

Document version 2.2

# Company portal manual

Information accurate as of November 21, 2011



Consumer Financial  
Protection Bureau

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# Overview

## Consumer Response

The Consumer Financial Protection Act of 2010 (the “Consumer Financial Protection Act” or the “Act”) directs the Consumer Financial Protection Bureau (CFPB) to facilitate the coordinated collection, monitoring, and response to consumer complaints regarding certain financial products and services. To ensure a smooth transition and in close coordination with other federal regulators, the Bureau chose to implement a product-by-product roll out of functionality. This approach enabled the CFPB’s Consumer Response to consider the needs of consumers and companies, with operational soundness in mind, to build 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.

On July 21st, 2011, the CFPB launched a system designed to collect complaints about credit cards. In December 2011, we will add the ability to collect consumer complaints related to mortgages and other home loans. During spring 2012, we will move to cover other products and services, such as checking accounts, certificates of deposit, and other consumer loans. The CFPB expects to handle complaints for all other consumer financial products and services by the end of 2012. In the meantime, we will strive to improve our consumer complaint intake and routing processes, communication with consumers and companies, and system’s ease-of-use and effectiveness.

## Process

Currently, consumer complaints within the CFPB’s supervision and primary enforcement authority typically follow the process below:

1. Consumer submits a complaint by web, telephone, mail, or fax to the CFPB or another agency forwards the complaint to the CFPB.
2. Consumer Response reviews the complaint for completeness and consistency with our authority and roll out schedule.
3. Consumer Response forwards the complaint to the company identified by the consumer via the secure company portal (portal). The goal is to route complaints within 24-48 hours of receipt.
4. Company reviews the complaint, communicates with consumer as appropriate, and determines its response and any related actions.
5. Company responds to Consumer Response via the portal.
6. Consumer Response invites the consumer to review and evaluate the company’s response by logging into the secure consumer portal or calling the CFPB’s toll-free number.
7. Consumer Response prioritizes for investigation complaints where the company failed to respond within the requested timeframe or the company’s response is disputed by the consumer.

Beginning in December 2011 and consistent with section 1034(b), 12 U.S.C. 5534(b) of the Act, the CFPB will require that your company provide, at a minimum, a response with the following elements within 15 calendar days of the complaint being forwarded to your portal:

- **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 relief, Closed without relief, In progress, Incorrect company, Misdirected, and Alerted CFPB. See pages 10-15 of *Responding to a complaint* for definitions.

Note that these response 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 Act.

## Company portal

Wherever possible, Consumer Response uses technology to create efficiencies for consumers and companies. One of the ways Consumer Response has sought to leverage technology is by developing and making available a portal. The portal serves as the primary interface between Consumer Response and companies. Through this portal, your company can view and respond to complaints submitted by consumers and respond to requests for additional information from Consumer Response. We also maintain a consumer portal so consumers can check the status of their complaint(s) and otherwise communicate with Consumer Response.

### Privacy

Though the portal is itself secure, it contains consumers' personal information, which must be safeguarded by all of the third parties with whom the CFPB shares this personally identifiable information (PII) and otherwise sensitive information. All companies that are given access to consumer data share responsibility for protecting this 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 or unsecured. Electronic 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 or project with your supervisor and properly delete/dispose of the duplicates when they are no longer needed.
- Shred or use another secure method to dispose of papers containing PII instead of recycling them.

If you suspect information has been compromised or lost, immediately report your suspicion to the CFPB via email at [privacy@cfpb.gov](mailto:privacy@cfpb.gov), [CFPB\\_csirt@cfpb.gov](mailto:CFPB_csirt@cfpb.gov), and [CFPB\\_FAssistance@cfpb.gov](mailto:CFPB_FAssistance@cfpb.gov).

You must notify the CFPB promptly when an authorized user no longer requires access to the portal.

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.

## Supported browsers

In order to protect the security of PII and otherwise sensitive information, CFPB websites, including the portal, are only compatible with certain browsers.

