

Proposed Policy Statement and the June 2012 Proposed Policy Statement, respectively. These comments ranged from the very general, such as the Bureau's authority to disclose consumer complaint data of any kind and the impact the database would have on consumers and covered persons, to the more specific, such as the impact of specific proposed data fields (e.g., company disposition) and the inclusion of other data fields (e.g., narratives). In both Policy Statements, the Bureau affirmed its openness to the inclusion of additional data fields and its willingness to work with external stakeholders to address the value of adding such fields. Consistent with this commitment, and in response to comments urging the disclosure of narratives, the Bureau is today proposing the inclusion of narratives in the Consumer Complaint Database.

Broadly, the Bureau seeks comments that are related to the proposed extension of the policies to include complaint narratives. With that scope, the Bureau is specifically seeking public comment on:

- **Consumer Consent to Disclose Narratives**—The Bureau is currently in the process of conducting research and user testing to inform design decisions regarding the need for any additional information to help inform consumer consent, the precise language to most effectively communicate with the consumer, at what point in the complaint process (at complaint submission or later in the complaint handling process) and where on the Bureau Web site the information in support of the opt-in consent should be displayed.

- **Company Response**—The Company Portal will include a data field into which companies have the option to provide narrative text that would appear next to a consumer's narrative in the Consumer Complaint Database. The Bureau is seeking comment on whether this public-facing response should be distinct and in addition to the response companies send directly to the consumer.

- **Personal Information Scrubbing Standard and Methodology**—In Section II.D, above, the Bureau detailed the standard and methodology it intends to utilize to scrub personal information from the narratives. The Bureau is seeking comment on both the standard and methodology, including suggestions of appropriate analogues to the HIPAA identifiers in the consumer financial domain, and any other identifiers which could reasonably be used to identify individuals. Specific to ZIP codes, at this time the Bureau has not yet

determined whether to continue publishing 5-digit ZIP codes in the Consumer Complaint Database alongside redacted narratives. The Bureau seeks comment on whether ZIP codes should be redacted consistent with the HIPAA standard and if so, the number of digits to provide, e.g., five or three, and any relevant population thresholds under which to limit ZIP code disclosure, e.g., less than 20,000 or 10,000 individuals in a given ZIP code. The Bureau believes that it has sufficiently addressed comments concerning the Consumer Complaint Database generally, as well as comments regarding the current data fields, in the June 2012 Policy Statement and the March 2013 Policy Statement.

#### IV. Procedural Requirements

The CFPB concludes that Proposed Policy Statement constitutes an agency statement of general policy exempt from notice and public comment pursuant to 5 U.S.C. 553(b).

Notwithstanding this conclusion, the CFPB invites public comment on this proposed Policy Statement.

Because no notice of proposed rulemaking is required, the provisions of the Regulatory Flexibility Act (5 U.S.C. Chapter 6) do not apply.

Dated: July 14, 2014.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

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#### DEPARTMENT OF DEFENSE

##### Office of the Secretary

[Docket ID DoD-2013-OS-0128]

##### Proposed Collection; Comment Request

**AGENCY:** Defense Finance and Accounting Service, DoD.

**ACTION:** Notice.

**SUMMARY:** In compliance with the Paperwork Reduction Act of 1995, the Defense Finance and Accounting Service (DFAS) announces a proposed public information collection and seeks public comment on the provisions thereof. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed information collection; (c) ways to

enhance the quality, utility and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

**DATES:** Consideration will be given to all comments received by September 22, 2014.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

- **Federal eRulemaking Portal:** <http://www.regulations.gov>. Follow the instructions for submitting comments.

- **Mail:** Federal Docket Management System Office, 4800 Mark Center Drive, East Tower, Suite 02G09, Alexandria, VA 22350-3100.

**Instructions:** All submissions received must include the agency name, docket number and title for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the Internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** To request more information on this proposed information collection or to obtain a copy of the proposal and associated collection instruments, please write to the Defense Finance and Accounting Services—Indianapolis, DFAS-ZPR. ATTN: La Zaleus D. Leach, 8899 E. 56th St., Indianapolis, IN 46249, [Lazaleus.Leach@DFAS.MIL](mailto:Lazaleus.Leach@DFAS.MIL), 317-212-6032.

##### SUPPLEMENTARY INFORMATION:

**Title, Associated Form, and OMB Number:** Request for Information Regarding Deceased Debtor, DD Form 2840, OMB Number 0730-0015.

