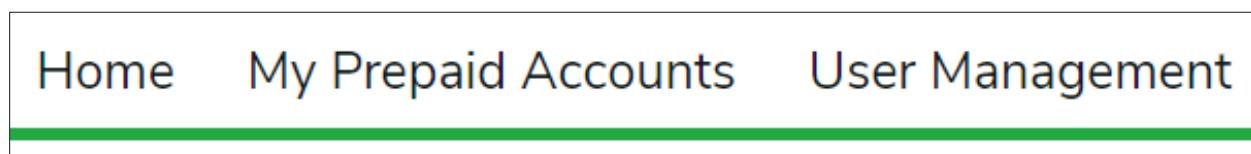
One, from the Collect homepage, select '**Withdraw an existing prepaid product.**'



The screenshot shows the Collect homepage with a green navigation bar at the top containing 'Home', 'My Products & Accounts', and 'My TCCP Surveys'. Below the navigation bar is a section titled 'Prepaid account agreement submission' featuring a blue icon of a gift card. To the right of the icon is a list of four bullet points:

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

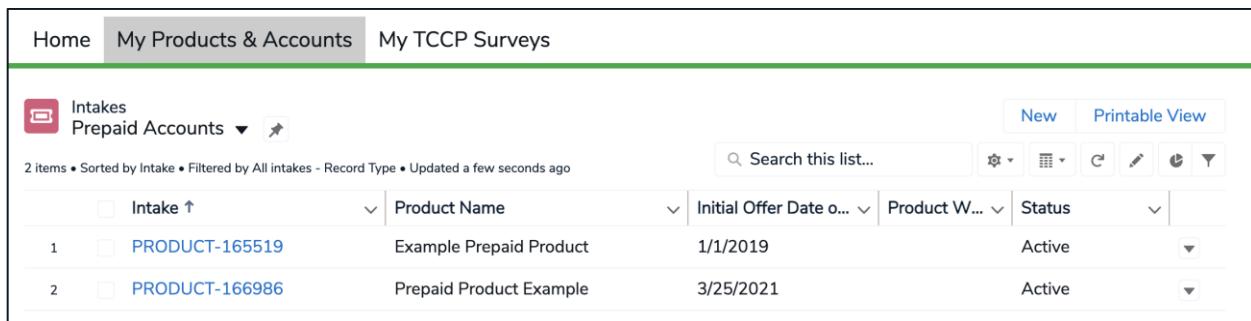
Two, you can also select '**My Prepaid Accounts.**'



The screenshot shows the 'My Prepaid Accounts' page with a green navigation bar at the top containing 'Home', 'My Prepaid Accounts', and 'User Management'. Below the navigation bar is a table listing two items under the heading 'Intakes Prepaid Accounts'.

Intake #	Product Name	Initial Offer Date	Product W...	Status
1 PRODUCT-165519	Example Prepaid Product	1/1/2019		Active
2 PRODUCT-166986	Prepaid Product Example	3/25/2021		Active

2. With either option, you will land on the 'My Prepaid Products' page. Next, select the product that you plan to withdraw.



The screenshot shows the 'My Prepaid Products' page with a green navigation bar at the top containing 'Home', 'My Products & Accounts', and 'My TCCP Surveys'. Below the navigation bar is a table listing two products under the heading 'Intakes Prepaid Accounts'.

Intake #	Product Name	Initial Offer Date	Product W...	Status
1 PRODUCT-165519	Example Prepaid Product	1/1/2019		Active
2 PRODUCT-166986	Prepaid Product Example	3/25/2021		Active

3. You will be on that product's 'Add/Amend/Withdraw Agreements' page. Select '**Withdraw Product**' to proceed.

The screenshot shows a form titled 'Add/Amend/Withdraw Agreements'. At the top left is a 'PRODUCT-165519' identifier with a small 'Intake' icon. On the right are 'Withdraw Product' and 'Edit' buttons, with 'Withdraw Product' highlighted by a red box. The form contains several fields:

- Product Name:** Example Prepaid Product
- Status:** Active
- Issuer Name:** \*\*\*\*CFPB Test\*\*\*\*
- Initial Offer Date of Program:** 1/1/2019
- Product Type:** GPR (General Purpose Reloadable)
- Product Withdrawal Date:** (Field to be populated)
- If Other, please specify:** (Field to be populated)
- Is there a Program Manager?** Yes
- Program Manager:** Example Program Manager
- Are there Other Relevant Parties?** Yes
- Other Relevant Parties:** Example Other Relevant Party

4. Add the 'Product Withdrawal Date.' A dropdown calendar will appear when you select the input field. Select '**Save**' to proceed.

The screenshot shows a 'Withdraw Product' dialog box. It features a large input field for the 'Product Withdrawal Date' with a small info icon. To the right of the input field is a calendar icon. At the bottom are 'Cancel' and 'Save' buttons, with 'Save' highlighted by a blue box.

5. This product has been marked "withdrawn." No new agreement documents can be uploaded for this product.

The screenshot shows a product details page. At the top left is a 'Current Agreement for Example Prepaid Product' section with a 'New Agreement' button. Below it is a message: '⚠️ This product has been marked "withdrawn." No new agreement documents can be uploaded for this product.' A table below lists agreement details:

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7472	3/17/2021	3/17/2021 12:22 PM	COMPLETE

# 7. Update a Prepaid Product

1. There are two ways to begin the process of updating an existing Prepaid Product.

One, from the Collect homepage, select '***Update product information for an existing prepaid product.***'

The screenshot shows the Collect homepage with a navigation bar at the top: Home, My Products & Accounts, and My TCCP Surveys. Below the navigation bar, there is a section titled 'Prepaid account agreement submission' featuring a blue icon of a prepaid card. To the right of the icon, there is a bulleted list of four options:

- Upload agreement documents for a new prepaid product
- Upload amended agreement documents for an existing prepaid product
- Withdraw an existing prepaid product
- Update product information for an existing prepaid product

Two, you can also select '***My Products & Accounts.***'

2. With either option, you will land on the '***My Prepaid Products***' page. Next, select the product that you plan to update.

The screenshot shows the 'My Prepaid Products' page. At the top, there is a navigation bar with 'Home' and 'My Products & Accounts'. Below the navigation bar, there is a search and filter interface. The main area displays a table with one item:

Intake	Product Name	Initial Offer Date	Product W...	Status
1 <input type="checkbox"/> PRODUCT-165519	Example Prepaid Product	1/1/2019		Active

3. You will be on that product's page. Select '**Edit**' to proceed.

### Add/Amend/Withdraw Agreements

Intake PRODUCT-165519

Withdraw Product **Edit**

Product Name <b>●</b> Example Prepaid Product	Status Withdrawn
Issuer Name <a href="#">****CFPB Test****</a>	Initial Offer Date of Program <b>●</b> 1/1/2019
Product Type GPR (General Purpose Reloadable)	Product Withdrawal Date <b>●</b> 3/28/2021
If Other, please specify	Is there a Program Manager? <b>●</b> Yes
Are there Other Relevant Parties? Yes	Program Manager <b>●</b> Example Program Manager
Other Relevant Parties <b>●</b> Example Other Relevant Party	

4. Update any of the fields where applicable. Once done, select '**Save**.'

### Edit Intake

* Product Name <b>●</b> <input type="text" value="Example Prepaid Product"/>	Status Withdrawn
* Issuer Name <input type="text" value="****CFPB Test****"/> X	* Initial Offer Date of Program <b>●</b> <input type="text" value="1/1/2019"/> 
Product Type <input type="text" value="GPR (General Purpose Reloadable)"/>	Product Withdrawal Date <b>●</b> <input type="text" value="3/28/2021"/> 
If Other, please specify <input type="text"/>	* Is there a Program Manager? <b>●</b> <input type="text" value="Yes"/>
* Are there Other Relevant Parties? <input type="text" value="Yes"/>	Program Manager <b>●</b> <input type="text" value="Example Program Manager"/>
Other Relevant Parties <b>●</b> <input type="text" value="Example Other Relevant Party"/>	