Supported browser	Download source
Internet Explorer 8 or above	Microsoft Internet Explorer
Firefox 3.6 or above	Mozilla Firefox
Chrome 10 or above	Google Chrome
Safari 4 or above	Apple Safari

The CFPB strongly recommends that companies using the portal use one of the supported browsers listed above to avoid the technological challenges associated with unsupported browsers.

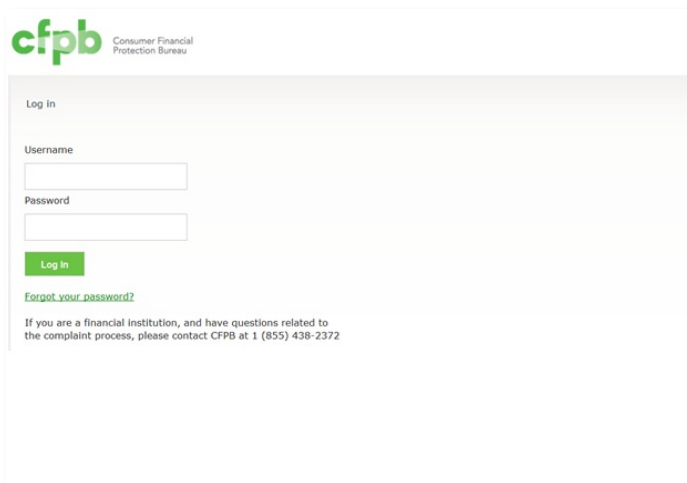
# Getting started

## Requesting access

To request access to the portal, email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov) with your company name and the name, phone number, and email address of your company's point of contact requesting access to the portal. Consumer Response will review your request and follow-up with your company's point of contact.

## Logging in

To log in to the portal, go to <https://secure.consumerfinance.gov> and use the email address you provided when requesting access as your username.



1. Go to <https://secure.consumerfinance.gov>
2. Enter username
3. Enter password
4. Click log in button

## Resetting your password

To reset your password, click “Forgot your password?,” enter your username, and check your email for a link to a page where you can reset your password.

**Adding users**

To request additional user accounts, email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov) with the name, phone number, and email address of the person(s) requesting access to the portal. The email address will serve as the username for logging into the portal.

**Logging out**

As part of your responsibility to protect PII and otherwise sensitive information using privacy-enhancing practices, be sure to log out when you are no longer actively using the portal. Click “Logout” next to your username.

**Getting technical assistance**

If you need technical assistance, email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov) with your browser type (including the version number), operating system screenshots relevant to your problem, the associated complaint case numbers, and your contact information. See *Frequently Asked Questions* on page 19 for instructions on how to attach a screenshot.

# Viewing complaints

## List of complaints

Once you've 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 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.
- **Status.** The status of the complaint. See *Statuses* on page 7.
- **Sent to company.** Date and time the complaint was forwarded to your company via the portal.
- **Respond by.** Date by which a response is requested.
- **Product.** The product that is the subject of the complaint as reported by the consumer.

To view the details of a complaint, click on the case number. Once you view a complaint, it will no longer appear in bold in the list. Complaints that have not yet been viewed appear in bold.

Note that all times reflect Eastern Standard Time (EST).

Welcome CFPB Tester CFPB TEST \*\*\*Use for testing purposes only\*\*\* [\[Logout\]](#)

Case Number	Name on acct	Acct/Loan number	Issue	Company Status	Sent to bank	Respond by	Product
<b><a href="#">111111-000007</a></b>	Jane Smith	XXXXXXXXXXXXXXXXXX	Advertising and marketing	Sent to company	11/11/2011 11:34	11/26/2011	Mortgage
<b><a href="#">111111-000009</a></b>	Jane Smith	XXXXXXXXXXXXXXXXXX	Application processing delay	Sent to company	11/11/2011 15:54	11/26/2011	credit card
<a href="#">111111-000011</a>	Jane Smith	XXXXXXXXXXXXXXXXXX	Application processing delay	In progress	11/11/2011 16:56	1/11/2012	Mortgage
<b><a href="#">111116-000008</a></b>	Jane Smith	XXXXXXXXXXXXXXXXXX	Billing statement	Sent to company	11/16/2011 17:05	12/01/2011	Mortgage

