

marketplace. In addition, upon assuming the chairmanship of the FFIEC earlier this year, the Bureau's Director identified as a priority the issue of data transfer from financial institutions to regulators, and is working with the other FFIEC agencies to identify opportunities for improvement and burden reduction.

To guide its efforts to facilitate innovation, the Bureau seeks to strengthen its open collaboration with stakeholders in order to work together in developing solutions to shared problems. It looks to foster an approach that inquires how technology might reshape compliance, speed effective interaction between regulators and financial institutions, and decrease cost and administrative burden.

### Tech Sprints

The Bureau is exploring Tech Sprints as a model for collaborative innovation. Used successfully by the Financial Conduct Authority (FCA) in the United Kingdom, Tech Sprints gather regulators, technologists, financial institutions, and subject matter experts from key stakeholders for several days to work together to develop innovative solutions to clearly-identified challenges. Small teams include participants from both the regulator and a diversity of entities to ensure the inclusion of regulatory, industry, and technology perspectives. The regulator assigns a specific regulatory compliance or market problem to each team and challenges the teams to solve or mitigate the problem using modern technologies and approaches. The teams then work for several days to produce actionable ideas, write computer code, and present their solutions. On the final day, each team presents to an independent panel of judges that selects winners. The most promising ideas can then be further developed either in collaboration with the regulator or by external parties. The FCA has organized seven Tech Sprints since 2016 and has started a pilot project on digital regulatory reporting built on ideas developed in a Tech Sprint.

In the United States, Tech Sprints have been used in a variety of ways, including by the U.S. Census Bureau (Census Bureau) and the U.S. Department of Health and Human Services (HHS). At the Census Bureau, The Opportunity Project (TOP) matched tech companies, universities, government and communities together to translate U.S. government open data into useful digital products over the course of a 12-week sprint. At the end of the sprint, products launched and often moved on to full development as

tools for the public. HHS, along with Presidential Innovation Fellows, organized health Tech Sprints known as TOP Health focused on healthcare-related challenges that used artificial intelligence (AI) and machine learning techniques with Federal data.

### Call for Ideas

The Bureau seeks ideas on how it can use Tech Sprints to advance regulatory innovation and compliance. Specifically, the Bureau is interested in using Tech Sprints:

- To leverage cloud solutions, machine automated compliance checks that allow for independent validation by regulators, and other developments that may reduce or modify the need for regulated entities to transfer data to the Bureau.
- To continue to innovate HMDA data submission, processing, and publication to help ease burden, increase flexibility, and resolve compliance challenges, while satisfying all legal requirements.

- To identify new technologies and approaches that can be used by the Bureau to provide more cost-effective oversight of supervised entities, effective evaluation of compliance and risk, and closer interface with financial industry systems and technology that may include the use, for example, of analytical tools in the review of mortgage origination data.

- To explore other technological approaches to robust and secure data access or exchange between regulated entities and the Bureau.

- To reduce unwarranted regulatory compliance burdens.

The information provided will help the Bureau identify how stakeholders can work together to create a regulatory environment (1) which allows innovation to flourish, is flexible, efficient and effective; (2) where new and/or emerging risks can be identified and managed effectively; and (3) where consumers have the appropriate level of protection and suitable access to the benefits of technological advancement. The Bureau is seeking to collaborate with stakeholders in developing solutions to regulatory compliance challenges, and is not seeking to endorse a particular product or service.

In particular, the Bureau asks commenters to respond to the following questions:

- What regulatory compliance issues, problems, procedures, or requirements could benefit from innovation through a Bureau Tech Sprint?
- What financial technology or other advances hold the most promise for

helping modernize regulatory compliance?

- What other suggestions do you have for how the Bureau could plan, organize, and conduct a Tech Sprint, including its participants, duration, and location?

- Other than organizing Tech Sprints, what else might the Bureau do to encourage innovation in financial products and services? For example, could advances be encouraged by changes to certain Bureau rules or policies?

- Are there any concerns that might discourage participation in Tech Sprints that the Bureau could address?

**Authority:** 12 U.S.C. 5511(c).

Dated: September 12, 2019.

**Kathleen L. Kraninger,**

*Director, Bureau of Consumer Financial Protection.*

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## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID: DoD-2019-HA-0066]

### Submission for OMB Review; Comment Request

**AGENCY:** Office of the Assistant Secretary of Defense for Health Affairs, DoD.

**ACTION:** 30-day information collection notice.

**SUMMARY:** The Department of Defense has submitted to OMB for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

**DATES:** Consideration will be given to all comments received by October 18, 2019.

**ADDRESSES:** Comments and recommendations on the proposed information collection should be emailed to Mr. Josh Brammer, DoD Desk Officer, at [oira\\_submission@omb.eop.gov](mailto:oira_submission@omb.eop.gov). Please identify the proposed information collection by DoD Desk Officer, Docket ID number, and title of the information collection.

**FOR FURTHER INFORMATION CONTACT:** Angela James, 571-372-7574, or [whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil](mailto:whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil).

### SUPPLEMENTARY INFORMATION:

*Title; Associated Form; and OMB Number:* Assessment of Real Warriors Campaign's Impact on Negative Perceptions About Mental Health Conditions and Treatment and Awareness of Resources; OMB Control Number 0720-XXXX.