**Cancel** **Save & New** **Save**

# 8. User management

1. The prepaid account issuer has the legal requirement to comply with the agreement submission requirements; however, an issuer generally may use a third-party service provider (such as a program manager) to satisfy those obligations, subject to regulatory guidance regarding use of third-party service providers and other applicable regulatory guidance.

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



2. The 'User Management' tab displays all the users for your institution. The POC is able to make a user active or inactive by toggling the 'Active/Inactive' switch. The POC 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	

3. In order to create a new user, you 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 screenshot shows a mobile-style contact creation form. At the top left is a small purple square icon with a white grid pattern. Below it are five input fields with labels and asterisks indicating required fields:

- \* First Name
- \* Last Name
- Title
- Phone Number
- \* Email

At the bottom of the form are two buttons: "Cancel" on the left and a larger blue "Save Contact" button on the right.

## 9. [NEW] Reports

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

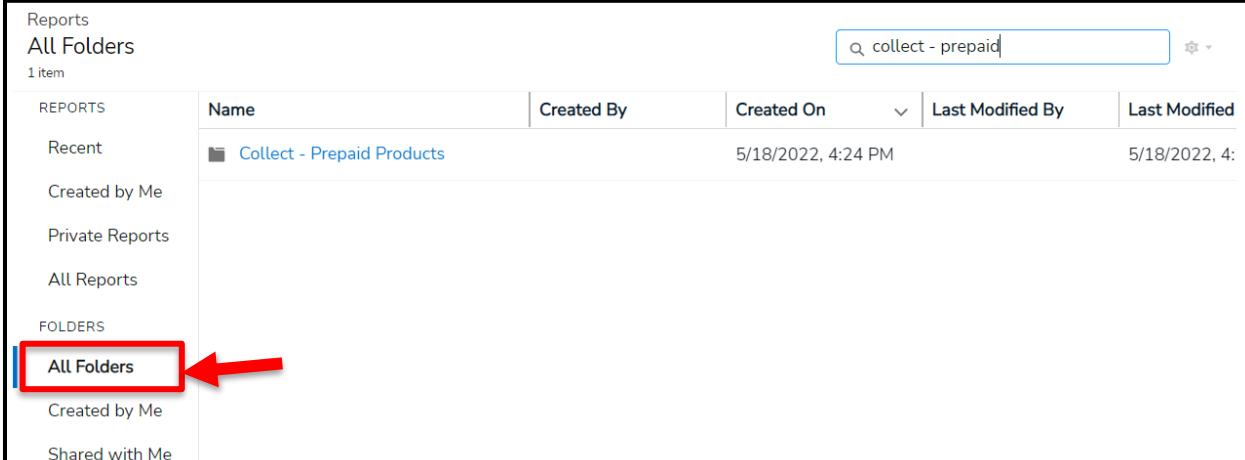
**Step 1.** To view prebuilt reports regarding your submitted data, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports that pertain to them.



The screenshot shows the Collect homepage with a navigation bar at the top. The navigation items are Home, My Agreements & Accounts, My TCCP Surveys, Reports (which is highlighted with a red box and has a red arrow pointing to it), and a search bar. Below the navigation bar, there is a section titled "Prepaid account agreement submission" featuring a blue icon of a card and a list of four bullet points:

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

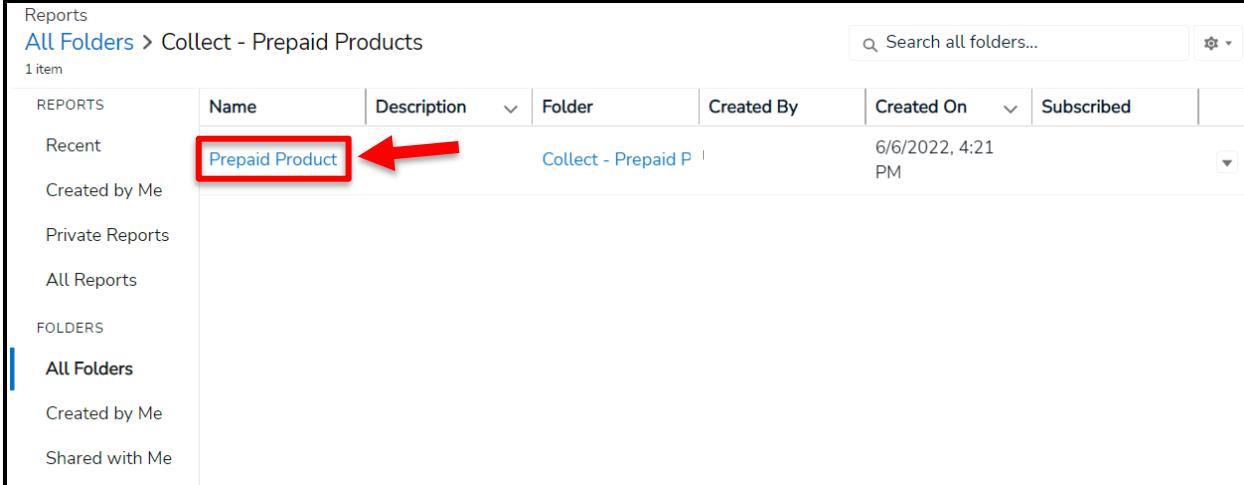
**Step 2.** From **Reports**, select **All Folders**. This will show you all folders you have access to.



The screenshot shows the "Reports" page with a sidebar on the left containing links for Reports, All Folders (which is highlighted with a red box and has a red arrow pointing to it), Recent, Created by Me, Private Reports, and All Reports. The main area displays a table of folders:

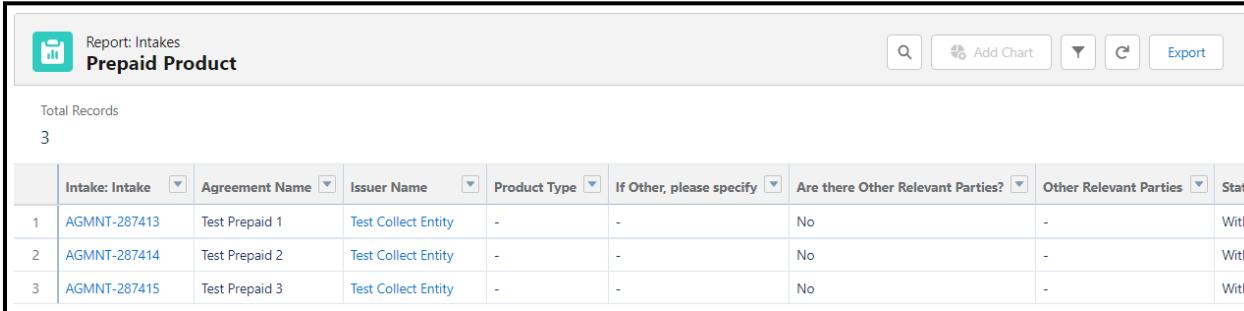
REPORTS	Name	Created By	Created On	Last Modified By	Last Modified
Recent	<a href="#">Collect - Prepaid Products</a>		5/18/2022, 4:24 PM		5/18/2022, 4:
Created by Me					
Private Reports					
All Reports					
FOLDERS					
All Folders					
Created by Me					
Shared with Me					

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



The screenshot shows the 'Reports' interface with the path 'All Folders > Collect - Prepaid Products'. On the left, there's a sidebar with categories like 'Reports', 'Folders', and 'Recent'. The main area displays a table with columns: Name, Description, Folder, Created By, Created On, and Subscribed. One item in the table is highlighted with a red box around its 'Name' column, which contains 'Prepaid Product'. A red arrow points to this highlighted cell. The 'Created On' column shows '6/6/2022, 4:21 PM'.

