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1. Overview

1.1 Consumer Response

The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act of 2010 directs the Consumer Financial Protection Bureau (CFPB or “the Bureau”) to facilitate the coordinated collection, monitoring, and response to consumer complaints about financial products and services.

To ensure a smooth transition and in close coordination with other federal regulators, the Bureau chose to implement a staggered product-by-product roll out of complaint handling. This approach enabled the CFPB’s Office of Consumer Response (“Consumer Response”) to consider the needs of consumers and companies in building a system that is useful to consumers, minimizes burden on companies, and leverages the best of technology to provide a 21st century consumer response function that is trusted, easy to use, and effective. The roll out schedule has been as follows:
The CFPB continues to work to expand its complaint handling to include other products and services. We strive to improve our consumer complaint intake and routing processes, communication with consumers and companies, and system’s ease-of-use and effectiveness.

### 1.2 Company Portal

The Company Portal (“the Portal”) serves as the primary interface between Consumer Response and companies, facilitating a coordinated response to consumer complaints. Consumer Response routes complaints to companies through the Portal where users can view and respond to complaints and respond to requests for additional information from Consumer Response Investigations. Companies can also select from a structured list of optional, public company response categories for publication in the Consumer Complaint Database.

### 1.3 Complaint process

1. Consumer submits a complaint by web, telephone, mail, fax, email or another agency refers the complaint to the CFPB. Consumers who submit a complaint directly to the CFPB will be given the opportunity to check a consent box giving the Bureau permission to publish his or her narrative.

2. Consumer Response screens the complaint for completeness, whether it concerns a consumer product or service and whether it should be routed to another regulator.

3. Consumer Response routes the complaint to the company identified by the consumer via the secure Portal or refers it to the appropriate regulator.

4. Company reviews the complaint, communicates with consumer as appropriate, and determines what action to take in response.

5. Company responds to the consumer and the CFPB via the Portal.

6. OPTIONAL: Company selects from a structured list of public company response categories.

7. CFPB invites the consumer to review and provide feedback about the company’s response by logging into the secure Consumer Portal or calling the CFPB’s toll-free number.

8. Consumer Response reviews the feedback consumers provide, using this information along with other information such as the timeliness of company responses, for example, to help prioritize complaints for investigation.
9. Complaints are published in the Consumer Complaint Database when the company responds to the complaint confirming a commercial relationship with the consumer, or after the company has had the complaint for 15 days, whichever comes first. With consumers’ consent, scrubbed complaint narratives will be published when the company selects a public response or after the company has had the complaint for 60 calendar days, whichever comes first. Complaints can be removed if they do not meet all of the publication criteria.

10. Complaint data and information is shared with other offices within the CFPB, including but not limited to Enforcement and Supervision, as necessary.
2. Privacy

All companies given access to consumer data share responsibility for protecting the information. Though the Portal is itself secure, it contains consumers’ personal information, which must be safeguarded by all of the parties with whom the CFPB shares personally identifiable information (PII) and otherwise sensitive information. You should maintain a high level of confidentiality, protection, and respect for all of the information you encounter. Specifically, you should:

- Not access, discuss, or otherwise disclose PII for any purpose not related to official duties;
- Secure all physical copies of PII in a locked drawer, cabinet, cupboard, safe, or other secure container when not in use;
- Never leave PII unattended. PII should be properly protected by establishing access restrictions, logging out of systems, or locking computers when not in use;
- Confirm the need to create duplicate copies of PII to perform a particular task with your supervisor and properly dispose of the duplicates when they are no longer needed; and
- Shred or use another secure method to dispose of PII instead of recycling.

It is your company’s responsibility to:

1. Immediately report any suspicion of lost or compromised information to the CFPB via email at CFPB_StakeholderSupport@cfpb.gov.

