

Collect – Prepaid Product Agreement User Guide

Table of contents

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

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/>.

¹ 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.

Once the registration form has been completed, the form should be emailed to 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.'***

[Home](#)
[My Products & Accounts](#)
[My TCCP Surveys](#)



Prepaid account agreement submission

- [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** ⓘ

***Initial Offer Date of Program** ⓘ

***Issuer Name**

***Is there a Program Manager?** ⓘ

Product Type

Program Manager ⓘ


If Other, please specify

***Are there Other Relevant Parties?**

Other Relevant Parties ⓘ

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 ⓘ

Prepaid Product Example

Issuer Name

****CFPB Test****

Product Type

GPR (General Purpose Reloadable)

If Other, please specify

Are there Other Relevant Parties?

Yes

Other Relevant Parties ⓘ

Other Relevant Party Example

Status

Active

Initial Offer Date of Program ⓘ

3/25/2021


Product Withdrawal Date ⓘ

Is there a Program Manager? ⓘ

Yes


Program Manager ⓘ

Program Manager 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

1. 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 ⓘ

Prepaid Product Example

Issuer Name

****CFPB Test****

Product Type

GPR (General Purpose Reloadable)

If Other, please specify

Are there Other Relevant Parties?

Yes

Other Relevant Parties ⓘ

Other Relevant Party Example

Status

Active

Initial Offer Date of Program ⓘ

3/25/2021

Product Withdrawal Date ⓘ

Is there a Program Manager? ⓘ

Yes

Program Manager ⓘ

Program Manager 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.

The screenshot shows a 'New Agreement' modal window. At the top, it says 'New Agreement' and 'This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.' Below this is a text input field labeled 'Agreement Effective Date'. A calendar dropdown is open, showing March 2021. The calendar has a grid with days of the week (Su, Mo, Tu, We, Th, Fr, Sa) and dates (1-31). The date 25 is highlighted in yellow. At the bottom of the modal are 'Cancel' and 'Continue' buttons.

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

The screenshot shows the same 'New Agreement' modal window. The 'Agreement Effective Date' input field now contains the text '03/25/2021'. The calendar dropdown is no longer visible. The 'Continue' button at the bottom right is highlighted with a red rectangular box.

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 web application interface with a central 'Document Upload' modal. The background is a grey sidebar with sections for 'Current Agreement for Prepaid Product Example', 'Past Agreements for Prepaid', and 'Documents for'. The modal is white with a title 'Document Upload' and a subtitle '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 the subtitle, there is a section 'Document Type(s)' with three checkboxes: 'Prepaid Agreement', 'Short Form', and 'Long Form Information'. Underneath, there is an 'Attachment' section with a 'Choose File' button. At the bottom of the modal, there are two buttons: 'Cancel Agreement Creation' (red) and 'Upload Document' (blue). The background interface also shows a 'New Agreement' button, a 'STATUS' section with an 'INCOMPLETE' label, and an 'Upload Document' button.

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 window. At the top, it states: '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 box says: 'This agreement is incomplete because it is missing the following documents: Prepaid Agreement'. Under 'Document Type(s)', there are three checkboxes: 'Prepaid Agreement' (unchecked), 'Short Form' (unchecked), and 'Long Form Information' (unchecked). There is an 'Attachment' section with a 'Choose File' button. At the bottom of the modal, there 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 features a table with the following data:

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

Below the table, there is a 'Documents' section. A yellow banner with an information icon 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 one row:

NAME	TYPE
Test Document.pdf	PREPAID AGREEMENT

At the top right of the page is a 'New Agreement' button. At the bottom right of the 'Documents' section, there is an 'Upload Document' button (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.

6. 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.

