

Capstone Funding Group, Inc

CFPB Portal Setup and Process

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About the CFPB

The CFPB is a Federal government agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

The Consumer Financial Protection Act of 2010 directs the Consumer Financial Protection Bureau to facilitate the centralized collection of, monitoring of, and response to consumer complaints about financial products and services. Visit consumerfinance.gov for more information.

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What is the CFPB Portal?

- Consumer Financial Protection Bureau is the database where Consumers can launch a formal complaint about financial products and services within the financial marketplace.

What happens when a complaint is launched and how does this process work?

- Consumer submits a complaint about an issue they have with a company about a consumer financial product or service. Consumer will receive email updates and can [log in](#) to track the status of your complaint.
- CFPB will review and route complaint and any supporting documentation to the company in complaint.
- The company in question reviews complaint, communicates with Consumer as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint. Said Company has 15 days from date of complaint to post a response.
- CFPB will let Consumer know when the company responds. Consumer can review that response and give CFPB feedback.
- Complaint data is shared with state and federal law enforcement agencies. Complaints tell the CFPB about business practices that may pose risks to consumers. If CFPB needs more information, they will reach out and let you know.
- Complaints help the CFPB supervise companies, enforce federal consumer financial laws, and write better rules and regulations. CFPB reports to Congress about the complaints they receive and post some consumer complaint data.

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How do I get Setup to participate?

- Access CFPB website <http://www.consumerfinance.gov/> to learn about how CFPB database and process works.
- To participate and get setup, access link below and complete the Sign up to Address Complaints Form (See next slide) <http://www.consumerfinance.gov/company-signup/>

What information will I need to get setup?

- Company's Name
- Parent Company name if applicable
- Business Structure Type
- TIN (Tax Id Number)
- FIN (Financial Institution Number if applicable)
- Company's URL or Website
- Company's mailing address
- All state licenses including states in which these are valid
- All business license numbers
- Contact Information
- All portal users information(All persons which will be delegated to respond and review complaints)
- All affiliate and subsidiary information if applicable
- Products/services you provide
- Company Logo
- Once you have completed boarding form you will attach in an email to CFPB_StakeholderSupport@cfpb.gov

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- Sign up to Address Complaints Form
- Once you complete form, click submit

Company information	Point of contact
Company name: <input type="text"/>	Name: <input type="text"/>
Address: <input type="text"/>	Title: <input type="text"/>
Address line 2: <input type="text"/> <small>(Optional)</small>	Email: <input type="text"/>
City: <input type="text"/>	Phone: <input type="text"/> <input type="text"/> <input type="text"/> Extension: <input type="text"/> <small>(Optional)</small>
State: <input type="text"/>	
Zip code: <input type="text"/>	
Federal Tax ID: <input type="text"/> <input type="text"/>	
Website: <input type="text"/> <small>(Optional)</small>	
Phone: <input type="text"/> <input type="text"/> <input type="text"/>	

Privacy notice

We're authorized to collect this information by Public Law III-203, Title X, Sections 1011,1012,1013(b)(3), 1021, 1034, codified at 12 U.S.C. 5491, 5493(b)(3), 5511,5534. You're not required to sign up using this form, but if you don't, and we need your response to outstanding consumer complaints, we'll contact you directly to help you sign up.

☐ The information given is true to the best of my knowledge and belief.

SUBMIT

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Once you have submitted this form to the CFPB you will receive an email from them with next instruction.
Example of email below)

(See

Thanks for submitting the online registration!

To view and respond to consumer complaints, your company must get access to the CFPB's Company Portal (Portal). The Portal is a secure online system that serves as the primary interface between CFPB and your company. This email provides you with the information you need to get access to the Portal.

Complete and return the attached Office of Consumer Response's Company Portal Boarding Form to CFPB_StakeholderSupport@cfpb.gov within 5 business days of receipt. To expedite the boarding process, be as accurate and complete as possible when you complete the form.

After you have submitted the completed form, you will receive an email with instructions on how to access the Portal. Keep in mind that boarding and accessing the Portal is a time-sensitive process. If your company has received a complaint, your company is required to respond within 15 calendar days of receiving the complaint from CFPB.

If you have any questions, contact a Stakeholder Support team member at CFPB_StakeholderSupport@cfpb.gov.

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- All state licenses including states in which these are valid
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Once you have submitted Boarding Form to the CFPB you will receive a welcome email from CFPB with system access, logins, and instructions to create a new password.(See Example of email below)

Welcome!

For complete information on using the CFPB Portal please review the manual which is located in the Training Center on the Help Tab.

PLEASE NOTE: If you utilize Lotus Notes, please COPY & PASTE URL addresses into Internet Explorer.

Log-in Instructions

- URL: <https://secure.consumerfinance.gov>
- Username: your full email address (please note: use ALL lowercase letters when signing in)
- Password: to setup your account password:
 1. Click the link "Forgot Your Password?" on the login screen.
 2. Enter your username (email address) in all lowercase letters and a link will be sent to your email inbox.
 3. Follow the link provided to setup your password and complete login.

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Privacy

The mission of the Consumer Financial Protection Bureau ("CFPB") is to make markets work for Americans. Sometimes, this means collecting and using personal information, including personal information, from members of the public. Markets cannot work for American consumers unless there is trust, which includes a mutual trust between consumers, the agency that works to protect them and third parties with whom the CFPB shares their information. All institutions that are given access to consumer financial data share responsibility for protecting information entrusted to the Bureau - including personally identifiable information (PII) and otherwise sensitive information.

You should maintain a high level of confidentiality, protection, and respect for all of the information you encounter:

- Never leave PII unattended. Secure all physical copies of PII in a locked drawer, cabinet, cupboard, safe, or other secure container when not in use. Electronic PII should be properly protected by establishing access restrictions, logging out of systems or locking your computer when not in use.
- Do not access, discuss, or otherwise disclose PII for any purpose not related to your official duties.
- If you need a report of the data associated with your institution, please submit a ticket via the Help Tab on the Portal and then properly delete/dispose of the reports when they are no longer needed.
- Shred or use burn bags to dispose of papers containing PII instead of recycling them.

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If you suspect information has been compromised or lost, immediately report your suspicion to the CFPB via email at CFPB_Privacy@cfpb.gov and CFPB_csirt@cfpb.gov.

You must notify the CFPB promptly when an authorized user no longer requires access to this data. The authorized user at your organization must submit a ticket via the Help Tab on the Portal to complete this request.

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 a revocation of access.

Questions

If you have questions about your account or need help using the CFPB Portal, please contact Stakeholder Support through the Help Tab by submitting a ticket. If you are having issues accessing the Portal please contact CFPB_Flassistance@cfpb.gov.

Thank You,

Consumer Response Stakeholder Support

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References for CFPB

Website: <http://www.consumerfinance.gov/>

Consumer Financial Protection Bureau

Office: 202-435-7101

Consumer Help: (855) 411-CFPB(2372)

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

8 a.m. - 8 p.m Eastern, Monday-Friday

180+ Languages available

Consumer Financial Protection Bureau Address

P.O. Box 4503

Iowa City, Iowa 52244

Fax (855) 237-2392

Certificate of Authority

Contact the states you have loans in and doing workouts. Each state may have different requirements.