2. Notify Consumer Response promptly when an authorized user no longer requires access to the Portal by submitting a request through the Help tab via the Ask a Question page on the Portal with the name, phone number, and email address of the person(s) who should no longer have access to the Portal.
3. Report the receipt of a complaint not related to your company immediately upon
discovery by responding Incorrect Company and safeguarding complaint data to prevent
misuse or redisclosure.

A failure to implement any of these privacy-enhancing practices will be considered a breach of
your responsibilities as an authorized user of the Portal and may result in, among other actions,
a revocation of access.
3. Requesting Portal access

Your company should designate an authorized point of contact for Consumer Response. Your authorized point of contact can request access to the Portal on behalf of other company representatives by submitting a request through the Help tab via the Ask a Question page on the Portal and including the company name, and company representative’s name, phone number, and email address. The email address provided to Consumer Response is the username for logging into the Portal. Consumer Response will review the request and follow-up with your company’s authorized point of contact as necessary.
4. Viewing complaints

4.1 List of complaints

Once you have logged into the Portal you will be able to view all of your company’s complaints. Lists of complaints show the following information about each complaint:

- **Case number.** The unique 12-digit number assigned to the complaint;
- **Name on acct.** The name on the account as listed in the complaint;
- **Acct/Loan number.** The account number provided in the complaint, if available;
- **Issue.** The issue that is the subject of the complaint as reported by the consumer;
- **Company Status.** The status of the complaint. See *Statuses*;
- **Sent to company.** Date and time the complaint was forwarded to your company via the Portal. Note that all times reflect Eastern Standard Time (EST);
- **Respond by.** Date by which a response is requested; and
- **Product.** The product that is the subject of the complaint as reported by the consumer.

4.2 Case details

By clicking on the case number of any complaint, you can view the details of that complaint. Case details include:

- **Initial response.** After your company has provided a response, it will be displayed here.
- **What happened?** Consumer’s description of what happened, issue, date of the incident, monetary loss (if any), and responses to discrimination questions.

- **Attachments.** Documents related to the complaint as provided by the consumer or by the company for viewing by the consumer.

- **Desired resolution.** Consumer’s description of what he/she considers a fair resolution to the complaint.

- **Consumer information.** Name and contact information for the consumer submitting the complaint and information indicating whether the person associated with the account is or was a servicemember or dependent or spouse of a servicemember.

- **Product information.** Name and billing address associated with the account and the company name as listed by the consumer.

- **Case details.** Case number, status, date and time the complaint was sent to your company, and the date by which a response is required from your company.

### 4.2.1 Printing or exporting case details

You can print case details by clicking the print icon at the bottom of the case details. As part of your responsibility to protect PII and otherwise sensitive information using privacy-enhancing practices, secure, shred, or use another secure method to dispose of papers containing PII. Your company’s authorized point of contact can request access to export functionality for a user by submitting a user access request.

- All authorized users can then download your company’s complaints and case details in a customizable, non-formatted data file (.CSV). Users granted access will see a download link at the bottom of the Portal to download the case details and a file listing attachments for complaints in the Portal.

- Your company can customize these files for the needs of your system; however, all PII and CFPB information use policies must be followed.

- You can now export data based on filters (i.e., product, issue, etc.) and tab (Active, Under Review, Archive). You can use an ‘Express data set’ option that allows you to export an entire tab of complaints in just one Excel spreadsheet.
If you need every data element for each complaint specific to a product, you can get this information in one spreadsheet by choosing the appropriate product at the bottom of the page. A Data Exports tab to the right of the Support History tab contains the history of all data exports a user has completed.
## 4.3 Complaint statuses

Each complaint has a status that reflects the action taken by Consumer Response and your company to date. Statuses you will see include:

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
<th>Catalyst</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sent to company</td>
<td>Complaint has been forwarded to your company by Consumer Response and is awaiting a timely response within 15 calendar days of the date the complaint was sent to your company</td>
<td>Consumer Response</td>
</tr>
<tr>
<td>Closed with monetary relief</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Closed with non-monetary relief</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Closed with explanation</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Closed</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>In progress</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Incorrect Company</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Duplicate CFPB case reported</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Redirected to related company</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Sent to regulator</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Alerted CFPB</td>
<td>Category selected to describe your response</td>
<td>Company</td>
</tr>
<tr>
<td>Past due</td>
<td>Indicates your company did not provide a timely response within 15 calendar days</td>
<td>Portal (after 15 calendar days)</td>
</tr>
<tr>
<td>Status</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Delinquent response provided</td>
<td>Indicates your company provided a response to the CFPB after a status of “No response”</td>
<td></td>
</tr>
<tr>
<td>Pending company information</td>
<td>Indicates Consumer Response requested additional information be provided by your company within 10 calendar days of the date of the request</td>
<td></td>
</tr>
<tr>
<td>Information provided</td>
<td>Indicates your company provided information in response to Consumer Response request</td>
<td></td>
</tr>
</tbody>
</table>

30 calendar days or did not respond within 60 calendar days of the date the complaint was sent to your company after selecting “In progress”

calendar days or 60 calendar days for complaints previously “In progress”)
4.4 Tabs

Your company’s complaints are located on three tabs – Active, Under review, and Archive.

4.4.1 Active

Complaints found here include complaints that are appearing in your Portal for the first time with the status “Sent to company,” which require a timely response within 15 calendar days. In addition, the Active tab includes complaints to which your company has submitted an initial response and which are awaiting a closure response (see In progress) and those redirected from a company with which your company has an agreed to contractual relationship (see Redirected to related company). Complaints to which your company has failed to provide a timely response (Past due) are also included in the Active tab.

Complaints within the Active tab which you do not respond to within 30 calendar days of receipt and those for which you do not provide a follow-up response to an “In progress” selection within 60 calendar days from the Sent to company date, change to a status of “No response,” and move to the Under review tab. Consumer Response uses information about delinquent responses to help prioritize complaints for investigation and shares this information within the Bureau.

4.4.2 Under review

Complaints found here have the following statuses: “No response” and “Pending company information.”

The Under review tab shows complaints for which your company did not provide a timely response (No response), as well as complaints for which Consumer Response has requested additional information (Pending company information).

Your company must respond to requests for additional information on the Under review tab within 10 calendar days of receipt. Your company must respond to any complaints with a “No response” status on the Under review tab immediately because they are already past due. Consumer Response shares information about delinquent responses within the Bureau.
4.4.3 **Archive**

The Archive tab shows complaints to which your company has already provided a final response and do not require additional information or a response. Complaints found here have the following statuses:

- Closed with monetary relief;
- Closed with non-monetary relief;
- Closed with explanation;
- Closed;
- Duplicate CFPB case reported;
- Alerted CFPB;
- Delinquent response provided; and
- Information provided by company.

By clicking on the case number from the list on the Archive tab, you can view the case details, including your company’s initial response as well as any communication between your company and Consumer Response (*Review history*). Most of the information associated with complaints found on the “Archive” tab is read-only.

Companies can also access the Archive tab to view or add a company public response. If not provided at the time of the final closing response of Closed with monetary relief, Closed with non-monetary relief, Closed with explanation, or Closed, a public company response can be selected anytime up to 180 days after the complaint is routed to the company. Once selected, the company public response cannot be withdrawn.

The company public response can be selected, and will be published if selected, on all complaints, not just those where the consumer consented to publication of the complaint narrative.

The company will not have the opportunity to select a public response for any complaint where the initial or final closing response is delinquent.
5. Responding to a complaint

5.1 Providing a timely response

The CFPB requests that your company provide a response to each complaint through the Portal within 15 calendar days of the complaint being sent to your Portal. Note that CFPB response time requirements do not replace or satisfy certain statutory or regulatory requirements (other than those found in section 1034(b), 12 U.S.C. 5534(b) of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act of 2010). When a complaint cannot be closed within 15 calendar days, your company may indicate that your work to close the complaint is “In progress” and provide a final responsive explanation to the consumer through the Portal within 60 calendar days of the complaint being sent to your Portal.

