

*Obstacles:*

1. What are the biggest obstacles related to IPv6 implementation? For example, is it difficult to access adequate vendor support for IPv6 hardware and/or software? Does successful implementation depend directly on another service provider?

2. How does an organization overcome those obstacles?

*Incentives:*

1. What factors contribute to an organization's decision to implement IPv6?

2. What additional incentives would be helpful in a decision to implement IPv6?

3. If one factor made the crucial difference in deciding to implement IPv6, as opposed to not implementing IPv6, what is that factor?

*Motivation:*

1. What is typically the driving motivation behind an organization's decision to implement IPv6?

2. What are the job titles and/or roles of the people within an organization typically involved in a decision to implement IPv6? What are those individuals' primary motivations when it comes to implementing IPv6?

*Return on Investment:*

1. What is the anticipated return on an IPv6-related investment? How quickly is a return on investment expected?

2. Is return on investment a reason to implement IPv6, or is implementation considered a cost of doing business?

*Implementation:*

1. How long does the planning process for IPv6 implementation take?

2. How long does actual implementation of IPv6 typically take? Is implementation a single event or evolutionary?

*Cost of Implementation:*

1. What are the different types of costs involved in implementing IPv6? What are the typical magnitudes of each type of cost?

2. How does an organization cover those costs?

3. How does an organization justify those costs?

4. What considerations are there for cost-saving?

5. What implication does the size of an organization implementing IPv6 have on cost?

*Promotional Efforts:*

1. What promotional efforts, if any, should NTIA take? What would have the most impact?

2. What promotional efforts, if any, are being led by the private sector? Have they been effective?

3. Which additional stakeholders should NTIA target? What is the most effective forum?

4. Should NTIA partner with any particular stakeholder group?

*Additional Issues:* NTIA invites commenters to provide any additional information on other issues not identified in this RFC that could contribute to NTIA's understanding of the considerations that organizations take into account when deciding to proceed with IPv6 implementation, as well as future IPv6 promotional efforts that NTIA may undertake.

Dated: September 29, 2106.

**Kathy D. Smith,**

*Chief Counsel, National Telecommunications and Information Administration.*

[FR Doc. 2016-24033 Filed 10-4-16; 8:45 am]

**BILLING CODE 3510-60-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No. CFPB-2016-0043]**

### **Notice of a Public List of Companies Offering Existing Customers Free Access to a Credit Score**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice.

**SUMMARY:** The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) established the Office of Financial Education within the Bureau of Consumer Financial Protection (CFPB or Bureau) to develop and launch initiatives that will educate consumers and help them make better informed financial decisions.

The CFPB's Office of Financial Education is exploring how to produce a list of companies offering existing customers free access to a credit score ("the service"). The Bureau could leverage this list to bring consumer attention to the topic, and to develop content to educate, inform and empower consumers on the use and availability of credit scores and credit reports. The responses to this notice will help us to launch this public list.

**DATES:** Comments must be received on or before November 4, 2016 to be assured of consideration.

**ADDRESSES:** You may submit comments regarding the "Notice of a Public List of Companies Offering Existing Customers Free Access to a Credit Score", identified by title and by Docket No. CFPB-2016-0043, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Consumer Financial Protection Bureau (Attention: Office of

Financial Education), 1700 G Street NW., Washington, DC 20552.

• *Hand Delivery/Courier:* Consumer Financial Protection Bureau (Attention: Office of Financial Education), 1275 First Street NE., Washington, DC 20002

*Instructions:* The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1275 First Street NE., Washington, DC 20002, on official business days between the hours of 10 a.m. and 5 p.m. eastern standard time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Do not include sensitive personal information such as account numbers or Social Security numbers. Comments will not be edited to remove any identifying or contact information, such as name and address information, email addresses, or telephone numbers.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries, submission process questions or any additional information, please contact Monica Jackson, Office of the Executive Secretary, at 202-435-7275. For information about the "Notice of a Public List of Companies Offering Existing Customers Free Access to a Credit Score", please contact Irene Skricki, Office of Financial Education, at 202-435-7181.

#### **SUPPLEMENTARY INFORMATION:**

##### **I. Background**

Over the last few years, many financial institutions, credit card issuers, and other companies have offered consumers free access to a credit score giving consumers an important tool to manage their financial lives. The Office of Financial Education of the Consumer Financial Protection Bureau ("the Bureau"), established under Section 1013(d)(1) of Dodd-Frank, would like to highlight and build consumer awareness of this practice. A core part of the mission of the Bureau is educating and empowering consumers to take more control over their financial lives. The Bureau believes that enabling consumers to see their credit scores can be a first step

towards consumers learning about their credit history, checking their credit report, and ultimately making decisions about credit that serve their own financial and life goals. The Bureau is exploring how to produce a list of companies offering existing customers free access to a credit score (“the service”). The Bureau could leverage this list to bring consumer attention to the topic of credit scores, and follow up with content to educate, inform and empower consumers on the availability of credit scores and credit reports and how consumers can use this information. The responses to this notice will help us to launch this public list.

