

National Archives and Records Administration
REQUEST FOR DISPOSITION AUTHORITY

Records Schedule Number: DAA-0587-2023-0002

Status: APPROVED
Date Approved: 06/12/2025

General Information

Agency or Establishment	Bureau of Consumer Financial Protection
Record/Scheduling Group	0587 - Records of the Consumer Financial Protection Bureau
Records Schedule Applies To	Agency Subdivision
Major Subdivision	Office of Consumer Response (CR)
Schedule Subject	Consumer Response System 2.1 Records
Additional Schedule Information	<p>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 Consumer Financial Protection Act of 2010 (CFPA).</p> <p>1) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination;</p> <p>2) Federal consumer financial law is enforced consistently without regard to the status of a person as a depository institution; and</p> <p>3) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.</p> <p>One of CFPB's primary functions is to collect, assess, and respond to consumer complaints regarding certain financial products and services. The CFPA directs CFPB to facilitate the centralized collection, monitoring and response to these complaints. To support these mission-critical functions, the CFPB's Office of Consumer Response (Consumer Response) creates and receives records and information in paper and electronic formats in the course of CFPB interaction with consumers of financial products and services, as well as financial institutions.</p> <p>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.</p> <p>CR receives consumer complaints and concerns by phone, web portal, and surface mail, and captures the information in the Consumer Response System (CRS).</p> <p>The Office of Consumer Response operates a Consumer Response System (CRS) which consists of a case management system, consumer call centers and secure online consumer web portals.</p>

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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 also refer complaints to other federal or state agencies.

The CR maintains consumer contact centers, where consumers may call or send mail regarding a complaint. The contact centers are operated under contract with a consultant. The consultant 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 secure web portals where consumers may submit a complaint and review and provide feedback about company responses, and where companies can respond to complaints and respond to CR, at predefined points of interaction in the CRS.

This schedule replaces “CFPB Consumer Response System (CRS) Master Files Disposition Authority Number: DAA-0587-2021-0002-0001”

Is There a Classified Version of This Schedule?

No

Is consultation and coordination with Tribal Governments required?

No - the records covered by this schedule do not implicate Tribal interests

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Item Count

Total number of disposition items: 1

Number of Temporary disposition items: 1

Number of Permanent disposition items: 0

Number of Items with Disposition Not Approved: 0

Number of Inactive disposition items: 0

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Outline of Records Schedule Items for DAA-0587-2023-0002

Item #	Title	Disposition
0001	Master File - Consumer Complaints	Temporary

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Records Schedule Items

DAA-0587-2023-0002-0001		STATUS: Active
ITEM GENERAL INFORMATION		
Item Title	Master File - Consumer Complaints	
Item Description	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 certain complaint product categories), company names and addresses, case resolution, and investigation status, among other identifiers. The CRS contains personally identifiable information (PII) and records in the CRS are subject to the CFPB's Privacy Policy, relating to PII.	
Is this item media neutral?	No	
Media limitation	Digital only	
Is this item a Big Bucket?	No	
SUPERSEDED AGENCY DISPOSITION AUTHORITIES AND GRS DEVIATIONS		
Does this item supersede existing disposition authorities?	Yes	
Superseded Item	Superseded Items	Item Superseded in Part? Explanation
DAA-0587-2021-0002-0001	No	
Is this item a deviation from the GRS?	No	
DISPOSITION INSTRUCTION		
Final Disposition	Temporary	
Cutoff Instructions	Other: Cut off consumer complaint case file at the end of each calendar year in which received.	
Retention Period	Other: Delete consumer's social security number(s), credit card account number(s), and loan account number(s) from the case file structured fields 2 years after cutoff. Destroy/delete closed case file 25 years after cutoff.	
ADDITIONAL INFORMATION		

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Are any of the records covered by No
this item national security
classified?

GAO Approval Required No

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Signatory Information

Action	User	Date
Approve	Marco Rubio (Acting Archivist)	06/12/2025



*Office of the Chief
Records Officer for the
U.S. Government*

This schedule was signed outside of the ERA system using Standard Form 115.

NARA staff updated ERA to reflect this approval, moving the record schedule into an approved status. The approved status allows for generation of a PDF indicating that the schedule has been approved, and allows an agency to use the schedule in ERA to create transfer requests. The approved date in the system and on the PDF version of the records schedule reflects the system actions.