

Title: Customer Clearing Documentation and Timing of Acceptance for Clearing (OMB Control No. 3038–0092). This is a request for extension of a currently approved information collection.

Abstract: Section 4d(c) of the Commodity Exchange Act (“CEA”) (7 U.S.C. 6d(c)), as amended by the Dodd-Frank Wall Street and Reform Consumer Protection Act (“Dodd-Frank Act”), directs the Commission to require futures commission merchants (“FCMs”) to implement conflict of interest procedures that address such issues the Commission determines to be appropriate. Similarly, CEA section 4s(j)(5) (7 U.S.C. 6s(j)(5)), as added by the Dodd-Frank Act, requires swap dealers (“SDs”) and major swap participants (“MSPs”) to implement conflict of interest procedures that address such issues the Commission determines to be appropriate. CEA section 4s(j)(5) also requires SDs and MSPs to ensure that any persons providing clearing activities or making determinations as to accepting clearing customers are separated by appropriate informational partitions from persons whose involvement in pricing, trading, or clearing activities might bias their judgment or contravene the core principle of open access. CEA section 4s(j)(6) prohibits an SD or MSP from adopting any process or taking any action that results in any unreasonable restraint on trade or imposes any material anticompetitive burden on trading or clearing, unless necessary or appropriate to achieve the purposes of the Act. CEA section 2(h)(1)(B)(ii) (7 U.S.C. 2(h)(1)(B)(ii)) requires that derivatives clearing organization (“DCO”) rules provide for the nondiscriminatory clearing of swaps executed bilaterally or through an unaffiliated designated contract market or swap execution facility.

To address these provisions, the Commission promulgated regulations that prohibit arrangements involving FCMs, SDs, MSPs, and DCOs that would (a) disclose to an FCM, SD, or MSP the identity of a customer’s original executing counterparty;² (b) limit the number of counterparties with whom a customer may enter into a trade;³ (c) restrict the size of the position a customer may take with any individual counterparty, apart from an overall credit limit for all positions held by the customer at the FCM;⁴ (d) impair a customer’s access to execution of a trade on terms that have a reasonable

relationship to the best terms available;⁵ or (e) prevent compliance with specified time frames for acceptance of trades into clearing set forth in Commission regulations §§ 1.74(b), 23.610(b), or 39.12(b)(7).⁶ Additionally, the Commission requires, through regulation § 39.12(b)(7)(i)(B), DCOs to coordinate with clearing members to establish prompt processing of trades. Regulations §§ 1.74(a) and 23.610(a) require reciprocal coordination by FCMs, SDs, and MSPs that are clearing members.

Under the above regulations, SDs, MSPs, FCMs, and DCOs are required to develop and maintain written customer clearing documentation and trade processing procedures. Maintenance of contracts, policies, and procedures is prudent business practice. All SDs, MSPs, FCMs, and DCOs maintain documentation consistent with these regulations. The regulations are crucial both for effective risk management and for the efficient operation of trading venues among SDs, MSPs, FCMs, and DCOs. Each of these entities has a general recordkeeping obligation for these requirements under the Commission’s regulations (17 CFR 39.20 for DCOs; 17 CFR 23.606 for SDs and MSPs; and 17 CFR 1.73 for FCMs).

As indicated below, the information collection burden arising from the regulations primarily is restricted to the costs associated with the affected registrants’ obligation to maintain records related to clearing documentation between the customer and the customer’s clearing member, and trade processing procedures between DCOs and FCMs, SDs, and MSPs. The information collection obligations are necessary to implement certain provisions of the CEA, including ensuring that registrants exercise effective risk management and for the efficient operation of trading venues among SDs, MSPs, FCMs, and DCOs.

With respect to the collection of information, the CFTC invites comments on:

- Whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information will have a practical use;
- The accuracy of the Commission’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
- Ways to enhance the quality, usefulness, and clarity of the information to be collected; and

- Ways to minimize the burden of collection of information on those who are to respond, including through the use of appropriate automated electronic, mechanical, or other technological collection techniques or other forms of information technology; e.g., permitting electronic submission of responses.

You should submit only information that you wish to make available publicly. If you wish the Commission to consider information that you believe is exempt from disclosure under the Freedom of Information Act, a petition for confidential treatment of the exempt information may be submitted according to the procedures established in § 145.9 of the Commission’s regulations.⁷

The Commission reserves the right, but shall have no obligation, to review, pre-screen, filter, redact, refuse or remove any or all of your submission from <https://www.cftc.gov> that it may deem to be inappropriate for publication, such as obscene language. All submissions that have been redacted or removed that contain comments on the merits of the Information Collection Request will be retained in the public comment file and will be considered as required under the Administrative Procedure Act and other applicable laws, and may be accessible under the Freedom of Information Act.

Burden Statement: The respondent burden for this collection is estimated to be as follows:

Estimated Number of Respondents: 180.

Estimated Average Burden Hours per Respondent: 40.

Estimated Total Annual Burden Hours per Respondent: 7,200.

Frequency of Collection: As needed.

There are no capital costs or operating and maintenance costs associated with this collection.