## II. Criteria To Be Included in the Public List

If your company is a credit card issuer, fits the criteria outlined below and would like to be included in the list the Bureau plans to publish, contact us by following the instructions included in this Notice for how to submit your comments. To be included in this list, you must meet the following criteria:

- Be a credit card issuer.<sup>1</sup>
- Offer existing customers<sup>2</sup> (at least some, but not necessarily all) the ability to obtain free of charge a credit score<sup>3</sup> which either your company, or other lenders use, for account origination, portfolio management, or for other business purposes.
- Offer this access to a credit score on a continuous basis, as opposed to on a time-limited or promotional basis, and periodically update the score.

You may include other information you think is relevant for consumers reading the public list to understand whether the service applies to them. Depending on the information received, the Bureau may decide to include, or not to include, some or all of this information in the list.

By responding to this **Federal Register** Notice (FRN) you are stating that you meet the criteria and are consenting to include the name of your company in a public list of credit card issuers offering free access to credit scores to their existing customers. The

Bureau reserves the right to conduct due diligence on a company’s assertions about meeting the criteria stated in this notice. Your response to this FRN and inclusion in this public list are completely voluntary, and your choice to do so, or refrain from doing so, is not connected to supervisory activity by the Bureau.

If your company is not a credit card issuer, but offers existing consumer customers free access to a credit score, fits the criteria outlined below, and would like to be included in a list for companies in other markets, you may contact us as well. Depending on the feedback received, the Bureau may decide to expand the scope of the initial list of companies offering free credit scores beyond credit card issuers to companies in some other markets, include such companies in a future separate list, or decide not to publish a list of companies in other markets offering this service.

To be considered for this potential list, you must meet the following criteria:

- Offer or provide a consumer financial product or service;
- Offer your existing customers<sup>4</sup> (at least some, but not necessarily all) the ability to obtain free of charge a credit score<sup>5</sup> which either your company, or other lenders use, for account origination, portfolio management, or for other business purposes.
- Offer this access to a credit score on a continuous basis, as opposed to on a time-limited or promotional basis, and periodically update the score.

You may include other information you think is relevant for consumers reading the public list to understand whether the service applies to them. Depending on the information received, the Bureau may decide to include, or not to include, some or all of this information in the list.

By responding to this **Federal Register** Notice (FRN) you are stating that you meet the criteria and are consenting to include the name of your company in a public list of companies offering free access to credit scores to their existing customers. The Bureau reserves the right to conduct due diligence on a company’s assertions about meeting the criteria stated in this notice. Your response to this FRN and inclusion in this public list are completely voluntary, and your choice

to do so, or refrain from doing so, is not connected to supervisory activity by the Bureau.

We emphasize that these lists will be created to further inform the public about where to find a credit score, and will not be an endorsement of the financial institutions, credit card issuers, or any other company mentioned in any document the Bureau publishes.

Thank you for your contribution to improve consumer financial awareness.

Dated: September 27, 2016.

**Richard Cordray**,  
Director, Bureau of Consumer Financial Protection.

[FR Doc. 2016–24014 Filed 10–4–16; 8:45 am]

BILLING CODE 4810-AM-P

## CONSUMER PRODUCT SAFETY COMMISSION

[CPSC Docket No. 16–C0005]

### Best Buy Co., Inc., Provisional Acceptance of a Settlement Agreement and Order

**AGENCY:** Consumer Product Safety Commission.

**ACTION:** Notice.

**SUMMARY:** It is the policy of the Commission to publish settlements which it provisionally accepts under the Consumer Product Safety Act in the **Federal Register** in accordance with the terms of the Consumer Product Safety Commission’s regulations. Published below is a provisionally-accepted Settlement Agreement with Best Buy Co., Inc., containing a civil penalty in the amount of 3.8 million dollars (\$3,800,000) within thirty (30) days of service of the Commission’s final Order accepting the Settlement Agreement.

**DATES:** Any interested person may ask the Commission not to accept this agreement or otherwise comment on its contents by filing a written request with the Office of the Secretary by October 20, 2016.

**ADDRESSES:** Persons wishing to comment on this Settlement Agreement should send written comments to the Comment 16–C0005 Office of the Secretary, Consumer Product Safety Commission, 4330 East-West Highway, Room 820, Bethesda, Maryland 20814–4408.

**FOR FURTHER INFORMATION CONTACT:** Laura Thomson, Trial Attorney, Division of Compliance, Office of the General Counsel, Consumer Product Safety Commission, 4330 East-West Highway, Bethesda, Maryland 20814–4408; telephone (301) 504–7263.

<sup>1</sup>“Credit card issuer” refers to any entity to which a consumer is legally obligated, or would be legally obligated, under the terms of a credit card agreement. Alternatively, you can also be included in this list, if you are a bank or a credit union and you contract with a third party to issue credit cards on your behalf and under your brand name.

<sup>2</sup>“Customers” refers to individuals, not corporations or small businesses.

<sup>3</sup>By credit score we refer to a score that is empirically derived, demonstrably and statistically sound, and based on current data from a consumer reporting agency to predict the likelihood of certain credit behavior for the applicant.

<sup>4</sup>“Customers” refers to individuals, not corporations or small businesses.

<sup>5</sup>By credit score we refer to a score that is empirically derived, demonstrably and statistically sound, and based on current data from a consumer reporting agency to predict the likelihood of certain credit behavior for the applicant.