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

Documents


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

5. Amend an agreement for a prepaid product

1. 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.**'

[Home](#)
[My Products & Accounts](#)
[My TCCP Surveys](#)



Prepaid account agreement submission


- [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.**'

[Home](#)
[My Prepaid Accounts](#)
[User Management](#)

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

[Home](#)
[My Prepaid Accounts](#)
[User Management](#)


Intakes
Prepaid Accounts ▼

[New](#)

2 items • Sorted by Intake • Filtered by all intakes - Record Type • Updated a few seconds ago

	<input type="checkbox"/> INTAKE ↑	<input type="checkbox"/> PRODUCT NAME	<input type="checkbox"/> INITIAL OFFER DA...	<input type="checkbox"/> PRODUCT ...	<input type="checkbox"/> 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'.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-166986

[Withdraw Product](#) [Edit](#)

Product Name¹
Prepaid Product Example

Issuer Name¹
****CFPB Test****

Product Type¹
GPR (General Purpose Reloadable)

If Other, please specify

Are there Other Relevant Parties?
Yes

Other Relevant Parties¹
Other Relevant Party Example

Status
Active

Initial Offer Date of Program¹
3/25/2021

Product Withdrawal Date¹

Is there a Program Manager?¹
Yes

Program Manager¹
Program Manager Example

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.

New Agreement

This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.

Agreement Effective Date

03/29/2021

March 2021

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

[Cancel](#) [Continue](#)

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 a web application interface for managing prepaid product agreements. A central modal titled "Document Upload" is open, displaying instructions and options for uploading documents. The background interface includes sections for "Current Agreement for Prepaid Product Example" (with agreement number IFL-7477), "Documents" (with a table for NAME), "Past Agreements for Prepaid", and "Documents for". A "New Agreement" button is in the top right, and a "STATUS" section shows "INCOMPLETE" with an "Upload Document" button. The "Document Upload" modal contains the following elements:

- Title:** Document Upload
- 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.
- Document Type(s):**
 - ☐ Prepaid Agreement
 - ☐ Short Form
 - ☐ Long Form Information
- Attachment:**
 - [Choose File](#)
- Buttons:**
 - [Cancel Agreement Creation](#) (red)
 - [Upload Document](#) (blue)

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' modal window. At the top, it states: '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 box says: 'This agreement is incomplete because it is missing the following documents: Prepaid Agreement'. Under 'Document Type(s)', there are three checkboxes: 'Prepaid Agreement', 'Short Form', and 'Long Form Information', all of which are unchecked. There is a 'Choose File' button with an upload icon. At the bottom of the modal, there 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. At the top right is a 'New Agreement' button. Below is a table with the following data:

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

Below the table, there is a 'Documents' section with an 'Upload Document' button (highlighted with a red box). A yellow banner with an information icon states: 'This agreement is incomplete because it is missing the following documents: Long Form Information, Short Form'. Below this, there is a table with one document entry:

NAME	TYPE
Test Document.pdf	PREPAID AGREEMENT

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

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

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.

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

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.’***

[Home](#)
[My Products & Accounts](#)
[My TCCP Surveys](#)



Prepaid account agreement submission


- [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.’***

[Home](#)
[My Prepaid Accounts](#)
[User Management](#)

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

[Home](#)
[My Products & Accounts](#)
[My TCCP Surveys](#)


Intakes
Prepaid Accounts

[New](#)
[Printable View](#)

2 Items • Sorted by Intake • Filtered by All intakes - Record Type • Updated a few seconds ago

Search this list...

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

Add/Amend/Withdraw Agreements

Intake

PRODUCT-165519

Withdraw Product

Edit

Product Name ⓘ

Example Prepaid Product ✎

Issuer Name

****CFPB Test**** ✎

Product Type

GPR (General Purpose Reloadable) ✎

If Other, please specify ✎

Are there Other Relevant Parties?

Yes ✎

Other Relevant Parties ⓘ

Example Other Relevant Party ✎

Status

Active

Initial Offer Date of Program ⓘ

1/1/2019 ✎

Product Withdrawal Date ⓘ

Is there a Program Manager? ⓘ

Yes ✎

Program Manager ⓘ

Example Program Manager ✎

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

Withdraw Product

* **Product Withdrawal Date** ⓘ

☰

Cancel

Save

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

Current Agreement for Example Prepaid Product

New Agreement

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


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.'***

[Home](#)
[My Products & Accounts](#)
[My TCCP Surveys](#)




Prepaid account agreement submission

- [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.