5.2 Elements of a response

The CFPB requires that all Portal users provide, at a minimum, a response with the following elements:

- **Steps you’ve taken to respond to the complaint.** Detail the substance of your response, including a description of your communications with the consumer, and attach copies of all responsive written communications to the consumer.

- **Communication(s) from the consumer.** Describe communications received from the consumer in response to the steps you’ve taken and attach copies of all written communications received from the consumer in response.

- **Follow-up actions or planned follow-up actions.** Describe any follow-up actions you are taking or plan to take in continuing response to the complaint.
- **Category that captures your response.** Select the category that summarizes your response. Options include:
  - Closed with monetary relief;
  - Closed with non-monetary relief;
  - Closed with explanation;
  - Closed;
  - In progress;
  - Alerted CFPB;
  - Incorrect company;
  - Duplicate CFPB case reported;
  - Redirected to related company; and
  - Sent to regulator.

See *Complaint statuses* for definitions.

### 5.3 Response categories

For purposes of categorizing your response, “relief” is defined by the CFPB as objective, measurable, and verifiable relief to the consumer as a direct result of the steps you have taken or will take in response to the complaint. Relief can be monetary or non-monetary.

To submit the response, choose one of the following categories that capture your response:

#### 5.3.1 Closed with monetary relief

Your final responsive explanation to the consumer, indicating that the steps you have taken or will take include objective, measurable, and verifiable monetary relief to the consumer.
For purposes of categorizing your response, “monetary relief” is defined by the CFPB as objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps you have taken or will take in response to the complaint. The monetary relief must be a quantifiable number. If monetary relief has been or will be provided, describe the relief and enter the dollar amount of that relief.

After you select and submit “Closed with monetary relief” in response to a complaint on the Active tab, the complaint moves to the Archive tab.

### 5.3.2 Closed with non-monetary relief

Your final responsive explanation to the consumer, indicating that the steps you have taken or will take include other objective or verifiable relief to the consumer.

Below is an illustrative, non-exhaustive list of examples of non-monetary relief:

- Foreclosure alternative *without* direct monetary value to the consumer;
- Ceasing debt collection telephone calls or other company-to-consumer contacts;
- Correcting submissions to a credit bureau;
- Changing account terms;
- Changing solicitation practices or materials;
- Restoring/Removing a credit line;
- Reopening of account;
- Prospective rate changes; or
- Addressing formerly unmet customer service issue.

An explanation alone, without substantive action consistent with the above, should not be included in this category.

After you select and submit “Closed with non-monetary relief” in response to a complaint on the Active tab, the complaint moves to the Archive tab.
5.3.3 Closed with explanation

Your final responsive explanation to the consumer, indicating that you provided an explanation tailored to the individual consumer’s complaint. For example, a response is “Closed with explanation” if you provide an explanation that substantively meets the consumer’s desired resolution or explains why no further action will be taken by your company.

For purposes of categorizing your response, “Closed with explanation” would not be used if you have provided specific, verifiable monetary or non-monetary relief to the consumer in response to the complaint.

After you select and submit “Closed with explanation” in response to a complaint on the Active tab, the complaint moves to the Archive tab.

5.3.4 Closed

Your final response to the consumer, closing the complaint without relief or explanation, consistent with the above definitions of “Closed with monetary relief,” “Closed with non-monetary relief,” and “Closed with explanation.”

After you select and submit “Closed” in response to a complaint on the Active tab, the complaint moves to the Archive tab.

5.3.5 In progress

Your interim responsive explanation to the consumer and the CFPB, indicating that the complaint could not be closed within 15 calendar days and that your final responsive explanation to the consumer will be provided through the Portal at a later date.

