

## Request for Records Disposition Authority

Records Schedule Number      DAA-0587-2021-0002  
Schedule Status                Approved

Agency or Establishment      Bureau of Consumer Financial Protection  
Record Group / Scheduling Group   Records of the Bureau of Consumer Financial Protection  
Records Schedule applies to    Major Subdivision  
Major Subdivision              Office of Consumer Response (CR)  
Schedule Subject                Consumer Response System 2.0 Records  
Internal agency concurrences will be provided      No

Background Information      Records created and received by this office relate to the mission-critical functions and the internal administration of the Bureau required for compliance with the governing principles of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010:

- 1) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination;
- 2) Federal consumer financial law is enforced consistently without regard to the status of a person as a depository institution; and
- 3) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.

One of CFPB's primary functions is to collect, assess and respond to consumer complaints regarding certain financial products and services. Currently, seven Federal agencies and numerous state agencies receive these complaints. The Dodd-Frank Act directs CFPB to facilitate the centralized collection, monitoring and response to these complaints. To support these mission-critical functions, the CFPB Office of Consumer Education and External Affairs, Office of Consumer Response (CR) creates and receives records and information in paper and electronic formats in the course of CFPB interaction with consumers of financial products and financial institutions.

This Records Schedule will replace N1-587-12-4.

Through CR, the CFPB receives and, as appropriate, responds to, routes, addresses, manages, and analyzes consumer contacts through a centralized system that integrates content of and

communications with consumers, regulated entities and other government agencies.

CR receives consumer complaints and concerns by phone, fax, web portal, and surface mail, and captures the information in the Consumer Response System (CRS).

The Office of Consumer Response operates a Consumer Response System (CRS) which consists of a case management system, consumer call centers and online consumer web portals.

Through the CRS, the CFPB assigns a case number to each complaint and forwards complaints to the appropriate company for review and resolution via a company web portal. The company response is recorded in the CRS and provided to the consumer for review through a web portal, where the consumer has the option to dispute and comment on the resolution as reported by the company. The CRS captures of the consumer's response. Some complaints may warrant further evaluation by the CFPB, including potentially collecting additional information from the company or the consumer, and conducting additional analysis. The CFPB conducts trend and other analysis to determine if CFPB supervision or enforcement activities are warranted. The CFPB may transfer complaints to CFPB Supervision, Fair Lending, Enforcement and other offices within CFPB for additional review. The CFPB may also refer complaints to other federal or state agencies.

The CR maintains consumer contact centers, where consumers may call, fax or send mail regarding a complaint. The contact centers are operated under contract with a consultant, Maximus. Maximus maintains records of the contact centers and is governed by its contract with CFPB to appropriately create, manage and schedule records according to the CR records schedules.

The CR hosts several web portals where consumers may file a complaint, review company responses and respond to CR at predefined points of interaction in the CRS.

#### Item Count

Number of Total Disposition Items	Number of Permanent Disposition Items	Number of Temporary Disposition Items	Number of Withdrawn Disposition Items
4	1	3	0

#### GAO Approval

## Outline of Records Schedule Items for DAA-0587-2021-0002

Sequence Number	
1	CFPB Consumer Response System (CRS) Master Files Disposition Authority Number: DAA-0587-2021-0002-0001
2	"Tell Us Your Story" Records Disposition Authority Number: DAA-0587-2021-0002-0002
3	Quality Control Records Disposition Authority Number: DAA-0587-2021-0002-0003
4	Consumer Response Annual Reports and Supporting Queries Disposition Authority Number: DAA-0587-2021-0002-0004

## Records Schedule Items

Sequence Number	
1	<p data-bbox="345 380 1133 415"><b>CFPB Consumer Response System (CRS) Master Files</b></p> <p data-bbox="345 432 1149 468">Disposition Authority Number      DAA-0587-2021-0002-0001</p> <p data-bbox="345 489 1523 905">Consumer Complaints: Data in the CRS is derived from scanned images of forms and correspondence, web intake forms, and electronic copies of responses, analysis, and other correspondence from companies and consumers. Data includes unique identifiers, codes, and descriptors categorizing each complaint or inquiry, as well as case numbers, name, address, account numbers (such as credit card and loan account numbers), Social Security Numbers (for credit reporting related complaints), company names and addresses, case resolution and investigation status, and case supervision and enforcement recommendation identifiers, among other identifiers. The CRS contains personally identifiable information (PII) and records in the CRS are subject to the Bureau's Privacy Policy, relating to PII.</p> <p data-bbox="345 926 915 961">Final Disposition                      Temporary</p> <p data-bbox="345 982 850 1018">Item Status                              Active</p> <p data-bbox="345 1039 805 1075">Is this item media neutral?          No</p> <p data-bbox="345 1096 1300 1131">Explanation of limitation            Records are maintained electronically.</p> <p data-bbox="345 1152 818 1272">Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?      Yes</p> <p data-bbox="345 1293 805 1383">Do any of the records covered by this item exist as structured electronic data?                      No</p> <p data-bbox="345 1404 1073 1459">GRS or Superseded Authority Citation      N1-587-12-004 / 1/b/1</p> <p data-bbox="345 1501 659 1537"><b>Disposition Instruction</b></p> <p data-bbox="345 1558 1523 1782">Cutoff Instruction                      Cut off files at the end of each calendar year in which a consumer case file is closed. "Closed" is defined as a resolution of a consumer complaint and is also defined as the transfer of a case to the CFPB Office of Supervision and Enforcement for further financial institution supervision or enforcement action.</p> <p data-bbox="345 1803 1203 1839">Retention Period                      Destroy 25 year(s) after cut off.</p> <p data-bbox="345 1881 659 1917"><b>Additional Information</b></p>