[Home](#)
[My Products & Accounts](#)


Intakes
Prepaid Accounts

[New](#)
[Printable View](#)

1 item • Sorted by Intake • Filtered by All intakes - Record Type • Updated a few seconds ago

	<input type="checkbox"/> Intake ↑	<input type="checkbox"/> Product Name	<input type="checkbox"/> Initial Offer Date ...	<input type="checkbox"/> Product W...	<input type="checkbox"/> 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](#)

<div>Product Name ⓘ Example Prepaid Product </div> <div>Issuer Name ****CFPB Test**** </div> <div>Product Type GPR (General Purpose Reloadable) </div> <div>If Other, please specify </div> <div>Are there Other Relevant Parties? Yes </div> <div>Other Relevant Parties ⓘ Example Other Relevant Party </div>	<div>Status Withdrawn</div> <div>Initial Offer Date of Program ⓘ 1/1/2019 </div> <div>Product Withdrawal Date ⓘ 3/28/2021 </div> <div>Is there a Program Manager? ⓘ Yes </div> <div>Program Manager ⓘ Example Program Manager </div>
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4. Update any of the fields where applicable. Once done, select **'Save.'**

Edit Intake

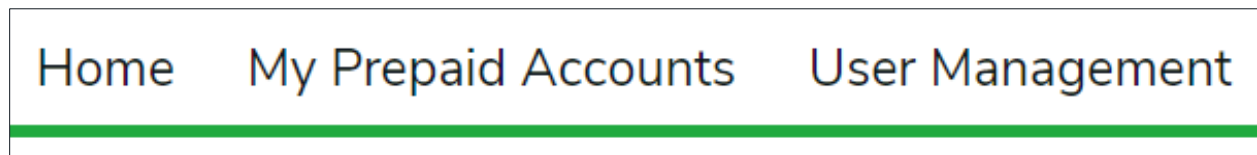
<div>* Product Name ⓘ <input type="text" value="Example Prepaid Product"/> </div> <div>* Issuer Name <div style="border: 1px solid #ccc; padding: 2px; display: flex; align-items: center;">  ****CFPB Test**** ✕ </div> </div> <div>Product Type <input type="text" value="GPR (General Purpose Reloadable)"/> ▼ </div> <div>If Other, please specify <div style="border: 1px solid #ccc; height: 40px; margin-top: 5px;"></div> </div> <div>* Are there Other Relevant Parties? <input type="text" value="Yes"/> ▼ </div> <div>Other Relevant Parties ⓘ <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;">Example Other Relevant Party</div> </div>	<div>Status Withdrawn</div> <div>* Initial Offer Date of Program ⓘ <input type="text" value="1/1/2019"/>  </div> <div>Product Withdrawal Date ⓘ <input type="text" value="3/28/2021"/>  </div> <div>* Is there a Program Manager? ⓘ <input type="text" value="Yes"/> ▼ </div> <div>Program Manager ⓘ <input type="text" value="Example Program Manager"/> </div>
--	--

[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 Create New User			
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.