This option is only available for complaints on the Active tab within 15 calendar days after the complaint was sent to your company. If you select “In progress,” the complaint will remain on the Active tab awaiting your response until 60 calendar days from the date the complaint was sent to your company to allow your company the opportunity to provide a final responsive explanation to the consumer through the Portal.
If no response is provided within 60 calendar days from the date the complaint was sent to your company after selecting “In progress,” the status of the complaint will become “No response” and the complaint will move to the Under review tab.

5.3.6 **Alerted CFPB**

Cannot take action due to 1) suspected fraud, 2) pending legal matter, or 3) complaint submitted by unauthorized third party.

- If you select this response because you suspect fraud, including business identify theft or scams, include a statement and attach any evidence supporting this response.
- If you select this response due to a pending legal matter, attach a copy of the *filed* complaint with your response.
- If you select this response because the complaint was submitted by an unauthorized third party, include a statement supporting this response.

Statements in support of these response selections are reviewed by Consumer Response. Neither the response nor the category selection is forwarded to the consumer or displayed in the Consumer Portal.

5.3.7 **Incorrect company**

Cannot take action because complaint is not related to your company.

If you suspect fraud, including business identify theft or scams, use Alerted CFPB and support your response as described above.

Once this response is selected the complaint is no longer viewable on your Portal and your response is reviewed by Consumer Response. Neither the response nor the category selection is forwarded to the consumer or displayed in the Consumer Portal.

You must destroy any complaint data within five (5) days after identification to prevent misuse or disclosure.
5.3.8 **Redirected to related company**

Cannot take action because complaint needs to be routed to another company with which your company is affiliated or has a contractual relationship.

This response can only be used if your company has provided justification for the need to redirect complaints and has provided a list of the appropriate companies to Consumer Response for approval. Note that there can be no ownership interest between the sending and receiving companies.

The response to support this selection must include the company where the complaint should be routed, a detailed explanation of why, and a copy of the note proving the legal agreement as an attachment. The system will reroute the complaint to the designated company’s Portal, removing it from your company’s Portal. Neither the response nor the category selection is forwarded to the consumer or displayed in the Consumer Portal.

If the company that receives the complaint feels it was routed in error and redirects the complaint, Consumer Response will review the complaint and either route the case to the new company indicated or route the complaint back to your company for response to the consumer through the Portal.

5.3.9 **Duplicate CFPB case reported**

Cannot take action because complaint is a duplicate of a complaint you have 1) already received from the CFPB and 2) responded to via the Portal.

A “duplicate” complaint is one that is a verbatim copy of a complaint to which your company has responded to via the Portal. You must provide the original complaint number in your response.

5.3.10 **Sent to regulator**

Cannot take action because complaint is about a product or issue that needs to be routed to another regulator.
Note that you do not need to alert the regulator through any other channel. Once you submit this response through the Portal, the CFPB will route the complaint to the regulator indicated in your response.

Any complaint for which you select the response category “Sent to regulator” and indicate that the complaint is about a business product or service and outside of purview of the CFPB must include answers (in complete sentences) to these questions in the text box provided:

1. If the complaint is about a debt, is the consumer personally liable for the extension of credit or debt at issue? AND

2. Does any consumer regulation under the purview of the CFPB apply to this complaint? AND

3. Does the application, customer agreement, or contract for the product at issue specifically state that no consumer protections apply?

5.4 Updating an “In progress” response

If “In progress” is selected as the response category, indicating your company could not close the complaint within 15 calendar days, the complaint will stay on the Active tab awaiting your response until 60 calendar days from the date the complaint was sent to your company to allow your company the opportunity to provide a final response with accompanying explanation to the consumer.

