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Consumer Financial Protection Bureau Complaint Handling and Sharing for Baltimore Data Day

Chad Tompkins
Section Chief, Data Section
Office of Consumer Response

Note: This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

Share your work – from
visualizations to new tools –by
tweeting @CFPB using the
hashtag #CFPBdata

What we'll cover today

- How we receive complaints
- The complaint process
- Consumer Complaint Database
- High-level view of data
- Questions?



How we receive complaints

The screenshot shows the top of the CFPB website. The logo 'cfpb Consumer Financial Protection Bureau' is on the left. On the right, there is a search bar with the text 'Search' and a magnifying glass icon. Above the search bar is the text 'Contact us (855) 411-2372'. Below the search bar is a navigation menu with links: HOME, INSIDE THE CFPB, GET ASSISTANCE, PARTICIPATE, LAW & REGULATION, and SUBMIT A COMPLAINT. A green arrow points to the 'SUBMIT A COMPLAINT' link. Below the navigation menu is a blue banner with the text 'New tools to combat harmful debt collection practices' and an illustration of a newspaper and coins.

consumerfinance.gov/complaint/
(855) 411-2372 or TTY/TDD (855) 729-2372
M-F 8am – 8pm ET, *excludes federal holidays, 180+ languages*

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Products we're taking complaints about now



Bank account or service



Money transfer



Credit card



Mortgage



Credit reporting



Student loan



Debt collection



**Vehicle or
consumer loan**



Launched earlier this week!

Submitting a complaint

- What happened?
 - Product
 - Issue
- Desired resolution
- Consumer's information
- Company
- Attachments
- Review and submit

The complaint process

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Complaint process



- Receive via web, phone, mail, fax, and referrals from other agencies
- Check for completeness and jurisdiction and remove duplicates before routing to company for response or to another regulator
- Companies have 15 days to respond to the consumer and the CFPB and are expected to close all but the most complicated complaints within 60 days
- Consumers may provide feedback about the company's response by disputing
- Review consumer feedback about the company's response, if any
- For complaints prioritized for investigation, reconcile what happened, collect documentation, identify suspected violations and consumer educational opportunities, and may work with CFPB Supervision and Enforcement

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Consumer Complaint Database

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Consumer Complaint Database



An official website of the United States Government

(855) 411-2372

Search

- HOME
- INSIDE THE CFPB
- GET ASSISTANCE
- PARTICIPATE
- LAW & REGULATION
- SUBMIT A COMPLAINT

Searchable complaints on mortgages, bank accounts and services, student loans, and credit cards

We're releasing the nation's largest public database of federal complaints with information on more than 90,000 individual products and services. [Check it out.](#)

Reminder: Sound off on our student loan affordability survey

A few weeks ago, we announced that we're gathering information for borrowers to find affordable options on their private student loans. In the time we've received over 20,000 responses from individuals, we've already posted many of the responses that could be done. We've already posted many of the responses that could be done.

Know Before You Owe

Making costs and risks clear.

- Credit cards
- Mortgages
- Student loans

Tell your Story

Help inform how we protect consumers & create a fairer marketplace.

Consumer Complaint Database

Open government

- Leadership calendar
- FOIA



[Now accepting money transfer complaints](#)

APR 4

[How do you build financial capability?](#)

APR 3



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Consumer Complaint Database



Contact us (855) 411-2372

Search

[HOME](#) [INSIDE THE CFPB](#) [GET ASSISTANCE](#) [PARTICIPATE](#) [LAW & REGULATION](#) [SUBMIT A COMPLAINT](#)

[HOME](#) > [CONSUMER COMPLAINT DATABASE](#)

Consumer Complaint Database



These are complaints we've received about financial products and services.

[Learn about the complaint process.](#)

We don't verify all the facts alleged in these complaints but we do take steps to confirm a commercial relationship between the consumer and company. Complaints are listed here after the company responds or after they have had the complaint for 15 calendar days, whichever comes first. We remove complaints if they don't meet all of the [publication criteria](#). Data is refreshed nightly.

DATA BY PRODUCT

- [All](#) • [Bank accounts or services](#) • [Credit cards](#) • [Credit reporting](#) • [Money transfers](#) • [Mortgages](#)
- [Student loans](#) • [Other consumer loans](#)



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Consumer Complaint Database Fields

- Complaint ID
 - Product
 - Sub-product
 - Issue
 - Sub-issue
 - ZIP code
 - Submitted via
 - State
 - Date received
 - Date sent to company
 - Company
 - Company response
 - Timely response?
 - Consumer disputed?
- 124,000 complaints published as of today
 - Complaints about more than 450 companies
 - Updated daily
 - Visualized via Socrata
 - Downloadable
 - Application Programming Interface

