

marketing. The System would also provide a mechanism to expedite emergency requests.

The Contractor would maintain auditable records of its receipt of and response to WHOIS access requests for personal data, including the number of access requests received, and the declared legitimate purposes. The Contractor would also maintain records to audit complaints of technical abuse or TOS violations. These audit records would be made publicly available in fully de-identified and aggregated form for analysis, enabling additional data driven policy development by NTIA and the usTLD community.

Non-personal information relating to the domain name would remain available for retrieval via anonymous query. This information includes domain name and ID, registrar WHOIS server, registrar URL, updated date, creation date, registry expiry date, registrar, registrar IANA ID, and registrar abuse contact (email and phone number).

To address the unique needs of law enforcement and other similarly situated entities, the Contractor would establish a portal for authenticated law enforcement users, which would grant such users near real-time access to personal information. The Contractor would continue to work with law enforcement authorities and others to ensure that investigatory confidentiality and unique other needs with respect to access and confidentiality are fully met.

Request for Comment

NTIA seeks public comments regarding the proposed Accountable WHOIS Gateway System (System). Comments that contain references, studies, research, or other empirical evidence or data that are not widely published should include copies of the referenced materials with the submitted comments. While the public is welcome to submit comments regarding the questions below and other issues relating to the proposal, we ask that comments generally be limited to issues regarding access to WHOIS in the usTLD. Specifically, NTIA seeks input on the following questions:

1. In general, what are your views on the public availability of the usTLD domain name registration data to anonymous users? Has public access by anonymous users to usTLD registration data, especially personal information, resulted in exposing registrants to spam, phishing, doxxing, identity theft and other online/offline harms? If such abuses have occurred, please provide illustrative examples. And, whether or not you are aware of examples of such

abuse, do you believe that there is a significant risk of such abuse occurring in the future, if the current system remains unchanged (and if so, why)?

2. Do you believe the current system of anonymous access to usTLD domain name registration data should remain unchanged? If so, why?

3. What legitimate purposes for access to usTLD domain name registration data should be included in the System's pre-defined list? Please provide a rationale for each category recommended.

4. Are there policies and practices developed or employed by other ccTLDs regarding WHOIS access that could be incorporated into the usTLD space? Please be specific in your response.

5. Should the System distinguish between personal and non-personal registration data, and if so, how?

6. Should usTLD registrants be notified when their data is accessed through the System? If so, why, when or in what circumstances?

7. Under what circumstances, if any, should the Contractor require certain requestors to furnish a warrant when requesting access to usTLD registration data?

8. The Contractor has proposed that the System provide special access to recognized and authenticated law enforcement and similar entities. Please provide feedback on this concept. If this proposal is adopted, how should it work? Are there best practices in other similar situations or other TLDs that could be used for such a special access portal? What steps should be taken, if any, to ensure the confidentiality of law enforcement requests through the System?

9. What entities in addition to law enforcement, if any, should have special access to usTLD registration data through an authenticated portal? Why?

10. What accountability and/or enforcement mechanisms should be put in place in the case of breach of the System's TOS by those that access the registration data?

11. Do you foresee any challenges to implementation of the System, or elements thereof, for example in distinguishing between personal and non-personal registration data, enforcement of System misuse, etc? If so, how might these challenges be addressed?

12. Should the Accountable WHOIS Gateway System be offered as an opt-in or opt-out service for current and new usTLD domain name registrants?

Stephanie Weiner,
Acting Chief Counsel.

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CONSUMER FINANCIAL PROTECTION BUREAU

Combined Community Bank Advisory Council and Credit Union Advisory Council Meeting

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice of public meeting.

SUMMARY: Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public combined meeting of the Community Bank Advisory Council (CBAC or Council) and the Credit Union Advisory Council (CUAC or Council) of the Consumer Financial Protection Bureau (CFPB or Bureau). The notice also describes the functions of the Councils.

DATES: The meeting date is Wednesday, May 17, 2023, from approximately 1:00 p.m. to 2:30 p.m., eastern daylight time. This meeting will be held virtually and is open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

FOR FURTHER INFORMATION CONTACT: Kim George, Outreach and Engagement Associate, Section for Advisory Board and Councils, Office of Stakeholder Management, at 202-450-8617, or email: CFPB_CABandCouncilsEvents@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Section 2 of the CBAC and CUAC charters provides that pursuant to the executive and administrative powers conferred on the CFPB by Section 1012 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Director of the CFPB renews the discretionary Community Bank Advisory Council and the Credit Union Advisory Council under agency authority in accordance with the provisions of the Federal Advisory Committee Act (FACA), as amended, 5 U.S.C. 10.