* First Name

* Last Name

Title

Phone Number

* Email

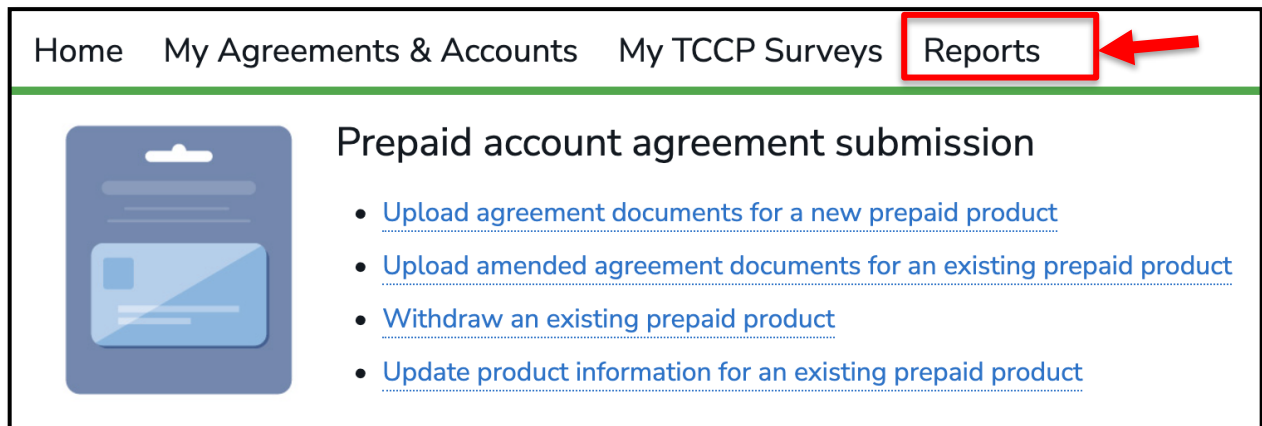
Cancel

Save Contact

9. [NEW] Reports

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

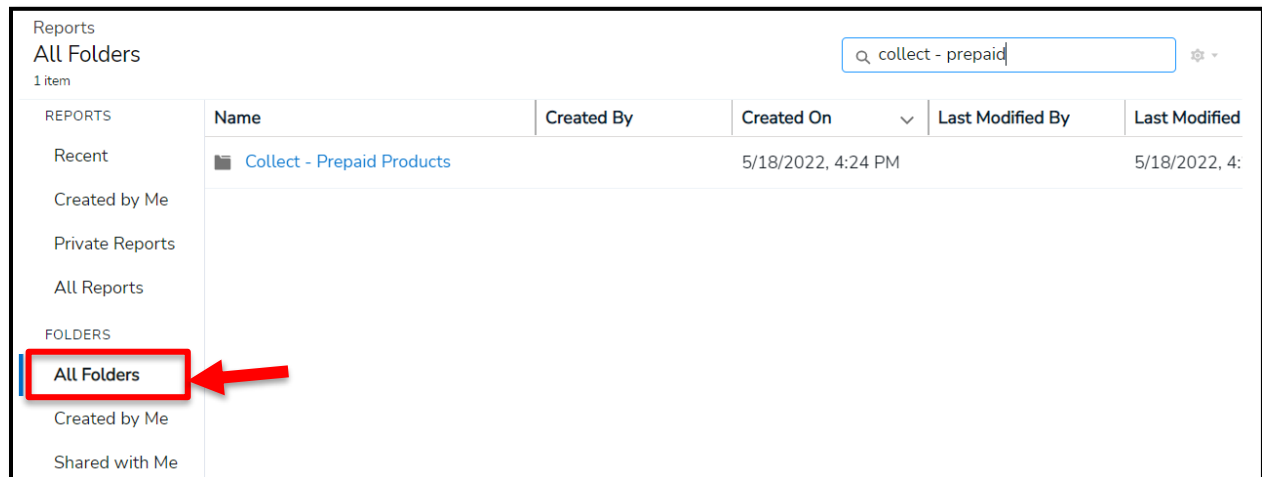
Step 1. To view prebuilt reports regarding your submitted data, select **Reports** from the Collect homepage. Users will be able to select from the report folder any available reports that pertain to them.



The screenshot shows the Collect homepage navigation bar with the following links: Home, My Agreements & Accounts, My TCCP Surveys, and Reports. The 'Reports' link is highlighted with a red box and a red arrow pointing to it. Below the navigation bar, the 'Prepaid account agreement submission' section is displayed, featuring a blue icon of a document with a card and a list of four actions:

- [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 the 'All Folders' view selected. The left sidebar contains the following options:

- REPORTS
 - Recent
 - Created by Me
 - Private Reports
 - All Reports
- FOLDERS
 - All Folders (highlighted with a red box and a red arrow)
 - Created by Me
 - Shared with Me

The main content area displays a table with the following columns: Name, Created By, Created On, Last Modified By, and Last Modified. The table contains one item:

Name	Created By	Created On	Last Modified By	Last Modified
Collect - Prepaid Products		5/18/2022, 4:24 PM		5/18/2022, 4:

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.

Reports
All Folders > Collect - Prepaid Products

1 item

REPORTS	Name	Description	Folder	Created By	Created On	Subscribed
Recent	Prepaid Product		Collect - Prepaid P		6/6/2022, 4:21 PM	
Created by Me						
Private Reports						
All Reports						