All times are ET

[Terms of service](#)

## Statuses

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

Status	Description	Catalyst
<b>Sent to company</b>	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	Consumer Response
<b>Closed with relief</b>	Category selected to describe your response (See page 10 for definition)	Company
<b>Closed without relief</b>	Category selected to describe your response (See page 11 for definition)	Company
<b>In progress</b>	Category selected to describe your response (See page 12 for definition)	Company
<b>Alerted CFPB</b>	Category selected to describe your response (See page 13 for definition)	Company
<b>Past due</b>	Indicates your company did not provide a timely response within 15 calendar days	Portal (after 15 calendar days)
<b>No response</b>	Indicates your company did not provide a response within 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," prioritizing an investigation of the complaint by a Consumer Response Specialist	Portal (after 30 calendar days or 60 calendar days for complaints previously "In progress")
<b>Pending company information</b>	Indicates Consumer Response has requested additional information be provided by your company within 10 calendar days of the date of the request	Consumer Response
<b>Information provided by company</b>	Indicates your company provided information in response to Consumer Response request	Portal (after company responds)



## Tabs

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

The screenshot shows the CFPB Tester interface. At the top left is the CFPB logo (Consumer Financial Protection Bureau). A welcome message reads: "Welcome CFPB Tester CFPB TEST \*\*\*Use for testing purposes only\*\*\* [Logout]". Below this are three tabs: "Active", "Under review", and "Archive". The "Active" tab is selected, displaying a table of complaints.

Case Number	Name on acct	Acct/Loan number	Issue	Company Status	Sent to bank	Respond by	Product
<a href="#">11111-00007</a>	Jane Smith	XXXXXXXXXXXXXXXX	Advertising and marketing	Sent to company	11/11/2011 11:34	11/26/2011	Mortgage
<a href="#">11111-00009</a>	Jane Smith	XXXXXXXXXXXXXXXX	Application processing delay	Sent to company	11/11/2011 15:54	11/26/2011	credit card
<a href="#">11111-00011</a>	Jane Smith	XXXXXXXXXXXXXXXX	Application processing delay	In progress	11/11/2011 16:56	1/11/2012	Mortgage
<a href="#">11116-00008</a>	Jane Smith	XXXXXXXXXXXXXXXX	Billing statement	Sent to company	11/16/2011 17:05	12/01/2011	Mortgage

All times are ET

[Terms of service](#)

### Active

Complaints found here have the following statuses: “Sent to company,” “In progress,” and “Past due”

This tab shows complaints awaiting a timely response within 15 calendar days (Sent to company), those awaiting a closure status selection (In progress), and those for which a response is past due by up to 30 calendar days (Past due). Complaints you do not respond to within 30 calendar days and those for which you do not provide a follow-up response to an “In progress” selection within 60 calendar days of the date the complaint was sent to your company, change to a status of “No response” and move to the “Under review” tab.

### Under review

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

This tab shows complaints for which your company did not provide a timely response or are past due (No response), as well as complaints for which Consumer Response has requested additional information (Pending company information). Complaints with statuses of “No Response” and “Pending company information” represent complaints currently being investigated by Consumer Response that require a response from your company. See pages 16-18 of *Responding to a complaint under investigation*.

### Archive

Complaints found here have the following statuses: “Closed with relief,” “Closed without relief,” “Alerted CFPB,” and “Information provided by company”

This tab shows complaints to which your company has already provided a response and do not require additional information or a response. These complaints are read-only.

## 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.
- **Attachment.** 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 filing the complaint and information indicating whether the person associated with the account is or was a servicemember or dependent 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.
- **Communication history.** Shows communications between the consumer, Consumer Response, and your company and is available on both the consumer and company portals.
- **Review history.** Shows the communication between Consumer Response and your company and is available on the company portal.

