The Bureau is seeking feedback on all aspects of its consumer complaint and inquiry handling processes, including:

1. Specific statutorily-permissible suggestions regarding how the Bureau currently allows consumers to submit complaints and inquiries, including:
   a. Should the Bureau require consumers to classify their submission affirmatively as a consumer complaint or inquiry prior to submission?
   b. How should the Bureau explain the difference between a consumer complaint and a consumer inquiry to consumers at the point of submission?
   c. Should the Bureau develop a process for companies to reclassify consumers’ submissions? If so, what criteria should the Bureau establish to help companies differentiate consumer complaints from consumer inquiries?
   d. Should the Bureau develop a process for companies to reclassify consumer inquiries via telephone and consumer inquiry processes, including:

2. Specific statutorily-permissible suggestions regarding the Bureau’s consumer complaint processes, including:
   a. The Bureau currently receives complaints via six channels: Website, referred from Federal and State entities/agencies, telephone, mail, fax, and email. Should the Bureau add or discontinue any channels for accepting complaints?
   b. Consistent with the Dodd-Frank Act’s definition of “consumer,” the Bureau currently allows consumers to authorize someone else (e.g., lawyer, advocate, power of attorney) to submit complaints on their behalf. Should the Bureau expand, limit, or maintain the ability of authorized third parties to submit complaints?
   c. Specific statutorily-permissible suggestions regarding the Bureau’s consumer inquiry processes, including:
   a. The Bureau currently accepts consumer inquiries via telephone and mail. Should the Bureau add or discontinue any channels for accepting inquiries?
   b. Should the Bureau develop web chat systems to support consumers’ submission of inquiries?
   c. Should the Bureau develop a process for companies to provide timely responses to consumer inquiries sent to them by the Bureau? If so, how should the Bureau balance its objective of providing timely and understandable information to consumers with its objective of reducing unwarranted regulatory burden on companies?
   d. Should the Bureau publish data about consumer inquiries? If so, what types of data or analyses about consumer inquiries should be shared with the public?