Section 3 of the CBAC and CUAC charters states that the purpose of the CBAC and the CUAC is to advise the CFPB in the exercise of its functions under the Federal consumer financial laws as they pertain to community banks and credit unions with total assets of \$10 billion or less.

II. Agenda

The CBAC and the CUAC will discuss broad policy matters related to the

Bureau's Unified Regulatory Agenda and general scope of authority.

If you require any additional reasonable accommodation(s) in order to attend this event, please contact the Reasonable Accommodations team at CFPB_ReasonableAccommodations@cfpb.gov, 48 business hours prior to the start of this event.

Written comments will be accepted from interested members of the public and should be sent to CFPB_CABandCouncilsEvents@cfpb.gov, a minimum of seven (7) days in advance of the meeting. The comments will be provided to the CBAC and CUAC members for consideration. Individuals who wish to join this meeting must RSVP via this link https://surveys.consumerfinance.gov/jfe/form/SV_bwnwpzsDsARDZxY.

III. Availability

The Councils' agenda will be made available to the public on Monday, May 1, 2023, via consumerfinance.gov.

A recording and summary of this combined meeting will be available after the meeting on the Bureau's website consumerfinance.gov.

Emily Ross,

Acting Deputy Chief of Staff, Consumer Financial Protection Bureau.

[FR Doc. 2023-08797 Filed 4-28-23; 8:45 am]

BILLING CODE 4810-AM-P

CONSUMER FINANCIAL PROTECTION BUREAU

Consumer Advisory Board Meeting

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice of public meeting.

SUMMARY: Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Consumer Advisory Board (CAB or Board) of the Consumer Financial Protection Bureau (CFPB or Bureau). The notice also describes the functions of the Board.

DATES: The meeting date is Tuesday, May 16, 2023, from approximately 1:45 p.m. to 3:30 p.m., eastern daylight time. This meeting will be held virtually and is open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

FOR FURTHER INFORMATION CONTACT: Kim George, Outreach and Engagement Associate, Section for Advisory Board and Councils, Office of Stakeholder Management, at 202-450-8617, or email: CFPB_CABandCouncilsEvents@

cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Section 3 of the Charter of the Board states that: The purpose of the CAB is outlined in section 1014(a) of the Dodd-Frank Act, which states that the CAB shall "advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws" and "provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information."

To carry out the CAB's purpose, the scope of its activities shall include providing information, analysis, and recommendations to the CFPB. The CAB will generally serve as a vehicle for trends and themes in the consumer finance marketplace for the CFPB. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services.

II. Agenda

The CAB will discuss broad policy matters related to the Bureau's Unified Regulatory Agenda and general scope of authority.

If you require any additional reasonable accommodation(s) in order to attend this event, please contact the Reasonable Accommodations team at CFPB_ReasonableAccommodations@cfpb.gov 48 hours prior to the start of this event.

Written comments will be accepted from interested members of the public and should be sent to CFPB_CABandCouncilsEvents@cfpb.gov, a minimum of seven (7) days in advance of the meeting. The comments will be provided to the CAB members for consideration. Individuals who wish to join this meeting must RSVP via this link https://surveys.consumerfinance.gov/jfe/form/SV_9nW7knutk20UH8G.

III. Availability

The Board's agenda will be made available to the public on May 1, 2023, via consumerfinance.gov.

A recording and summary of this meeting will be available after the

meeting on the Bureau's website consumerfinance.gov.

Emily Ross,

Acting Deputy Chief of Staff, Consumer Financial Protection Bureau.

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CONSUMER FINANCIAL PROTECTION BUREAU

Academic Research Council Meeting

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice of public meeting.

SUMMARY: Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Academic Research Council (ARC or Council) of the Consumer Financial Protection Bureau (CFPB or Bureau). The notice also describes the functions of the Council.

DATES: The meeting date is Friday, May 19, 2023, from approximately 1 to 3:15 p.m., eastern daylight time. This meeting will be held virtually and is open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

FOR FURTHER INFORMATION CONTACT: Kim George, Outreach and Engagement Associate, Section for Advisory Board and Councils, Office of Stakeholder Management, at 202-450-8617, or email: CFPB_CABandCouncilsEvents@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Section 2 of the of the ARC Charter provides that pursuant to the executive and administrative powers conferred on the CFPB by section 1012 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Director of the CFPB renews the discretionary Academic Research Council under agency authority in accordance with the provisions of the Federal Advisory Committee Act (FACA), as amended, 5 U.S.C. 10.

Section 3 of the ARC Charter states: "The committee will (1) provide the CFPB with advice about its strategic research planning process and research agenda, including views on the research that the CFPB should conduct relating to consumer financial products or services, consumer behavior, cost-benefit analysis, or other topics to enable the agency to further its statutory