

National Archives and Records Administration
REQUEST FOR DISPOSITION AUTHORITY

Records Schedule Number: DAA-0587-2021-0002

Status: APPROVED
Date Approved: 10/26/2021

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 2.0 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 Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010:</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. 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.</p> <p>This Records Schedule will replace N1-587-12-4.</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>

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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.

Is There a Classified Version of This Schedule?

No

Is consultation and coordination with Tribal Governments required?

Predate requirement

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Item Count

Total number of disposition items: 4

Number of Temporary disposition items: 3

Number of Permanent disposition items: 1

Number of Items with Disposition Not Approved: 0

Number of Inactive disposition items: 1

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

Item #	Title	Disposition
0001	CFPB Consumer Response System (CRS) Master Files	Temporary
0002	"Tell Us Your Story" Records	Temporary
0003	Quality Control Records	Temporary
0004	Consumer Response Annual Reports and Supporting Queries	Permanent

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Records Schedule Items

DAA-0587-2021-0002-0001		STATUS: INACTIVE - NOT FOR USE	
ITEM GENERAL INFORMATION			
Item Title	CFPB Consumer Response System (CRS) Master Files		
Item Description	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.		
Is this item media neutral?	No		
Media limitation	Digital only		
Is this item a Big Bucket?			
SUPERSEDED AGENCY DISPOSITION AUTHORITIES AND GRS DEVIATIONS			
Does this item supersede existing disposition authorities?	Yes		
	Superseded Items		
Superseded Item	Item Superseded in Part?	Explanation	
N1-587-12-004 / 1/b/1	No		
Is this item a deviation from the GRS?	No		
DISPOSITION INSTRUCTION			
DO NOT USE. This item was superseded by DAA-0587-2023-0002-0001. NARA inactivated this item accordingly. on 06/17/2025.			
Final Disposition	Temporary		

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Cutoff Instructions	Other: 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.
Retention Period	Destroy 25 year(s) after cut off.
ADDITIONAL INFORMATION	
Are any of the records covered by this item national security classified?	
GAO Approval Required	No

DAA-0587-2021-0002-0002		STATUS: Active	
ITEM GENERAL INFORMATION			
Item Title		"Tell Us Your Story" Records	
Item Description		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.	
Is this item media neutral?		No	
Media limitation		Digital only	
Is this item a Big Bucket?			
SUPERSEDED AGENCY DISPOSITION AUTHORITIES AND GRS DEVIATIONS			
Does this item supersede existing disposition authorities?		Yes	
		Superseded Items	
Superseded Item		Item Superseded in Part?	Explanation
N1-587-12-004 / 1/b/2		No	
Is this item a deviation from the GRS?		No	
DISPOSITION INSTRUCTION			
Final Disposition		Temporary	
Cutoff Instructions		Other: Cut off files at the end of each calendar year in which the "Story" was received.	

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Retention Period	Destroy 15 year(s) after cut off.
ADDITIONAL INFORMATION	
Are any of the records covered by this item national security classified?	
GAO Approval Required	No

DAA-0587-2021-0002-0003		STATUS: Active	
ITEM GENERAL INFORMATION			
Item Title		Quality Control Records	
Item Description		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.	
Is this item media neutral?		No	
Media limitation		Digital only	
Is this item a Big Bucket?			
SUPERSEDED AGENCY DISPOSITION AUTHORITIES AND GRS DEVIATIONS			
Does this item supersede existing disposition authorities?		Yes	
		Superseded Items	
Superseded Item		Item Superseded in Part?	Explanation
N1-587-12-004 / 1/b/3		No	
Is this item a deviation from the GRS?		No	
DISPOSITION INSTRUCTION			
Final Disposition		Temporary	
Cutoff Instructions		Other: 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.	
ADDITIONAL INFORMATION			
Are any of the records covered by this item national security classified?			
GAO Approval Required		No	

DAA-0587-2021-0002-0004	STATUS: Active
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ITEM GENERAL INFORMATION		
Item Title	Consumer Response Annual Reports and Supporting Queries	
Item Description	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.	
Is this item media neutral?	No	
Media limitation	Digital only	
Is this item a Big Bucket?		
SUPERSEDED AGENCY DISPOSITION AUTHORITIES AND GRS DEVIATIONS		
Does this item supersede existing disposition authorities?	Yes	
	Superseded Items	
Superseded Item	Item Superseded in Part?	Explanation
N1-587-12-004 / 1/c/1	No	
Is this item a deviation from the GRS?	No	
DISPOSITION INSTRUCTION		
Final Disposition	Permanent	
Cutoff Instructions	Other: Electronic Records:Cut off files at the end of each calendar year.	
Are there multiple instructions for this item?	Yes	
	Instructions	
Records to which this instruction applies	Transfer Instruction	
Electronic Records	Other: Transfer to the National Archives in 5 year blocks when the most recent record is 15 years old.	
ADDITIONAL INFORMATION		
Current Records Format	Base Migration: Base Migration	
Approximate first year of records covered by this authority	2012	

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End year of records covered by this authority	Still being created
Date span of the initial transfer	From: --/--/2012 To: --/--/2016
Frequency of transfer	5
Are any of the records covered by this item subject to a FOIA exemption?	

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Signatory Information

Action	User	Date
Approve	David Ferriero	10/26/2021