2	<p>GAO Approval <span style="float: right;">Not Required</span></p> <p><b>"Tell Us Your Story" Records</b></p> <p>Disposition Authority Number <span style="float: right;">DAA-0587-2021-0002-0002</span></p> <p>Data in the CRS is derived from on-line narratives completed by consumers, telling the CFPB about consumer financial issues and concerns. Unlike with the consumer complaint forms in the CRS, the consumer is not required to provide specific personally identifiable information) or specific financial information. The CFPB may use this feedback data for trend analysis, establishment of financial education materials, and for evaluation by the supervision and enforcement functions.</p> <p>Final Disposition <span style="float: right;">Temporary</span></p> <p>Item Status <span style="float: right;">Active</span></p> <p>Is this item media neutral? <span style="float: right;">No</span></p> <p>Explanation of limitation <span style="float: right;">Records are maintained electronically.</span></p> <p>Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? <span style="float: right;">Yes</span></p> <p>Do any of the records covered by this item exist as structured electronic data? <span style="float: right;">No</span></p> <p>GRS or Superseded Authority Citation <span style="float: right;">N1-587-12-004 / 1/b/2</span></p> <p><b>Disposition Instruction</b></p> <p>Cutoff Instruction <span style="float: right;">Cut off files at the end of each calendar year in which the "Story" was received.</span></p> <p>Retention Period <span style="float: right;">Destroy 15 year(s) after cut off.</span></p> <p><b>Additional Information</b></p> <p>GAO Approval <span style="float: right;">Not Required</span></p>
3	<p><b>Quality Control Records</b></p> <p>Disposition Authority Number <span style="float: right;">DAA-0587-2021-0002-0003</span></p> <p>Quality and consistency data that is based on CFPB analysis of CFPB responses to consumer complaints, response rates by CFPB to the consumer, response rates by financial institutions, as well as reporting and testing of staff and contractor performance. Data is used to identify improvements in written and verbal CFPB responses to consumers.</p> <p>Final Disposition <span style="float: right;">Temporary</span></p> <p>Item Status <span style="float: right;">Active</span></p>

4	Is this item media neutral?	No
	Explanation of limitation	Records are maintained electronically.
	Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?	Yes
	Do any of the records covered by this item exist as structured electronic data?	No
	GRS or Superseded Authority Citation	N1-587-12-004 / 1/b/3
	<b>Disposition Instruction</b>	
	Cutoff Instruction	Cut off files at the end of each calendar year in which the analysis was conducted.
	Retention Period	Destroy 5 year(s) after cut off.
	<b>Additional Information</b>	
	GAO Approval	Not Required
	<b>Consumer Response Annual Reports and Supporting Queries</b>	
	Disposition Authority Number	DAA-0587-2021-0002-0004
	<p>Reports and queries about consumer complaints, including analyses by product, issue, company, geography, and special population (for example, servicemember or older Americans), analyses of company responses to complaints to assess the accuracy, timeliness, and completeness of those responses to complaints, analyses to identify emerging trends and statistical anomalies and geographic and temporal patterns and trends, and other complaint analyses and reports to support the Bureau's work to supervise companies, enforce federal consumer financial laws, propose rules, develop tools that help empower consumers to make informed financial decisions, and inform risk prioritization. This item does not apply to routine system queries.</p>	
	Final Disposition	Permanent
	Item Status	Active
Is this item media neutral?	No	
Explanation of limitation	Records are maintained electronically.	
Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?	Yes	
Do any of the records covered by this item exist as structured electronic data?	No	

GRS or Superseded Authority Citation **N1-587-12-004 / 1/c/1**

**Disposition Instruction**

If this item has multiple sections, indicate here records to which this section apply **Electronic Records**

Cutoff Instruction **Cut off files at the end of each calendar year.**

Transfer to the National Archives for Accessioning **Transfer to the National Archives in 5 year blocks when the most recent record is 15 years old.**

**Additional Information**

First year of records accumulation **2012**

What will be the date span of the initial transfer of records to the National Archives? **From 2012 To 2016**

How frequently will your agency transfer these records to the National Archives? **Every 5 Years**

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	250 GB	30 GB
Paper		
Microform		
Hardcopy or Analog Special Media		

## Agency Certification

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal in this schedule are not now needed for the business of the agency or will not be needed after the retention periods specified.

## Signatory Information

Date	Action	By	Title	Organization
02/10/2021	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
02/23/2021	Return for Revision	Andreea Vlaicu	Archives Specialist	National Archives and Records Administration - Records Management Operations Appraisal Team 1
03/11/2021	Submit For Certification	Steven Coney	Records Officer	Operations Division - Administrative Office
03/11/2021	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
04/14/2021	Return for Revision	Andreea Vlaicu	Archives Specialist	National Archives and Records Administration - Records Management Operations Appraisal Team 1
10/05/2021	Submit for Concurrence	Andreea Vlaicu	Archives Specialist	National Archives and Records Administration - Records Management Operations Appraisal Team 1
10/16/2021	Concur	Margaret Hawkins	Director of Records Management Services	National Records Management Program - ACNR Records Management Services
10/22/2021	Concur	Laurence Brewer	Chief Records Officer	National Records and Archives Administration - National Records and Archives Administration
10/26/2021	Approve	David Ferriero	Archivist of the United States	Office of the Archivist - Office of the Archivist