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, be sure to secure, shred, or use another secure method to dispose of papers containing PII.

# Responding to a complaint

## Providing a timely response

The CFPB requests that your company provide a response to each complaint within 15 calendar days of the complaint being forwarded 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 Act). In those circumstances 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 consumer through the portal within 60 calendar days of the complaint being forwarded to your portal.

A response includes, at a minimum, 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 relief, Closed without relief, In progress, Incorrect company, Misdirected, and Alerted CFPB. See pages 10-15 of *Responding to a complaint* for definitions.

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

## Closed with relief

Your final responsive explanation to the consumer, indicating that the steps you have taken or will take have objective, measurable, and verifiable monetary value to the consumer

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

When selected for complaints on the “Active” tab, complaints move to the “Archive” tab.

Closed with relief

Your final responsive explanation to consumer, indicating that the steps you have taken or will take have objective, measurable, and verifiable monetary value to the consumer

Describe the relief: \*

Dollar amount, if applicable

\$

Explanation of closure: \*

**Upload a Document**

## Closed without relief

Your final responsive explanation to the consumer, indicating that the steps you have taken or will take do not have objective, measurable, and verifiable monetary value to the consumer

For purposes of categorizing your response, choose Closed without relief if the steps you have taken or will take do not include relief as defined by the CFPB above.

When selected for complaints on the “Active” tab, complaints move to the “Archive” tab.

Closed without relief ▾

Your final responsive explanation to consumer, indicating that the steps you have taken or will take do not have objective, measurable, and verifiable monetary value to the consumer

Provide a response that includes, in the minimum, the following elements:

- any steps taken by you in response to the complaint;
- any communications received from the consumer by you in response to the above steps taken; and
- any follow up actions or planned follow up actions by you in further response to the complaint.

Explanation of closure:

**Upload a Document**

Attach

## 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 close the complaint with accompanying explanation to the consumer of “Closed with relief,” “Closed without relief,” “Alerted CFPB,” “Incorrect company,” or “Misdirected.”

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,” prioritizing that complaint for investigation by Consumer Response, and moving the complaint to the “Under review” tab.

The screenshot shows a web interface for selecting the status of a complaint. At the top, there is a dropdown menu with 'In progress' selected. Below the dropdown, a text box contains the instruction: 'Your interim responsive explanation to consumer and the CFPB, indicating that the complaint could not be closed within 15 calendar days and that your final responsive explanation to consumer will be provided through this portal at a later date'. Underneath, a bolded instruction reads 'Provide a response that includes, in the minimum, the following elements: \*'. This is followed by a bulleted list: 'any steps taken by you in response to the complaint;', 'any communications received from the consumer by you in response to the above steps taken; and', and 'any follow up actions or planned follow up actions by you in further response to the complaint.'. Below the list is a large, empty text area for providing the response. At the bottom of the form, there is a section titled 'Upload a Document' with an empty input field and a green 'Attach' button.

## Alerted CFPB

Cannot take action for reasons such as suspected fraud, pending legal matter, or complaint filed by unauthorized third party

The response you provide to support this selection is reviewed by a Consumer Response Specialist and appears in the “Review history” section of the “Case details.” However, neither the response nor the category selection is forwarded to the consumer or displayed in the consumer portal.

When selected for complaints on the “Active” tab, complaints move to the “Archive” tab.

The screenshot shows a web form with a dropdown menu at the top containing the text "Alerted CFPB". Below the dropdown is the text "Cannot take action for reasons such as suspected fraud, pending legal matter or because the complaint was filed by unauthorized third party". Underneath is a label "Explanation of closure: \*" followed by a large, empty text area with a vertical scrollbar on the right. At the bottom left, there is a label "Upload a Document" above a small empty text input field. To the right of this field is a green button with the text "Attach".

