

websites, intranets, and Web applications used on customer websites. Offering web content management (WCM) systems to simplify the publication of web content and updates to websites and mobile devices, subject to the following conditions:

- a. Maintain business recovery plan ensuring uninterrupted operations.
- b. Maintain bond/liability insurance appropriate for activity.
- c. Adhere to AICPA audit standards for reporting on controls at a service organization.
- d. Annually provide OCCU copy of bond/liability insurance, business contingency plans & test results.

2. Web Authentication & Security Monitoring: Web security and monitoring services such as authentication and encryption of passwords and other similar techniques for secure member login to intranets, extranets, and private websites; host based intrusion protection and detection; log monitoring; hacker-safe monitoring programs; and configuration and daily administration web security and other similar monitoring services, subject to the following conditions:

- a. Comply with the Security Program Requirements—Part 748 of the NCUA Rules and Regulations.
- b. Comply with NCUA and FFIEC Guidance for Authentication in an internet Banking Environment as applicable.
- c. Maintain bond/liability insurance appropriate for activity.
- d. Adhere to AICPA audit standards for reporting on controls at a service organization.

e. Annually provide OCCU copy of bond/liability insurance, business contingency plans & test results.

3. Software Systems Development/ Application Programming Interface (API) Development: Designing, coding, testing and updating custom software system data programs and other code (e.g., scripts). Application Programming Interface (API) development includes developing, testing, and updating custom applications which interface with other existing systems and applications such as core processing systems, subject to the following conditions:

- a. Comply with the Security Program Requirements—Part 748 of the NCUA Rules and Regulations.
- b. Conduct independent code review for custom software systems and applications.
- c. Adhere to audit standards for third-party service providers.
- d. Maintain source code for custom developed software systems in escrow or in similar arrangement.

4. Secure Collaboration Services: Programs, systems, or sites for establishing secure communication channels for private document storage and distribution, and dissemination of confidential or sensitive information for the purpose of collaboration between authorized parties, provided that the corporate CUSO complies with the Security Program Requirements—Part 748 of the NCUA Rules and Regulations.

5. Information Technology (IT) Consulting and Management Services: Consulting and management services for IT infrastructure design and architecture, system security, administration, support, resource management and monitoring. Services include offering Software as a Service (SaaS), Infrastructure as a Service (IaaS), Platform as a Service (PaaS), and planning and management, and the provisioning of hardware and software for business continuity planning to include online data backup and recovery services, subject to the following conditions:

a. Comply with the Security Program Requirements—Part 748 and Records Preservation Program and Records Retention Appendix—Part 749 of the NCUA Rules and Regulations.

b. Maintain bond/liability insurance appropriate for activity.

c. Annually provide OCCU copy of bond/liability insurance, vendor due diligence reports, security program, business contingency plans & test results.

A corporate credit union may engage in the following investment/ALM services:

1. Asset Liability Management (ALM) Consulting, Advisory, and Reporting Services: Consulting, advisory, and reporting services for balance sheet and interest rate risk management. This includes ALM interest rate risk modeling, measurement, and reporting; ALM model validation services; consulting services for ALM policy development, core deposit studies, lending pool analysis and valuations, and other similar services.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

12 CFR Part 1006

[Docket No. CFPB-2020-0010]

RIN 3170-AA41

Debt Collection Practices (Regulation F); Extension of Comment Period

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Supplemental notice of proposed rulemaking; extension of comment period.

SUMMARY: On March 3, 2020, the Bureau of Consumer Financial Protection (Bureau) published in the **Federal Register** a Supplemental Notice of Proposed Rulemaking (SNPRM) requesting comment on the Bureau's proposal to amend Regulation F, which implements the Fair Debt Collection Practices Act (FDCPA), to require debt collectors to make certain disclosures when collecting time-barred debts. The SNPRM provided a 60-day comment period that was set to close on May 4, 2020. To allow interested persons more time to consider and submit their comments, the Bureau has determined that an extension of the comment period until June 5, 2020, is appropriate.

DATES: The comment period for the debt collection SNPRM published March 3, 2020, at 85 FR 12672, is extended. Responses to the SNPRM must now be received on or before June 5, 2020.

ADDRESSES: You may submit comments, identified by Docket No. CFPB-2020-0010 or RIN 3170-AA41, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* 2020-NPRM-DebtCollection@cfpb.gov. Include Docket No. CFPB-2020-0010 or RIN 3170-AA41 in the subject line of the email.