FOLDERS


- All Folders
- Created by Me
- Shared with Me

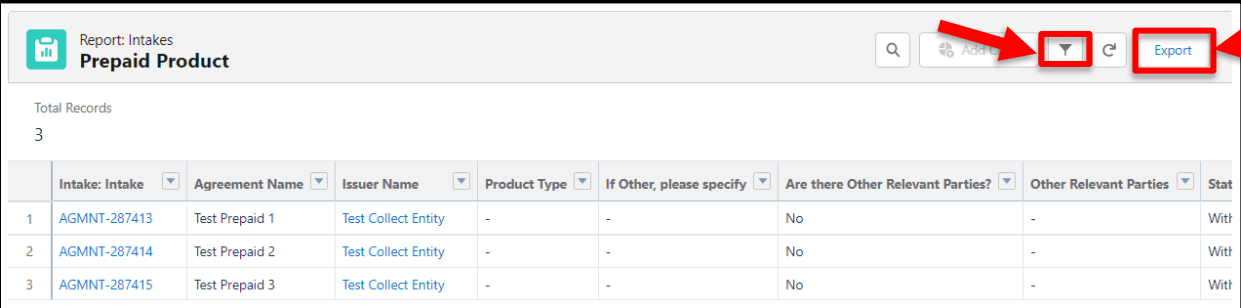
Step 4. Select a report within the folder in order to view.

Report: Intakes
Prepaid Product

Total Records
3

	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	-	Wit
2	AGMNT-287414	Test Prepaid 2	Test Collect Entity	-	-	No	-	Wit
3	AGMNT-287415	Test Prepaid 3	Test Collect Entity	-	-	No	-	Wit

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
Prepaid Product

Total Records
3

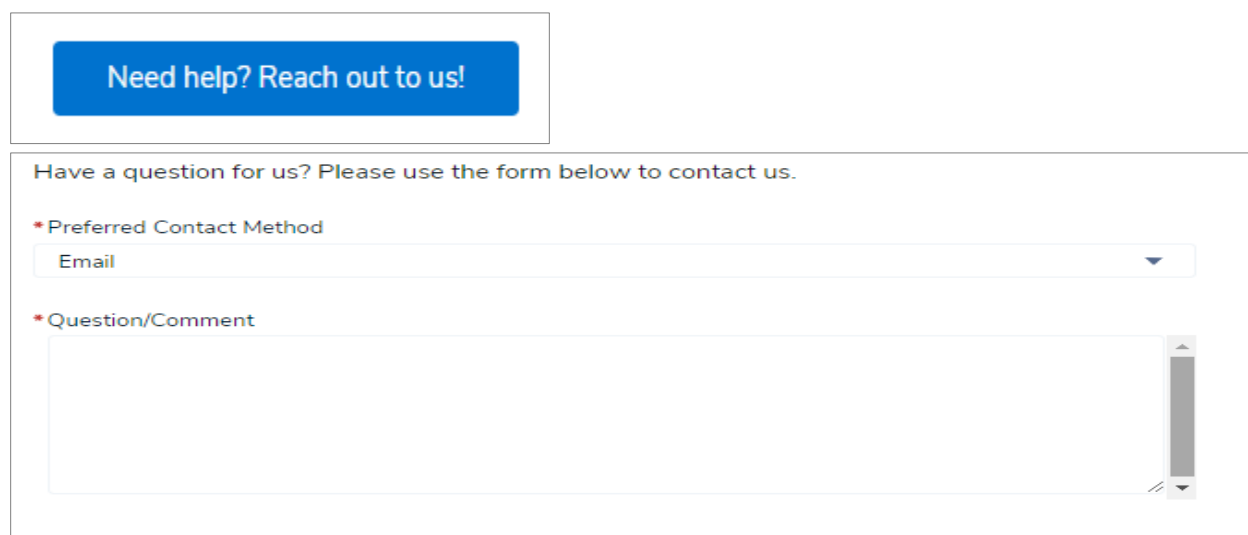
	Intake: Intake	Agreement Name	Issuer Name	Product Type	If Other, please specify	Are there Other Relevant Parties?	Other Relevant Parties	Status
1	AGMNT-287413	Test Prepaid 1	Test Collect Entity	-	-	No	-	With
2	AGMNT-287414	Test Prepaid 2	Test Collect Entity	-	-	No	-	With
3	AGMNT-287415	Test Prepaid 3	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 image shows a blue button with the text "Need help? Reach out to us!". Below the button is a contact form with the heading "Have a question for us? Please use the form below to contact us." The form contains two fields: a dropdown menu for "Preferred Contact Method" with "Email" selected, and a text area for "Question/Comment".

10.2 Email the Collect Support team directly

Email the support team directly at Collect_Support@cfpb.gov. Include your question and any additional details and a team member will reach back out to you.