5.5 Providing a “Past due” response

If you do not respond within 15 calendar days, the status of the complaint becomes “Past due” within the Active tab. You are still required to respond to the complaint. If you do not respond within 30 calendar days from the date the complaint was sent to your company, the status of the complaint becomes “No response” and the complaint moves to the Under review tab. You will not have the opportunity to select a company public response for any complaint where the initial or final closing response is delinquent.
5.6 Requesting exemptions from public disclosure

The Freedom of Information Act (FOIA), 5 U.S.C. § 552(a)(3)(A), gives any person the right to request access to documents in the possession of the CFPB. Additionally, the Privacy Act enables an individual to request records about himself or herself (or about another individual for whom the requester serves as a guardian or authorized representative). Documents your company provides through the Portal in response to a complaint that is under investigation (complaints in your Under Review tab) are sent to the CFPB for evaluation. If they become the subject of a FOIA or Privacy Act request, the CFPB will follow the CFPB’s FOIA and Privacy Act requirements to evaluate them. In some cases, the CFPB will notify you of the request and offer you an opportunity to object to the CFPB’s disclosure of such documents.

To help the CFPB’s review of your documents in response to a FOIA request, you may label for the CFPB those documents that you believe in good faith are subject to FOIA Exemption 4, U.S.C. § 552(b)(4). In the event that the CFPB receives a request for documents so designated, then the CFPB will follow the procedures set forth in its FOIA regulations, at 12 C.F.R. Subpart B, § 1070.10 et. seq.

Note that any information provided as part of your company’s initial response to a complaint (i.e., when responding to a complaint in the Active tab of your Portal) is transmitted directly to the consumer without CFPB prescreening. You should not submit documents you would consider privileged or confidential commercial or financial information through the Portal in your initial response. Information you provide with your initial response will be viewable by the consumer as a matter of course.

If your company would like to provide the CFPB with documentation you believe to be covered by a FOIA exemption, you must submit a Question under the Help tab in the Portal indicating the case number and attaching the information you believe the exemption applies to. If you have general questions about the CFPB’s FOIA program, email CFPB_FOIA@cfpb.gov.

1 See 12 C.F.R § 1070.10 et seq. and 12 C.F.R. § 1070.50 et seq.
5.7 Withholding complaints from publication

The CFPB retains its discretion to withhold complaints from publication upon request from consumers, companies, or CFPB personnel, including, but not limited to, when one or more of the following are true – the complaint:

- was fraudulently submitted on behalf of the consumer,
- was submitted without the actual knowledge of the consumer,
- would reveal confidential trade secret information,
- involves a whistleblower or tipster, and disclosure could impact a law enforcement proceeding,
- was referred by the CFPB to another regulator
6. Publication of Consumer Narratives and Company Public Response

Complaints are published after a company confirms a commercial relationship with the consumer and responds In progress, Closed with monetary relief, Closed with non-monetary relief, Closed with explanation, or Closed or after a company has had the complaint for 15 calendar days, whichever comes first.

Pursuant to a policy statement dated March 19, 2015, the CFPB plans to provide consumers who submit their complaints directly to the CFPB the opportunity to consent to publication of their complaint narratives in the Consumer Complaint Database.

The CFPB will not publish consumer complaint narratives or company public responses for at least 90 days after the publication of the final policy statement in the Federal Register.

- Whether or not consent is given will have no impact on how the CFPB handles the complaint.
- The Company Portal will not indicate whether the consumer has consented to publication of the complaint narrative.
- The consumer may withdraw consent at any time and the narrative will be removed from the Consumer Complaint Database.
- The CFPB will apply a robust personal information scrubbing standard and methodology to remove personal information from the complaint to minimize the risk of reidentification.
- With consumers’ consent, scrubbed complaint narratives will be published when the company selects a public response or after the company has had the complaint for 60 calendar days, whichever comes first.
The consumer may withdraw consent by calling the CFPB.

