

FEDERAL RESERVE SYSTEM**[Docket No. OP—1471]****Payment System Risk Policy; Daylight Overdraft Posting Rules****AGENCY:** Board of Governors of the Federal Reserve System.**ACTION:** Policy statement.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) has revised part II of the Federal Reserve Policy on Payment System Risk (PSR policy) to eliminate certain posting rules to conform with changes to the Treasury Tax and Loan (TT&L) program.

DATES: *Effective Date:* November 22, 2013.**FOR FURTHER INFORMATION CONTACT:**

Jeffrey D. Walker, Assistant Director (202–721–4559) or Michelle D. Olivier, Financial Services Analyst (202–452–2404), Division of Reserve Bank Operations and Payment Systems. For users of Telecommunications Device for the Deaf (TDD) only, please call 202–263–4869.

SUPPLEMENTARY INFORMATION:**Background**

The Board's PSR policy establishes the procedures, referred to as posting rules, for the settlement of debits and credits to institutions' Federal Reserve accounts for different payment types.¹ The application of these posting rules determines an institution's intraday account balance and whether it has incurred a negative balance (daylight overdraft).

The Board is removing the posting rules for Electronic Federal Tax Payment System (EFTPS) investments from ACH credit and debit transactions, which currently post at 8:30 a.m. and 11:00 a.m. eastern time, respectively. This change conforms with the U.S. Department of Treasury's decision to eliminate retained electronic tax deposits from its TT&L program effective January 1, 2012. Beginning in January 2012, electronic tax deposits were no longer deposited in the TT&L main account balances of retainer and investor depositaries, and all retained tax deposits held in these accounts were withdrawn by December 30, 2011.²

¹ The Board's PSR policy is available at www.federalreserve.gov/paymentsystems/psr_policy.htm.

² Under the TT&L program, a retainer depository was a TT&L depository that retained some of the electronic tax payments in its Treasury Investment Program (TIP) main account balance. An investor depository is a TT&L depository that accepts direct investments of Treasury funds and historically retained some electronic tax deposits in its TIP main account balance. Following the withdrawal of

Institutions' Federal Reserve account balances are not affected by the removal of these posting rules because all EFTPS investments from ACH credit and debit transactions have ceased.

Policy on Payment System Risk

The Federal Reserve Policy on Payment System Risk, section II.A., under the heading "Procedures for Measuring Daylight Overdrafts" and the subheadings "Post at 8:30 a.m. Eastern time" and "Post at 11:00 a.m. Eastern time," is amended to remove the posting rules for EFTPS investments from ACH credit and debit transactions as follows: Procedures for measuring daylight

- overdrafts³
- Post at 8:30 a.m. Eastern time:
- ± Term deposit maturities and accrued interest
 - ± Government and commercial ACH credit transactions⁴
 - + Treasury checks, postal money orders, local Federal Reserve Bank checks, and savings bond redemptions in separately sorted deposits; these items must be deposited by 12:01 a.m. local time or the local deposit deadline, whichever is later
 - + Advance-notice Treasury investments
 - Penalty assessments for tax payments from the Treasury Investment Program (TIP).⁵

Post at 11:00 a.m. Eastern time:

- ± ACH debit transactions

* * * * *

retained tax deposits in December 2011, the Treasury eliminated the designation of *Retainer Depository* from the TT&L program.

³ This schedule of posting rules does not affect the overdraft restrictions and overdraft-measurement provisions for nonbank banks established by the Competitive Equality Banking Act of 1987 and the Board's Regulation Y (12 CFR 225.52).

⁴ Institutions that are monitored in real time must fund the total amount of their commercial ACH credit originations in order for the transactions to be processed. If the Federal Reserve receives commercial ACH credit transactions from institutions monitored in real time after the scheduled close of the Fedwire Funds Service, these transactions will be processed at 12:30 a.m. the next business day, or by the ACH deposit deadline, whichever is earlier. The Account Balance Monitoring System provides intraday account information to the Reserve Banks and institutions and is used primarily to give authorized Reserve Bank personnel a mechanism to control and monitor account activity for selected institutions. For more information on ACH transaction processing, refer to the ACH Settlement Day Finality Guide available through the Federal Reserve Financial Services Web site at <http://www.frbservices.org>.

⁵ The Reserve Banks will identify and notify institutions with Treasury-authorized penalties on Thursdays. In the event that Thursday is a holiday, the Reserve Banks will identify and notify institutions with Treasury-authorized penalties on the following business day. Penalties will then be posted on the business day following notification.

By order of the Board of Governors of the Federal Reserve System, acting through the Director of the Division of Reserve Bank Operations and Payment Systems under delegated authority, November 19, 2013.

Robert deV. Frierson,*Secretary of the Board.*

[FR Doc. 2013–28028 Filed 11–21–13; 8:45 am]

BILLING CODE 6210–01–P**FEDERAL TRADE COMMISSION****Agency Information Collection Activities; Submission for OMB Review; Comment Request****AGENCY:** Federal Trade Commission.**ACTION:** Notice and request for comment.

SUMMARY: In compliance with the Paperwork Reduction Act (PRA) of 1995, the FTC is seeking public comments on its request to OMB for a three-year extension of the current PRA clearance for the information collection requirements contained in the Consumer Product Warranty Rule. That clearance expires on November 30, 2013 (OMB Control No. 3084–0111).