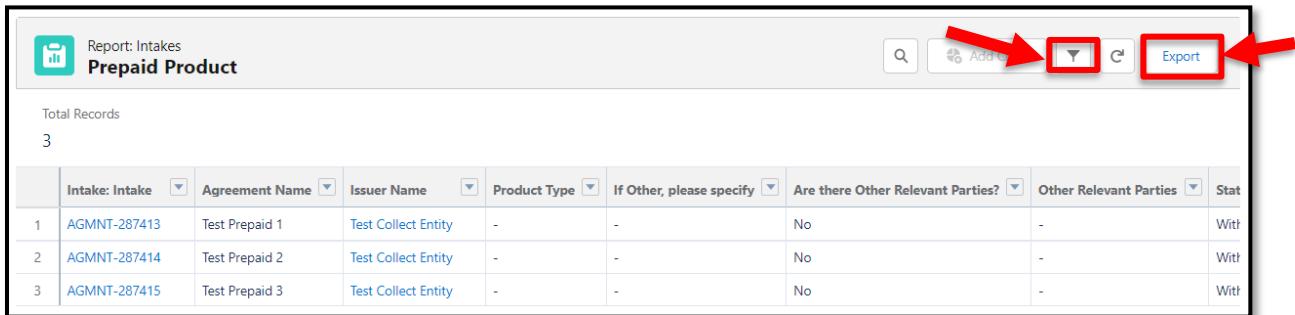
**Step 4.** Select a report within the folder in order to view.



The screenshot shows a report titled 'Report: Intakes Prepaid Product'. At the top, there are filter dropdowns for 'Intake: Intake', 'Agreement Name', 'Issuer Name', 'Product Type', 'If Other, please specify', 'Are there Other Relevant Parties?', 'Other Relevant Parties', and a 'Stat' button. Below the filters, it says 'Total Records 3'. A table follows, with columns corresponding to the filters above. The table has 3 rows of data:

	Intake: Intake	Agreement Name	Issuer Name	Product Type	If Other, please specify	Are there Other Relevant Parties?	Other Relevant Parties	Stat
1	AGMNT-287413	Test Prepaid 1	Test Collect Entity	-	-	No	-	With
2	AGMNT-287414	Test Prepaid 2	Test Collect Entity	-	-	No	-	With
3	AGMNT-287415	Test Prepaid 3	Test Collect Entity	-	-	No	-	With

**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 Prepaid Product". At the top, there is a search bar, a "Add" button, a filter icon, and an "Export" button, all of which are highlighted with red boxes and arrows pointing to them. Below the header, it says "Total Records 3". A table follows, with columns: Intake: Intake, Agreement Name, Issuer Name, Product Type, If Other, please specify, Are there Other Relevant Parties?, Other Relevant Parties, and Stat. The data in the table is as follows:

	Intake: Intake	Agreement Name	Issuer Name	Product Type	If Other, please specify	Are there Other Relevant Parties?	Other Relevant Parties	Stat
1	AGMNT-287413	Test Prepaid 1	Test Collect Entity	-	-	No	-	With
2	AGMNT-287414	Test Prepaid 2	Test Collect Entity	-	-	No	-	With
3	AGMNT-287415	Test Prepaid 3	Test Collect Entity	-	-	No	-	With

# 10. Contact Collect Support

Does your submission contain an error? Need additional help submitting prepaid product 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 prepaid product agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

## 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 screenshot shows a contact form with a blue header bar containing the text 'Need help? Reach out to us!'. Below this, a message reads 'Have a question for us? Please use the form below to contact us.' The form includes fields for 'Preferred Contact Method' (set to 'Email') and 'Question/Comment' (a large text area with a vertical scrollbar).

## 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.