## Incorrect company

Cannot take action because not related to your company

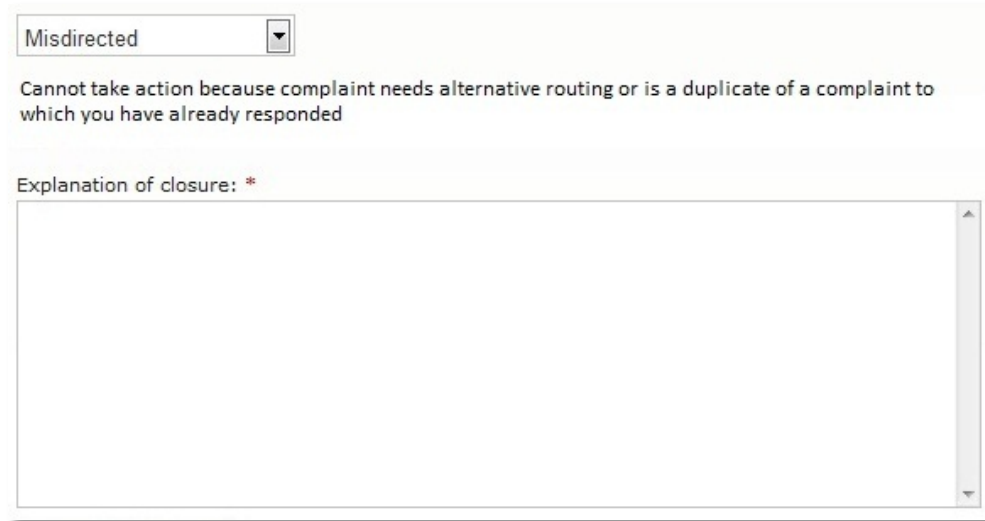
The response you provide to support this selection is reviewed by a Consumer Response Specialist and appears in the “Review history” section of the “Case details.” However, neither the response nor the category selection is forwarded to the consumer or displayed in the consumer portal. By selecting this option, the complaint is removed from your portal and no longer listed on any tab in your portal.

The screenshot shows a web form with a dropdown menu at the top containing the text "Incorrect company". Below the dropdown is the text "Cannot take action because the complaint is not related to your company". Underneath is a label "Explanation of closure: \*" followed by a large, empty text area with a vertical scrollbar on the right.

## Misdirected

Cannot take action because complaint needs alternative routing or is a duplicate of a complaint to which you have already responded

The response you provide to support this selection is reviewed by a Consumer Response Specialist and appears in the “Review history” section of the “Case details.” However, neither the response nor the category selection is forwarded to the consumer or displayed in the consumer portal. By selecting this option, the complaint is removed from your portal and no longer listed on any tab in your portal.



The screenshot shows a web interface element. At the top, there is a dropdown menu with the word "Misdirected" selected. Below the dropdown, the text "Cannot take action because complaint needs alternative routing or is a duplicate of a complaint to which you have already responded" is displayed. Underneath this text is a text input field with the label "Explanation of closure: \*". The input field is currently empty and has a vertical scrollbar on the right side.

Once you have provided your response, click Send. With the exception of responses categorized as “Alerted CFPB” and responses provided to complaints on the “Under review” tab with statuses of “No response” or “Pending company information,” Consumer Response provides your responses to the consumer for review via the consumer portal.

## Understanding error messages

If you fail to complete a required portion of the response, when you attempt to send a response error message will appear at the top of the case summary.

## 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 close the complaint with accompanying explanation to the consumer of “Closed with relief,” “Closed without relief,” “Alerted CFPB,” “Incorrect company,” or “Misdirected.”

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,” prioritizing that complaint for investigation by Consumer Response, and moving the complaint to the “Under review” tab.



## Providing a past due response

Timely responses must be provided within 15 calendar days of the date the complaint was sent to your company. If you do not respond within 15 calendar days, the status of the complaint is “Past due.” Complaints with a status of “Past due” are found on the “Active” tab. You should respond by detailing steps taken, communications received, any follow up actions, and relief provided (where applicable), and select a response category. If you do not respond within 30 calendar days from the date the complaint was sent to your company, the status of the complaint is “No response,” prioritizing that complaint for investigation by Consumer Response, and moving the complaint to the “Under review” tab.