DATES: Comments must be received by December 23, 2013.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information or copies of the proposed information requirements should be addressed to Svetlana Gans, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, Room H–286, 600 Pennsylvania Ave. NW., Washington, DC 20580, (202) 326–3708.

SUPPLEMENTARY INFORMATION: *Title:* Rule Concerning Disclosure of Written Consumer Product Warranty Terms and Conditions (the Consumer Product Warranty Rule or Warranty Rule), 16 CFR Part 701.

OMB Control Number: 3084–0111.*Type of Review:* Extension of a currently approved collection.

Abstract: The Warranty Rule is one of three rules¹ that the FTC implemented pursuant to requirements of the Magnuson-Moss Warranty Act, 15 U.S.C. 2301 *et seq.* (Warranty Act or Act). The Warranty Rule specifies the

¹ The other two rules relate to the pre-sale availability of warranty terms and minimum standards for informal dispute settlement mechanisms that are incorporated into a written warranty.

information that must appear in a written warranty on a consumer product costing more than \$15. The Rule tracks Section 102(a) of the Warranty Act, specifying information that must appear in the written warranty and, for certain disclosures, mandates the exact language that must be used. Neither the Warranty Rule nor the Act requires that a manufacturer or retailer warrant a consumer product in writing, but if they choose to do so, the warranty must comply with the Rule.

On August 5, 2013, the Commission sought comment on the Rule's information collection requirements.² The Commission did not receive any comments.

As required by OMB regulations, 5 CFR Part 1320, the FTC is providing this second opportunity for public comment.

Likely Respondents: Manufacturers of consumer products.

Estimated Annual Hours Burden: 116,128 hours (derived from estimated 14,516 manufacturers × 8 hours of burden per year).

Estimated Annual Cost Burden: \$15,710,000, rounded to the nearest thousand (which is derived from \$14,516,000 for legal professionals + \$713,316 for legal support + \$480,189 for clerical workers).³

- Legal Professionals: (0.5) (116,128 hours) (\$250/hour) = \$14,516,000
- Legal Support: (0.25) (116,128 hours) (\$24.57/hour) = \$713,316
- Clerical Workers: (0.25) (116,128 hours) (\$16.54/hour) = \$480,189

Request for Comment

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before December 23, 2013. Write "Warranty Rules: Paperwork Comment, FTC File No. P044403" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.

² See 78 FR 47317 (60-Day Federal Register Notice) and 78 FR 65649 (extended comment period until Nov. 8, 2013).

³ Staff has derived an hourly wage rate (\$250/hour) for legal professionals based upon industry knowledge. The wage rates for legal support workers (\$24.57) and for clerical support (\$16.54) used in this Notice are based on recent data from the Bureau of Labor Statistics National Compensation Survey (Mar. 29, 2013), available at <http://www.bls.gov/news.release/ocwage.htm>.

Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, like medical records or other individually identifiable health information. In addition, do not include any "[t]rade secret or any commercial or financial information which is * * * privileged or confidential," as discussed in Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2). In particular, do not include competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

If you want the Commission to give your comment confidential treatment, you must file it in paper form, with a request for confidential treatment, and you are required to follow the procedure explained in FTC Rule 4.9(c), 16 CFR 4.9(c). Your comment will be kept confidential only if the FTC General Counsel, in his or her sole discretion, grants your request in accordance with the law and the public interest.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comment online, or to send it to the Commission by courier or overnight service. To make sure that the Commission considers your online comment, you must file it at <https://ftcpublic.commentworks.com/ftc/consumerwarrantypra2>, by following the instructions on the web-based form. If this Notice appears at <http://www.regulations.gov>, you also may file a comment through that Web site.

If you file your comment on paper, write "Warranty Rules: Paperwork Comment, FTC File No. P044403" on your comment and on the envelope, and mail or deliver it to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580. If possible, submit your paper comment to the Commission by courier or overnight service.

Visit the Commission Web site at <http://www.ftc.gov> to read this Notice. The FTC Act and other laws that the Commission administers permit the

collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before December 23, 2013. You can find more information, including routine uses permitted by the Privacy Act, in the Commission's privacy policy, at <http://www.ftc.gov/ftc/privacy.shtm>.

Comments on the information collection requirements subject to review under the PRA should also be submitted to OMB. If sent by U.S. mail, address comments to: Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for the Federal Trade Commission, New Executive Office Building, Docket Library, Room 10102, 725 17th Street NW., Washington, DC 20503. Comments sent to OMB by U.S. postal mail, however, are subject to delays due to heightened security precautions. Thus, comments instead should be sent by facsimile to (202) 395-5167.

David C. Shonka,

Principal Deputy General Counsel.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

[CDC-2013-0022; Docket Number NIOSH 153-B]

Request for the Technical Review of 25 Draft Skin Notation Assignments and Skin Notation Profiles

AGENCY: National Institute for Occupational Safety and Health (NIOSH) of the Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

ACTION: Request for comments.

SUMMARY: The National Institute for Occupational Safety and Health (NIOSH) of the Centers for Disease Control and Prevention (CDC) is conducting a public review of the draft skin notations and supporting technical documents entitled, Skin Notations Profiles, for 25 chemicals. NIOSH is requesting technical reviews of the draft Skin Notation Profiles. This review is consistent with the process used for the publication of the first 20 Skin Notation Profiles, Docket Number NIOSH 153-A [<http://www.cdc.gov/niosh/docket/archive/docket153A.html>]. To facilitate