• *Mail/Hand Delivery/Courier:* Comment Intake, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

Instructions: The Bureau encourages the early submission of comments. All submissions should include the agency name and docket number or Regulatory Information Number (RIN) for this rulemaking. 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 1700

G Street NW, Washington, DC 20552, on official business days between the hours of 10:00 a.m. and 5:00 p.m. Eastern Time. You can make an appointment to inspect the documents by telephoning 202-435-9169.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary or sensitive personal information, such as account numbers, Social Security numbers, or names of other individuals, should not be included. Comments will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT: Seth Caffrey or Kristin McPartland, Senior Counsels, Office of Regulations, at 202-435-7700. If you require this document in an alternative electronic format, please contact CFPB_accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: On February 21, 2020, the Bureau issued an SNPRM proposing to amend Regulation F, 12 CFR part 1006, to prescribe Federal rules governing the activities of debt collectors, as that term is defined in the FDCPA. The SNPRM was published in the Federal Register on March 3, 2020.¹ The SNPRM proposed to require debt collectors to make certain disclosures when collecting time-barred debts.

The SNPRM provided a 60-day public comment period that was set to close on May 4, 2020. Given the challenges posed by the COVID-19 (coronavirus infection) pandemic, we have received requests from stakeholders to give interested parties more time to conduct outreach to relevant constituencies and to properly address the many questions presented in the SNPRM. The Bureau believes that an extension of the SNPRM comment period to June 5, 2020, is appropriate. This extension should allow interested parties more time to prepare responses to the SNPRM without delaying the rulemaking. The SNPRM comment period will now close on June 5, 2020.

Kathleen L. Kraninger,

Director, Bureau of Consumer Financial Protection.

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DEPARTMENT OF COMMERCE

Bureau of Industry and Security

15 CFR Part 744

[Docket No. 200324-0087]

RIN 0694-ZA02

Request for Comments on Future Extensions of Temporary General License (TGL)

AGENCY: Bureau of Industry and Security, Commerce.

ACTION: Notification of inquiry; reopening comment period.

SUMMARY: The Bureau of Industry and Security (BIS) issued a notification of inquiry requesting comments on future extensions of a temporary general license under the Export Administration Regulations (EAR), published in the **Federal Register** on March 12, 2020 with the comment period starting on the date of display on the public inspection list on March 10, 2020 and closing on March 25, 2020. This notification reopens the comment period through April 22, 2020. Comments submitted anytime between March 10, 2020 and April 22, 2020 will be accepted and considered.

DATES: The comment period for the document published on March 12, 2020 (85 FR 14428), is reopened. Submit comments on or before April 22, 2020.

ADDRESSES: You may submit comments, identified by docket number BIS 2020-0001 or RIN 0694-ZA02, through the *Federal eRulemaking Portal*: <http://www.regulations.gov>. Follow the instructions for submitting comments.

All filers using the portal should use the name of the person or entity submitting comments as the name of their files, in accordance with the instructions below. Anyone submitting business confidential information should clearly identify the business confidential portion at the time of submission, file a statement justifying nondisclosure and referencing the specific legal authority claimed, and provide a non-confidential version of the submission.

For comments submitted electronically containing business confidential information, the file name of the business confidential version should begin with the characters "BC." Any page containing business confidential information must be clearly marked "BUSINESS CONFIDENTIAL" on the top of that page. The corresponding non-confidential version of those comments must be clearly marked "PUBLIC." The file name of the

non-confidential version should begin with the character "P." The "BC" and "P" should be followed by the name of the person or entity submitting the comments or rebuttal comments. All filers should name their files using the name of the person or entity submitting the comments. Any submissions with file names that do not begin with a "BC" or "P" will be assumed to be public and will be made publicly available through <http://www.regulations.gov>.

FOR FURTHER INFORMATION CONTACT:

Director, Regulatory Policy Division, Bureau of Industry and Security, Department of Commerce, by phone at (202) 482-2440 or email at rpd2@bis.doc.gov.

SUPPLEMENTARY INFORMATION:

Background

This notification reopens the public comment period established in the **Federal Register** issue of March 12, 2020 (FR 2020-05194 Filed 3-10-20; 4:15 p.m.) that closed on March 25, 2020. In that notification, BIS requested comments from the public related to future extensions of the temporary general license (TGL) to Huawei Technologies and 114 of its non-US affiliates on the Entity List. BIS is seeking public comments on the impact on companies, organizations, individuals, and other impacted entities in five areas, each described in the March 12 notification. As published on May 22, 2019 (84 FR 23468), extended and amended through a final rule published on August 21, 2019 (84 FR 43487), and as currently extended through a final rule published on March 12, 2020 (85 FR 14416), Commerce has authorized the temporary general license (TGL) to Huawei Technologies and 114 of its non-US affiliates on the Entity List through May 15, 2020.

As was stated in the notification, BIS is requesting these comments to assist the U.S. Government in evaluating whether the temporary general license should continue to be extended, to evaluate whether any other changes may be warranted to the temporary general license, and to identify any alternative authorization or other regulatory provisions that may more effectively address what is being authorized under the temporary general license.

Instructions for the submission of comments, including comments that contain business confidential information, are found in the **ADDRESSES** section of this notification.

¹ 85 FR 12672 (Mar. 3, 2020).