**Needs and Uses:** This form is used to obtain information on deceased debtors from probate courts. Probate courts review their records to see if an estate was established. They provide the name and address of the executor or lawyer handling the estate. From the information obtained, DFAS submits a claim against the estate for the amount due the United States.

**Affected Public:** Clerks of Probate Courts.

**Annual Burden Hours:** 167 hours.

**Number of Respondents:** 2,000.

**Responses per Respondent:** 1.

**Average Burden per Response:** 5 minutes.

**Frequency:** On occasion when DFAS is notified a debtor is deceased.

DFAS maintains updated debt accounts and initiates debt collection action for separated military members, out-of-service civilian employees, and other individuals not on an active federal government payroll system. When notice is received that an individual debtor is deceased, an effort is made to ascertain whether the decedent left an estate by contacting clerks of probate courts. If it's determined that an estate was established, attempts are made to collect the debt from the estate. If no estate appears to have been established, the debt is written off as uncollectible.

Dated: July 18, 2014.

**Aaron Siegel,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

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## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID DoD-2014-OS-0113]

#### Proposed Collection; Comment Request

**AGENCY:** Defense Logistics Agency, DoD.  
**ACTION:** Notice.

**SUMMARY:** In compliance with the Paperwork Reduction Act of 1995, the Defense Logistics Agency announces a proposed public information collection and seeks public comment on the provisions thereof. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed information collection; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

**DATES:** Consideration will be given to all comments received by September 22, 2014.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- Mail: Federal Docket Management System Office, 4800 Mark Center Drive,

2nd Floor, East Tower, Suite 02G09, Alexandria, VA 22350-3100.

**Instructions:** All submissions received must include the agency name, docket number and title for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the Internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** To request more information on this proposed information collection or to obtain a copy of the proposal and associated collection instruments, please write to the Attn: David Henry, DTS-PMO Suite 09F09-02, 4800 Mark Center Drive, Alexandria, VA 22350.

#### SUPPLEMENTARY INFORMATION:

*Title; Associated Form; and OMB Number:* Defense Travel System Web Portal; OMB Control Number 0704-XXXX.

*Needs and Uses:* DTS (Defense Travel System) is a paperless system that provides DoD authorized users/travelers with automated travel planning and reimbursement capabilities. There are 2 groups of public travelers associated with DoD that DTS collects privacy information in order to book travel through the system.

1. Family members of DoD employees (Military and Civilian)
2. Invitational traveler. Persons invited by DoD who are not federal employees, contractors or foreign military personnel.

The following information is collected from family members of DoD Employees (Military and Civilian):

- Family members first, middle and last name
- Family members relationship to the sponsor
- Family members passport number and expiration date
- Family members date of birth

The following information is collected from DoD Invitational Traveler.

- Invitational traveler's first name, middle initial and last name
- Invitational traveler's gender
- Invitational traveler's Social Security Number or Tax Identification Number (foreign national only)
- Invitational traveler's address

The system used to collect the data contains Privacy Act Statements as required by 5 U.S.C. 522a(e)(3). Only authorized personnel with "need to know" can access an individual's PII information.

*Affected Public:* Family members of DoD military and civilian employees

and eligible persons invited by DoD who are not federal employees, contractors or foreign military personnel.

*Annual Burden Hours:* 734,597 hours.  
*Number of Respondents:* 4,407,584.  
*Responses per Respondent:* 1.  
*Average Burden per Response:* 10 minutes.

*Frequency:* As needed.

The Defense Travel System (DTS) is a fully integrated, automated, end-to-end travel management system that enables DoD travelers to create authorizations and reservations, receive approvals, generate travel vouchers, and receive a split disbursement between their bank account and the Government Travel Charge Card. The traveler can access DTS via a single web portal available 24 hours a day, seven days a week. Only DoD military and civilian employees are issued DTS user account. Dependent family members travel arrangements are booked under the sponsorship of DTS user account holder. Invitational travelers are booked under the sponsorship of the requesting DoD organization or agency. Only necessary privacy information specified above are collected in order to complete travel booking through DTS.

Dated: July 18, 2014.

**Aaron Siegel,**

*Alternate OSD Federal Register, Liaison Officer, Department of Defense.*

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## DEPARTMENT OF DEFENSE

[Docket ID: DoD-2013-OS-0161]

#### Proposed Collection; Comment Request

**AGENCY:** Defense Finance and Accounting Service (DFAS), DoD.

**ACTION:** Notice.

**SUMMARY:** In compliance with the *Paperwork Reduction Act of 1995*, the Defense Finance and Accounting Service (DFAS) announces a proposed public information collection and seeks public comment on the provisions thereof. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed information collection; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the