



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, DC 20551

DIVISION OF CONSUMER  
AND COMMUNITY AFFAIRS

## **Consumer and College Credit Card Agreement Submission Technical Specifications Document**

The Board has made the attached technical specifications available for public record-keeping purposes. The instructions are no longer valid for current use.

On July 21, 2011, rulewriting authority for consumer protection laws related to mortgages, credit cards, bank accounts and other consumer financial products transferred from the Federal Reserve Board to the Consumer Financial Protection Bureau (CFPB). For information on recent regulatory changes, as well as additional information about shopping for and using consumer financial products, please visit the [CFPB's website](#).

# **Board of Governors of the Federal Reserve System**

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Federal Reserve Board, 20<sup>th</sup> and Constitution Avenue, N.W., Stop 806, Washington, DC 20551

## **Consumer and College Credit Card Agreement Submission Technical Specifications Document**

# ***Initial Submission Requirements***

## **I. Introduction**

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This document provides technical specifications for complying with the initial submission requirements of sections 204 and 305 of the Credit Card Act of 2009 and 12 C.F.R. §§ 226.57(d) and 226.58. These provisions require card issuers to submit to the Board of Governors of the Federal Reserve System (“Board”):

- agreements between the issuer and a consumer under a credit card account for an open-end (not home-secured) consumer credit plan (“consumer agreements”); and
- an annual report regarding any college credit card agreement to which the issuer is a party (“college agreements”).

## **II. General Submission Information**

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Issuers must first determine the type of agreements they are required to submit. Once identified, issuers are required to submit their initial set of agreements (consumer and / or college) to the Board on CD or DVD. A complete submission consists of a transmittal sheet file, agreement documents, and college agreement metadata file (if appropriate).

### *General Submission Requirements*

1. The CD / DVD must be mailed to the Federal Reserve Board by the dates specified in 12 C.F.R. §§ 226.57(d) (college agreements) and 226.58 (consumer agreements).
  - a. Initial submissions of consumer agreements, including agreements offered to the public as of December 31, 2009, must be sent to the Board no later than February 22, 2010.
  - b. Initial submissions of college agreements, providing information for the 2009 calendar year, must be sent to the Board no later than February 22, 2010.
2. The CD / DVD must be mailed to:

Credit Card Act Submission  
Federal Reserve Board  
20<sup>th</sup> and Constitution Avenue, N.W., Stop 806  
Washington, DC 20551
3. The agreement documents, transmittal sheet file, and college metadata file (if appropriate) must be the only files submitted on the CD / DVD.
4. The CD / DVD must be labeled with the following information.
  - a. Issuer name
  - b. DUNS number
  - c. Federal Tax ID number

- d. Filer<sup>1</sup> name
  - e. Filer phone number
  - f. Filer email address
  - g. Agreement type(s) – Consumer Agreements and / or College Agreements
  - h. Number of agreements on the CD / DVD
    - i. If submitting both types, identify how many of each type.
5. All submitted CDs / DVDs must be virus-free.
  6. No zip file(s) will be accepted.
  7. Each CD / DVD must contain a directory for each type of agreement submitted.
    - a. Directories must be labeled as Consumer Agreements or College Agreements and contain the respective agreement documents.
  8. Issuers must submit a transmittal sheet file with information describing the issuer. The transmittal sheet file will contain a single record containing issuer identification and contact information.
    - a. The naming convention for the transmittal sheet file is DUNSnumber\_TS.txt.
    - b. Since the transmittal sheet contains issuer-specific information and not agreement-specific information, the transmittal sheet file should be in the root directory and not in the consumer agreements or college agreements directory.
    - c. Addendum A provides an example of a transmittal sheet file.

### *Consumer Agreements*

1. Issuers must submit *each* consumer agreement in *two* formats.
  - a. Plain text
    - i. The plain text version must be a Section 508<sup>2</sup> accessible document.
  - b. PDF
2. Each individual agreement must be submitted in *both* plain text *and* PDF formats and each version must include all provisions of the agreement and pricing information, as described in 12 C.F.R § 226.58. Issuers must submit a single PDF file and a single plain text file for each agreement.
3. Consumer agreement documents must use the following file naming convention.
  - a. DUNSnumber\_X.txt (and .pdf)
    - i. X = agreement number (1, 2, 3, etc.)
4. Documents in the consumer agreement directory must include only the plain text and PDF versions of each agreement.

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<sup>1</sup> Contact person who is submitting the agreements on behalf of the issuer.