# Responding to a complaint under investigation

There are three instances when a complaint already under investigation requires a response:

- Your company did not respond within 30 calendar days of the date the complaint was sent to your company
- Your company did not provide a follow-up response within 60 calendar days of the date the complaint was sent to your company after you indicated the complaint was “In progress” within 15 calendar days
- A Consumer Response Specialist has requested information from your company

In each of these instances, 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 by a Consumer Response Specialist into a summary provided to the consumer.

## Providing a response to a complaint with a status of “No response”

The CFPB requests that your company provide a response to each complaint within 15 calendar days of the complaint being forwarded to your portal. Complaints you do not respond to within 30 calendar days and those for which you do not provide a follow-up response to an “In progress” selection within 60 calendar days, change to a status of “No response.” Though Consumer Response recognizes that a limited number of complex complaints may require more than 60 calendar days to close, a status of “No response” prioritizes the complaint for an investigation by Consumer Response and moves it to the “Under review” tab. Your response to a complaint with a status of “No response” changes the status of that complaint based on your category selection. If you select “Closed with relief,” “Closed without relief,” or “Alerted CFPB,” the complaint moves to the “Archive” tab.

Note that your response will be considered as part of a Consumer Response Specialist’s review, but will not suspend or close an investigation. (If you select “Incorrect company” or “Misdirected,” the complaint is removed from your portal.)

**Update for review:**  
This information will be included as part of our Consumer Response Specialist’s ongoing review of this case.

Closed without relief ▾

Your final responsive explanation to consumer, indicating that the steps you have taken or will take do not have objective, measurable, and verifiable monetary value to the consumer

Provide a response that includes, in the minimum, the following elements:

- any steps taken by you in response to the complaint;
- any communications received from the consumer by you in response to the above steps taken; and
- any follow up actions or planned follow up actions by you in further response to the complaint.

Explanation of closure:

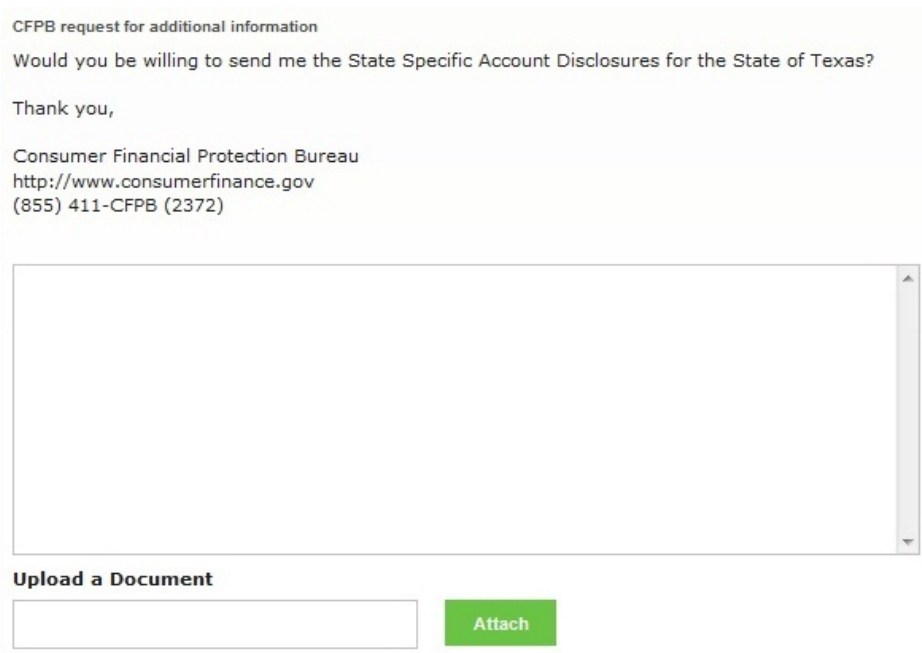
Upload a Document

Attach

## Providing additional information requested

If your response lacks sufficient detail or requires additional supporting documentation, a Consumer Response Specialist will request that you provide additional information within 10 calendar days of that request via your portal. 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 a Consumer Response Specialist 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 a Consumer Response Specialist’s review, but will not suspend or close an investigation.