(Authority: 44 U.S.C. 3501 *et seq.*)

Dated: August 22, 2023.

Christopher Kirkpatrick,
Secretary of the Commission.

[FR Doc. 2023–18364 Filed 8–24–23; 8:45 am]

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CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB–2023–0042]

Agency Information Collection Activities: Comment Request

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice and request for comment.

² 17 CFR 1.72(a), 23.608(a), and 39.12(a)(1)(vi).

³ 17 CFR 1.72(b), 23.608(b), and 39.12(a)(1)(vi).

⁴ 17 CFR 1.72(c), 23.608(c), and 39.12(a)(1)(vi).

⁵ 17 CFR 1.72(d), 23.608(d), and 39.12(a)(1)(vi).

⁶ 17 CFR 1.72(e), 23.608(e), and 39.12(a)(1)(vi).

⁷ 17 CFR 145.9.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB) is requesting the Office of Management and Budget's (OMB's) approval for a new information collection titled "CFPB National Age-Friendly Banking Survey."

DATES: Written comments are encouraged and must be received on or before September 25, 2023 to be assured of consideration.

ADDRESSES: Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435-7278, or email: CFPB_PRA@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov. Please do not submit comments to these email boxes.

SUPPLEMENTARY INFORMATION:

Title of Collection: CFPB National Age-Friendly Banking Survey.
OMB Control Number: 3170-00XX.
Type of Review: New collection.
Affected Public: Individuals or households.

Estimated Number of Respondents: 5,528.

Estimated Total Annual Burden Hours: 817.

Abstract: Older adults are increasingly becoming an important customer base for banks and credit unions. This proposed survey examines how banking experiences may vary as people age and how they may differ for specific subpopulations of older adults that face unique challenges related to accessibility and quality of banking services (such as older adults living in rural communities, older adults of color, and the oldest segment of the population (75 and older)). Additionally, the survey will enable the CFPB to understand the experiences of older adults with banking, including challenges and opportunities for adoption of "age-friendly" account features. The survey will collect

information on respondents' experiences with their primary bank or credit union specifically regarding:

- Background information about type of institution, length and quality of the relationship;
- Importance, availability, and use of "age-friendly" banking features;
- Experiences with fraud and scams and financial caregiving involving accounts with their primary bank;
- Use and accessibility of banking services; and
- Other aspects of the relationship with their primary financial institution, including credit and loans.

The survey is supplemented with existing panelists' responses to demographic, geographic, and financial questions. The results will inform:

- CFPB's age-friendly banking educational, regulatory, and policy work;
- Banks, lenders, and financial institutions' initiatives and resources focused on financial inclusion of older adults; and
- State, local, and community entities seeking to strengthen the financial inclusion component of their "age-friendly" community plans.

The data gathered through this survey will empower many other governmental, nonprofit, and other entities to conduct analysis on topics of interest relevant to their work. These entities can apply their findings to enhance consumer protections and expand age-friendly banking products and services nationwide.

Request for Comments: The CFPB published a 60-day **Federal Register** notice on May 22, 2023 (88 FR 32757) under Docket Number: CFPB-2023-0035. The CFPB is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All

comments will become a matter of public record.

Anthony May,

Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.

[FR Doc. 2023-18349 Filed 8-24-23; 8:45 am]

BILLING CODE 4810-AM-P

CONSUMER PRODUCT SAFETY COMMISSION

Sunshine Act Meetings

TIME AND DATE: Tuesday, August 22, 2023—10:00 a.m. Open; and Tuesday, August 29, 2023—11:00 a.m. Closed (See MATTERS TO BE CONSIDERED for each meeting).

PLACE: The meetings will be held remotely, and in person at 4330 East-West Highway, Bethesda, Maryland 20814.

STATUS: Commission Meetings—Open to the Public (10:00 a.m.) and Closed to the Public (11:00 a.m.)

MATTERS TO BE CONSIDERED:

Briefing Matter:

Notice of Proposed Rulemaking—Safety Standard for Nursing Pillows.

To attend virtually, please use the following link and details below:

<https://cpsc.webex.com/cpsc/j.php?MTID=mj92f68fa850e5d90839f2d57480973e5>.

Join by phone: +1-415-527-5035 US Toll.

Access code: 276 320 94287.

Briefing Matter:

Closed meeting topic.

CONTACT PERSON FOR MORE INFORMATION: Alberta E. Mills, Office of the Secretary, U.S. Consumer Product Safety Commission, 4330 East-West Highway, Bethesda, MD 20814, 301-504-7479 (Office) or 240-863-8938 (Cell).

Dated: August 22, 2023.

Alberta E. Mills,

Commission Secretary.

[FR Doc. 2023-18441 Filed 8-23-23; 11:15 am]

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DEPARTMENT OF DEFENSE

Department of the Air Force

Department of the Air Force Scientific Advisory Board; Notice of Federal Advisory Committee Meeting

AGENCY: Department of the Air Force Scientific Advisory Board, Department of the Air Force.

ACTION: Notice of federal advisory committee meeting.