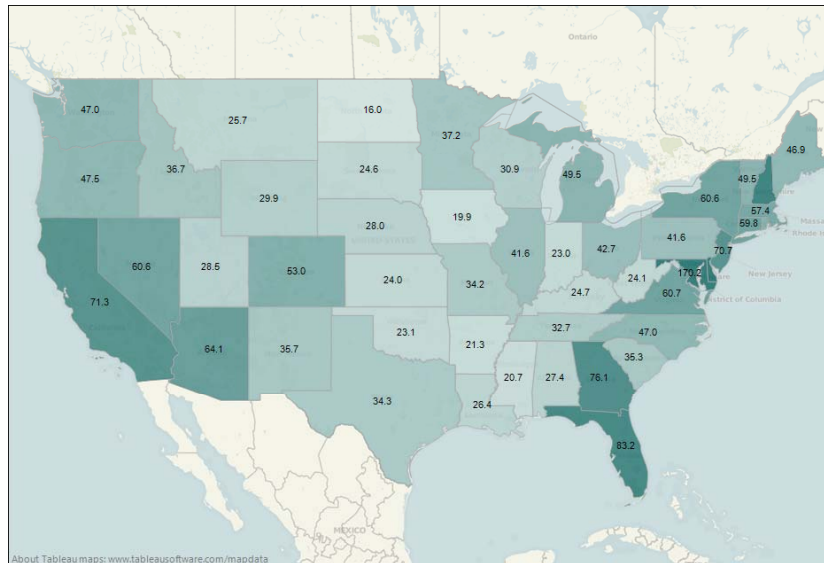


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Quick analysis for Data Day

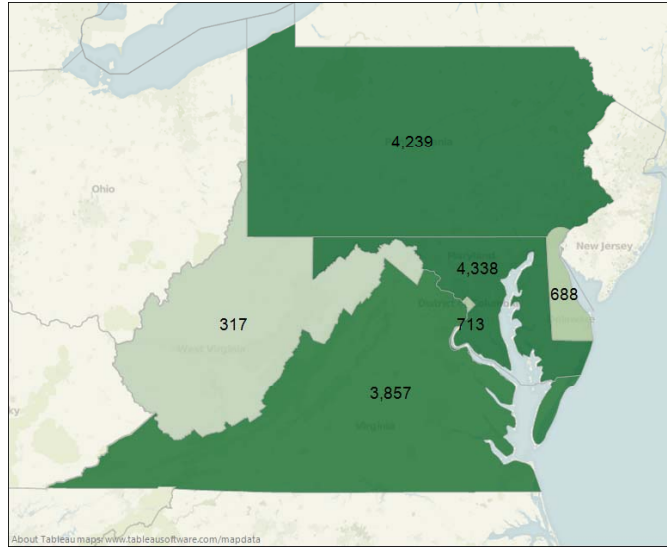
12

Complaints by state, per 100,000 people



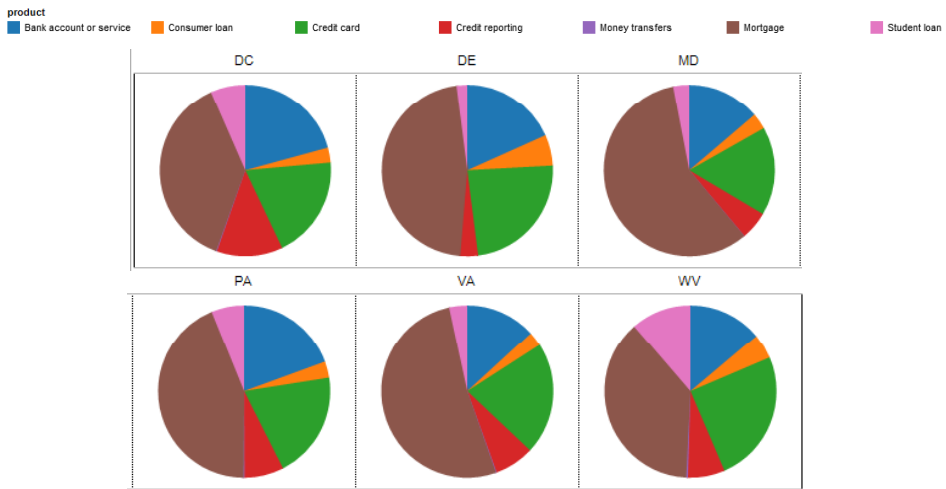
13

Maryland and surrounding states

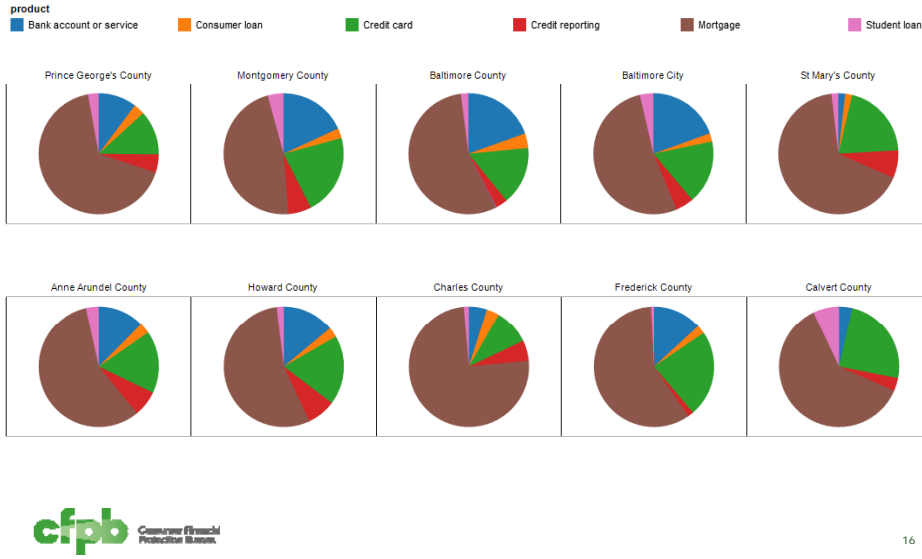


Complaints by state comparison

Complaints By Regional States



Select county comparisons



Questions? *...and Information*

How can consumers submit complaints?

consumerfinance.gov/complaint/

(855) 411-CFPB (2372) or TTY/TDD (855) 729-CFPB (2372)

Where to find reports about complaints?

consumerfinance.gov/reports/

Where to find complaint data?

consumerfinance.gov/complaintdatabase/



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