CFPB request for additional information

Would you be willing to send me the State Specific Account Disclosures for the State of Texas?

Thank you,

Consumer Financial Protection Bureau  
<http://www.consumerfinance.gov>  
(855) 411-CFPB (2372)

Upload a Document

## Viewing archived complaints

Complaints to which you have already responded and that do not currently require additional information or response are found on the “Archive” tab in the portal. Complaints found here have statuses of “Closed with relief,” “Closed without relief,” “Alerted CFPB,” 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 and Consumer Response’s responses to the consumer (Communication history) as well as any communication between your company and Consumer Response (Review history). All of the information associated with complaints found on the “Archive” tab is read-only.

# Frequently Asked Questions

## **Who do I contact at the CFPB if I have issues with the portal?**

For any issues or questions regarding the functionality of the CFPB portal, email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov).

## **Why do the "Sent to company" and "Respond by" columns list a date of 12/31/1969?**

Occasionally, these dates are not populated correctly by the system. Email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov) with the case number(s) and the issue to have the dates corrected.

## **How can I tell when new cases are routed to my company's portal?**

New cases are bolded on the "Active" tab until they are viewed.

## **I accidentally clicked on a complaint in the list. How can I make it bold again?**

At this time portal functionality does not include the ability to manually mark complaints as not yet viewed.

## **I use Internet Explorer 7 and some of the buttons trigger an error. (Submit, Login, etc.)**

This error is most likely due to the Internet Explorer 7 installation not properly modifying the Windows Registry. It appears that Internet Explorer 8 and above has resolved this installation bug. The key steps for resolving this error on Internet Explorer 7:

1. From the start menu, select run, and enter regedit and click OK.
2. When the editor opens navigate to the registry key  
HKEY\_CLASSES\_ROOT\TypeLib\{EAB22AC0-30C1-A7EB-0000C05BAE0B}\1.1\0\win32
3. If the value of this key reads c:\WINDOWS\system32\shdocvw.dll, change it to read  
c:\WINDOWS\system32\ieframe.dll
4. Close all instances of Internet Explorer and reopen to allow the change to take effect  
Given your specific setup, if the problem is still evident after step 4, add a step 5:
5. Restart the PC and reopen Internet Explorer

## **How do I take and email a screenshot?**

While you are seeing the error, press the button on your keyboard that says "Print Screen" or similar. On most desktop keyboards, this button is found near the "F12" button. On laptop keyboards you may have to press the "Fn" or "Function" in combination with "Print Screen" or similar. In a new email to [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov), click "Paste" to insert the screenshot into the email.

# Glossary of key terms

**Communication history** Section of the case details that shows communications between the consumer, Consumer Response, and your company, which is available on both the consumer and company portals

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

**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

**Relief** Monetary value to the consumer as a direct result of the steps you have taken or will take in response to the complaint that is objective, measurable, and verifiable

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

**Response category** Category that summarizes your response, including “Closed with relief,” “Closed without relief,” “In progress,” “Alerted CFPB,” “Incorrect company,” and “Misdirected”

**Review history** Section of the case details that shows the communication between Consumer Response and your company, which is available on the company 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 and 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

## Contacting us

The CFPB can provide an IT expert to work with your IT staff and other users to answer questions and work to resolve issues. If you need technical assistance, email [CFPB\\_FIassistance@cfpb.gov](mailto:CFPB_FIassistance@cfpb.gov) with your browser (including the version number), operating system screenshots relevant to your problem, the associated complaint case numbers, and your contact information.