After providing a final response of Closed with monetary relief, Closed with non-monetary relief, Closed with explanation, or Closed:

- Company portal users will have the option to select from a structured list of public company response categories.
  - If selected, the recommended public company response would be eligible for to be published in the Consumer Complaint Database. If no option is selected, no public company response will be published.
- The company public response option will be available whether or not the consumer consented to publishing his or her narrative.
- Company Portal users can select this optional public company response at the time of the final response of Closed with monetary relief, Closed with non-monetary relief, Closed with explanation, or Closed, and anytime up to 180 days after the complaint is routed to the company. Once selected and submitted, the company public will not be able to edit the public response directly using the Company Portal.
- The company will not have the opportunity to select an optional public response for any complaint where the initial or final closing response is delinquent.

The policy statement can be found at: http://www.consumerfinance.gov/complaintdatabase/
## 6.1 Optional Company Public Response Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Description displayed in Consumer Complaint Database</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company acted appropriately</td>
<td>Company believes it acted appropriately as authorized by contract or law</td>
</tr>
<tr>
<td>Factual dispute</td>
<td>Company disputes the facts presented in the complaint</td>
</tr>
<tr>
<td>Unable to verify facts</td>
<td>Company can’t verify or dispute the facts in the complaint</td>
</tr>
<tr>
<td>Misunderstanding</td>
<td>Company believes the complaint is the result of a misunderstanding</td>
</tr>
<tr>
<td>Discontinued policy or procedure</td>
<td>Company believes complaint relates to a discontinued policy or procedure</td>
</tr>
<tr>
<td>Opportunity for improvement</td>
<td>Company believes complaint represents an opportunity for improvement to better serve consumers</td>
</tr>
<tr>
<td>Isolated error</td>
<td>Company believes complaint is the result of an isolated error</td>
</tr>
<tr>
<td>Third party</td>
<td>Company believes complaint caused principally by actions of third party outside the control or direction of the company</td>
</tr>
<tr>
<td>No public response</td>
<td>Company chooses not to provide a public response</td>
</tr>
</tbody>
</table>
7. Responding to a complaint under investigation

7.1 Overview of Consumer Response investigations

Consumer Response may conduct an independent investigation of any consumer complaint submitted to the CFPB. A Consumer Response investigation is an objective, incremental review of the consumer’s stated concerns and the extent to which those concerns were adequately addressed in your company’s response to the consumer.

If Consumer Response investigates a complaint to which your company provided a response, we may ask both the consumer and your company to elaborate and provide documentation in support of specific points made in your respective communications. Such requests for additional documentation will be made only where necessary to reconcile competing factual assertions or to validate compliance with the applicable laws and regulations. Responses to these information requests are due within 10 calendar days. If the information your company provides is insufficient to complete our investigation, we may request additional documentation from your company.

Your response (including attachments) and communications between your company and Consumer Response via the Portal during the course of an investigation are not forwarded to the consumer or displayed in the Consumer Portal. Where necessary, however, the substance of these communications may be incorporated into a summary provided to the consumer.
In some cases, Consumer Response refers complaints to its colleagues in the Bureau for further review.

Never send any complaint documentation or PII to CFPB outside of the Portal unless directed to do so by the CFPB. In these instances, documentation should only be sent through encrypted email directly to the contact provided by us and never by standard email, mail, or fax.

7.2 Investigation types

There are two common types of complaints that are investigated and appear in your company’s Under Review tab – 1) those with a company response and 2) those without a company response. Those with a response may require additional information from your company or the consumer as part of the investigation. Those without a timely response from your company will require a response to our request for information through the Portal.

7.2.1 Providing additional information requested

If your complaint response lacks sufficient detail or requires additional supporting documentation, we may request that you provide additional information, which is due within 10 calendar days of the request. Complaints requiring additional information appear on the Under review tab with a status of “Pending company information.” To view the specifics of the request and details of a complaint, click on the case number. The most recent request from us will appear at the top of the page. Your responses to requests for additional information along with those requests will also appear in the “Review history” at the bottom of the page.