*Type of Request:* New.  
*Number of Respondents:* 2,772.  
*Responses per Respondent:* 3.  
*Annual Responses:* 8,316.  
*Average Burden per Response:* 6.33 minutes.

*Annual Burden Hours:* 877.338.

*Needs and Uses:* The information collection requirement is necessary to conduct an online study testing the potential for influence of the Real Warriors Campaign—a Department of Defense (DoD) mental health public awareness campaign—on participants of an online panel. Military service members, veterans, and friends and family members of service members and veterans will be recruited from the panel. They will complete online surveys and view mental health public awareness campaign materials (e.g., public service announcements websites). The purpose of this research is to evaluate how exposure to this federally-funded mental health public awareness campaign changes key outcomes related to mental health and health care, such as mental health awareness (e.g., knowing how to recognize and support someone with a mental health problem), perceptions and beliefs about stigma and other barriers to care (e.g., social distance, concerns about career impacts), attitudes towards seeking professional help, intentions to seek treatment if needed, and intentions to conceal a mental health problem. DoD will use the findings from these analyses to improve the Real Warriors campaign. Additionally, the findings from the study will be shared through publicly available communications.

*Affected Public:* Individuals or households.

*Frequency:* As required.

*Respondent's Obligation:* Voluntary.

*OMB Desk Officer:* Mr. Josh Brammer.

You may also submit comments and recommendations, identified by Docket ID number and title, by the following method:

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

*Instructions:* All submissions received must include the agency name, Docket ID 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.

*DOD Clearance Officer:* Ms. Angela James.

Requests for copies of the information collection proposal should be sent to Ms. James at [whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil](mailto:whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil).

Dated: September 12, 2019.

**Aaron T. Siegel,**

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

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## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID DoD-2019-OS-0106]

#### Privacy Act of 1974; System of Records

**AGENCY:** Office of the Secretary, DoD.

**ACTION:** Notice of a modified System of Records.

**SUMMARY:** The Office of the Secretary of Defense (OSD) is modifying four systems of records: DMDC 11 DoD, Investigative Records Repository; DMDC 12 DoD, Joint Personnel Adjudication System; DMDC 13 DoD, Defense Central Index of Investigations, and DMDC 24 DoD, Defense Information System for Security, by amending the address listed within the Record Access Procedures and Notification Procedures sections of the aforementioned Systems of Records Notices (SORNs). Additionally, the OSD is updating the System Location address for one of the SORNs, DMDC 11 DoD. All four SORNs were reformatted in accordance with Appendix III of Office of Management and Budget Memorandum Circular No. A-108, "Federal Agency Responsibilities for Review, Reporting, and Publication under the Privacy Act," December 23, 2016.

**DATES:** These modifications are applicable on September 18, 2019.

**FOR FURTHER INFORMATION CONTACT:** Ms. Luz D. Ortiz, Chief, Records, Privacy and Declassification Division (RPDD), 1155 Defense Pentagon, Washington, DC 20311-1155, or by phone at (571) 372-0478.

**SUPPLEMENTARY INFORMATION:** The Defense Manpower Data Center (DMDC) Privacy Office responsible for these systems of records was relocated from Boyers, Pennsylvania to Fort Knox, Kentucky. The address change to the Record Access and Notification Procedures sections of the SORNs will enable individuals to determine if information about themselves is contained in the system and to request access to their records in a timely manner. The System Location address

for DMDC 11 DoD was also changed to the Fort Knox address.

DMDC 11 DoD, titled "Investigative Records Repository," is an automated data system used to securely store, and disseminate Personnel Security Investigations to other Government agencies with investigative or adjudicative authority. To ensure the acceptance or retention of persons with access to classified DoD information, installations or facilities, or granting individuals, including those employed in defense industry, access to classified DoD information, installation, or facility is clearly consistent with national security.

DMDC 12 DoD, titled "Joint Personnel Adjudication System (JPAS)," is a DoD enterprise automated system for personnel security, providing a common, comprehensive medium to record, document, and identify personnel security actions within the Department including submitting adverse information, verification of clearance status (to include grants of interim clearances), requesting investigations, and supporting continuous evaluation activities.

DMDC 13 DoD, titled "Defense Central Index of Investigations (DCII)," is a central database of DoD conducted or sponsored investigations used by DoD law enforcement activities, personnel security adjudicators, and in continuous evaluation of individuals. Also, the system aggregates the results of National Agency Check (NAC) information prior to February 2005 (NAC information after this period is maintained by the Office of Personnel Management as well as other Federal investigative agencies). Records document investigations on file with DoD agencies and the United States Coast Guard. Also, the database provides data query, data management and reporting capabilities on data pertaining to the existence and physical location of criminal and personnel security investigative files.

DMDC 24 DoD, titled "Defense Information System for Security (DISS)," is a DoD enterprise information system for personnel security, providing a common, comprehensive medium to request, record, document, and identify personnel security actions within the Department including: Determinations of eligibility and access to classified information, national security, suitability and/or fitness for employment, and Homeland Security Presidential Directive 12 determination for personal identity verification to gain access to government facilities and systems, submitting adverse information, verification of investigation