<sup>2</sup> Section 508 of the Rehabilitation Act of 1973, 29 U.S.C. § 794d, as amended, and implementing regulations, 36 C.F.R. Part 1194.

## College Agreements

1. College agreements must be submitted in *either* Word or PDF format. Issuers are *not* required to submit college agreements in both formats.
2. Issuers must submit a single Word or PDF file for each institution of higher education or affiliated organization with which the issuer has a college credit card agreement.
  - a. For example, if an issuer has college credit card agreements with 3 such entities, that issuer must submit 3 Word or PDF files. Issuers should *not* submit an individual agreement in the form of multiple Word or PDF files.
3. College agreement documents must use the following file naming convention.
  - a. DUNSnumber\_Y.doc(x) (or .pdf)
    - i. Y = the name of the institution of higher education or affiliated organization
4. Issuers also must submit a metadata file with information describing each of the college agreement documents.
  - a. The naming convention for the college agreement metadata file is DUNSnumber\_CollegeMetadata.txt.
  - b. Addendum A provides an example of a college agreement metadata file.
5. Documents in the college agreement directory must include only the college agreement documents and the metadata file.

### III. File Specifications

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Both the transmittal sheet file and the college agreement metadata file must be submitted in a tab delimited text format. The transmittal sheet file must be submitted in the root directory of the CD / DVD. The college agreement metadata file must be included with the college agreement documents in the college agreement directory.

#### ***Transmittal Sheet File***

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The following file layout defines the required fields that must be included in the transmittal sheet file. The file is a one record file that provides issuer identification and contact information.

<b>Element Label</b>	<b>Comments, Values, Keys, etc.</b>
Datestamp	Date of submission  Format is century, year, month, day. For example, February 22, 2010, would be 20100222.
D-U-N-S (Data Universal Numbering System) number	Dun and Bradstreet unique numbering system  Format is 999999999 (no hyphens)

Federal Tax ID number	Issuer's Federal Tax Identification Number (also known as Employer Identification Number or EIN)  Format is 999999999 (no hyphens)
FFIEC Regulator Code	If issuer is a federally regulated financial institution, enter one of the following to indicate the institution's primary federal regulator: 1 – OCC 2 – FRS 3 – FDIC 4 – OTS 5 – NCUA  If issuer is not a federally regulated financial institution, enter NA
Financial Regulator Identification Number	If issuer is a federally regulated financial institution, enter the Charter Number for OCC- and NCUA-regulated institutions, the RSSD ID for FRS-regulated institutions, the Certificate Number for FDIC-regulated institutions, or the Docket Number for OTS-regulated institutions  If issuer is not a federally regulated financial institution, enter NA
Issuer Name	Organization / business name
Issuer Address	Organization / business street address
Issuer City	Organization / business city
Issuer State	Organization / business state (two character abbreviation)
Issuer Zip Code	Organization / business zip code
Filer Name	Name of contact person who is submitting agreements on behalf of the issuer
Filer Phone Number	Contact person's phone number  Format is XXX-XXX-XXXX
Filer Email Address	Contact person's email address
Agreement Type	Value is Consumer Agreement, College Agreement or Both

### ***College Agreement Metadata File***

The following data must be included in the college agreement metadata file. Each record provides descriptive information about one college agreement.

<b>Element Label</b>	<b>Comments, Values, Keys, etc.</b>
Agreement File Name	Name of the college agreement document  Format is DUNSnumber_Y.pdf/doc(x) Y = the name of the institution of higher education or affiliated organization

Institution / Affiliated Organization Type	Value is University, Alumni Association, or Foundation
Payment Amount	Amount of payments to institution / affiliated organization during reporting period
Payment Terms Reference	Page number(s) in the college agreement document where terms under which payments are calculated are located or NA
New Accounts	Number of accounts opened pursuant to the agreement during the reporting period
Total Accounts	Total number of accounts opened pursuant to the agreement that were open at end of the reporting period

## Addendum A – Examples

### ***Transmittal Sheet File***

The following is an example of a transmittal sheet file. The data fields should be tab-delimited.

20100222	123456789	987654321	2	123456	Issuer Bank	123 Main Street	Credit City	DC	20551	Joe Filer	202-555-9999	j.filer@issuer.com	Both
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### ***College Agreement Metadata File***

The following is an example of a college agreement metadata file for a submission of two college agreements. The data fields should be tab-delimited.

123456789_CreditUniversity.doc	University	\$XX,XXX	Page 3, Page 18, Page 30	25	1049
123456789_CollegeofCreditAlumniAssn.pdf	Alumni Association	\$XX,XXX	Page 6, Page 24	40	2098