Your response to requests for additional information will be considered as part of a Consumer Response Specialist’s review, changing the status of the complaint to “Information provided by company” and moving that complaint to the Archive tab. Note that your response will be considered as part of our review, but will not suspend or close an investigation.
8. News and help

8.1 News and announcements

You can keep up with Consumer Response news and announcements through the Portal. Announcements will appear at the top of the Portal in red text. Additional information about the announcement (if any) along with previous announcements and other news articles can be found under the News Tab. From the News Tab, you can subscribe to receive email updates whenever announcements are made or news is added. Click Subscribe at the bottom of the News Tab page. Click Unsubscribe at any time to stop receiving updates.

8.2 Getting help

1. Frequently Asked Questions

Click the Help tab to search Frequently Asked Questions and Glossary items. To look for an answer, enter the keyword(s) and click Search. Matching answers will appear in a list. Click on an answer to read it and see related answers. At the end of each answer you can rate the helpfulness of the answer. Your feedback will help us to improve answers.

2. Submit a Ticket

Click Submit a Ticket link on the Help tab to report error messages, other technical issues or if you have a specific question. Complete the issue form by selecting a ticket category (user credentials/reports, technical issues, case-specific issue, non-case specific issue), providing as much detail as possible in the text box, attaching any screenshots and clicking Submit. After
submission, you will receive a ticket number to track your issue. Stakeholder Support will review your ticket and respond via the portal as quickly as possible. Click your ticket number under the Support History tab to track the ticket and see responses.

8.3 Support history

Click the Support history tab to track, review, and update any of your question or issue tickets. Ticket statuses are:

- **Submitted.** Ticket is submitted.
- **Pending information.** Stakeholder Support responded with a question or request for more information.
- **Information provided.** You responded to a request for more information.
- **Closed.** Ticket is resolved.
- **In progress.** Issue cannot be resolved immediately.

Click on a ticket to respond to requests for more information. Click *Attach* to provide screenshots and other information requested. Message history shows automated emails and, most importantly, responses from Stakeholder Support. You can also see the details of your ticket. You will receive an email when your ticket is updated or closed.
9. Glossary of key terms

**Authorized point of contact**: The point of contact (POC) authorized company representative with which Stakeholder Support engages to administer the Portal on behalf of the boarded company

**Complaint**: Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service

**Days**: All days are calendar days and are based on the date the complaint was sent to the company unless otherwise stated

**Monetary relief**: Objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps you have taken or will take in response to the complaint

**No response**: Status of a complaint for which a response was not provided within 30 calendar days or no response was provided within 60 calendar days after selecting “In progress”

**Past due**: Status of a complaint for which a timely response was not provided

**Personally identifiable information or PII**: Any information that identifies or may be used to identify, contact, or locate an individual, including personal financial information

**Respond by**: Date by which a response from your company is requested

**Response category**: Category that summarizes your response, including Closing responses (“Closed with monetary relief,” “Closed with non-monetary relief,” “Closed with explanation,” “Closed,” and “In progress”) and Administrative responses (“Alerted CFPB,” “Incorrect company,” “Duplicate CFPB case reported,” “Redirected to related company,” and “Sent to regulator”)

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CONSUMER FINANCIAL PROTECTION BUREAU
**Review history:** Section of the case details that shows the communication between Consumer Response and your company, which is available on the Portal

**Sent to company:** Date and time the complaint was forwarded to your company via the Portal

**Status:** The description of where a complaint is in the process based on actions by your company or the CFPB

**Tabs:** Pages within the Portal used to organize your company’s complaints. Together the Active, Under review and Archive tabs list all of the complaints forwarded to your company via the Portal

**Timely response:** A response to the CFPB via the Portal provided within 15 calendar days of the date the complaint was sent to your company that includes, at a minimum, steps you’ve taken to respond to the complaint, communications from the consumer, your follow-up actions or planned follow-up actions, and the category that captures your response

**User:** An individual authorized by your company and approved by Consumer Response to have access to your company’s Portal

**Username:** The email address provided to Consumer Response by your authorized point of contact for logging a user into the Portal