

marine mammals specimens for scientific research.

**DATES:** Written, telefaxed, or email comments must be received on or before October 18, 2019.

**ADDRESSES:** The application and related documents are available for review by selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species (APPS) home page, <https://apps.nmfs.noaa.gov>, and then selecting File No. 23092 from the list of available applications.

These documents are also available upon written request or by appointment in the Permits and Conservation Division, Office of Protected Resources, NMFS, 1315 East-West Highway, Room 13705, Silver Spring, MD 20910; phone (301) 427-8401; fax (301) 713-0376.

Written comments on this application should be submitted to the Chief, Permits and Conservation Division, at the address listed above. Comments may also be submitted by facsimile to (301) 713-0376, or by email to [NMFS.Pr1Comments@noaa.gov](mailto:NMFS.Pr1Comments@noaa.gov). Please include the File No. in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request to the Chief, Permits and Conservation Division at the address listed above. The request should set forth the specific reasons why a hearing on this application would be appropriate.

**FOR FURTHER INFORMATION CONTACT:** Jennifer Skidmore or Shasta McClenahan, (301) 427-8401.

**SUPPLEMENTARY INFORMATION:** The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222-226), and the Fur Seal Act of 1966, as amended (16 U.S.C. 1151 *et seq.*).

The applicant requests a permit to receive, import, and export samples of marine mammal parts collected legally from any species of cetaceans and pinnipeds, except the walrus, for scientific research. The proposed research is intended to maximize the biological information gained from each sample and is expected to result in an improved understanding of the taxonomy, genetic diversity, population structure, abundance, and individual movement of marine mammals. The

anticipated U.S. and foreign sources of samples include the following: Animals in captivity (samples taken during routine husbandry procedures or under separate authorization); animals in foreign countries stranded alive or dead or that died during rehabilitation; animals killed during legal subsistence hunting; animals killed incidental to legal commercial fishing operations; and samples from other authorized persons or collections. The total number of samples that will be received, imported, or exported will not exceed 5,000 individual cetaceans and 5,000 individual pinnipeds, annually. The requested period of the permit is five years.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement.

Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: September 13, 2019.

**Julia Marie Harrison,**

*Chief, Permits and Conservation Division, Office of Protected Resources, National Marine Fisheries Service.*

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**BILLING CODE 3510-22-P**

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## COMMODITY FUTURES TRADING COMMISSION

### Technology Advisory Committee

**AGENCY:** Commodity Futures Trading Commission.

**ACTION:** Notice of meeting.

**SUMMARY:** The Commodity Futures Trading Commission (CFTC) announces that on October 3, 2019, from 10:00 a.m. to 3:30 p.m., the Technology Advisory Committee (TAC) will hold a public meeting in the Conference Center at the Commodity Futures Trading Commission's headquarters in Washington, DC. At this meeting, the TAC will hear presentations and actionable recommendations from the TAC subcommittees on Automated and Modern Trading Markets, Distributed Ledger Technology and Market Infrastructure, Virtual Currencies, and Cyber Security.

**DATES:** The meeting will be held on October 3, 2019, from 10:00 a.m. to 3:30

p.m. Members of the public who wish to submit written statements in connection with the meeting should submit them by October 10, 2019.

**ADDRESSES:** The meeting will take place in the Conference Center at the CFTC's headquarters, Three Lafayette Centre, 1155 21st Street NW, Washington, DC 20581. You may submit public comments, identified by "Technology Advisory Committee," by any of the following methods:

- **CFTC Website:** <http://comments.cftc.gov>. Follow the instructions for submitting comments through the Comments Online process on the website.

- **Mail:** Christopher Kirkpatrick, Secretary of the Commission, Commodity Futures Trading Commission, Three Lafayette Center, 1155 21st Street NW, Washington, DC 20581.

- **Hand Delivery/Courier:** Same as Mail, above.

Any statements submitted in connection with the committee meeting will be made available to the public, including publication on the CFTC website, <http://www.cftc.gov>.

**FOR FURTHER INFORMATION CONTACT:** Meghan Tente, TAC Designated Federal Officer, Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW, Washington, DC 20581; (202) 418-5785.

**SUPPLEMENTARY INFORMATION:** The meeting will be open to the public with seating on a first-come, first-served basis. Members of the public may also listen to the meeting by telephone by calling a domestic toll-free telephone or international toll or toll-free number to connect to a live, listen-only audio feed. Call-in participants should be prepared to provide their first name, last name, and affiliation.

- **Domestic Toll Free:** 1-877-951-7311.

- **International Toll and Toll Free:** Will be posted on the CFTC's website, <http://www.cftc.gov>, on the page for the meeting, under Related Links.

- **Pass Code/Pin Code:** 3637010.

The meeting agenda may change to accommodate other TAC priorities. For agenda updates, please visit the TAC committee website at: [https://www.cftc.gov/About/CFTCCommittees/TechnologyAdvisory/tac\\_meetings.html](https://www.cftc.gov/About/CFTCCommittees/TechnologyAdvisory/tac_meetings.html).

After the meeting, a transcript of the meeting will be published through a link on the CFTC's website at: <http://www.cftc.gov>. All written submissions provided to the CFTC in any form will also be published on the CFTC's website. Persons requiring special accommodations to attend the meeting

because of a disability should notify the contact person above.

(Authority: 5 U.S.C. app. 2 section 10(a)(2)).

Dated: September 13, 2019.

**Robert Sidman,**

*Deputy Secretary of the Commission.*

[FR Doc. 2019-20177 Filed 9-17-19; 8:45 am]

**BILLING CODE 6351-01-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2019-0048]

### **Request for Information Regarding Tech Sprints**

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

**ACTION:** Notice and request for information.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) seeks comments and information to identify opportunities to utilize Tech Sprints as a means to encourage regulatory innovation and collaborate with stakeholders in developing viable solutions to regulatory compliance challenges.

**DATES:** Comments must be received by November 8, 2019.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB-2019-0048, by any of the following methods:

- **Electronic:** Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- **Email:** [2019-RFI-TechSprints@cfpb.gov](mailto:2019-RFI-TechSprints@cfpb.gov). Include Docket No. CFPB-2019-0048 in the subject line of the message.
- **Mail:** Comment Intake, Office of the Executive Secretary, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

**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 1700 G St. NW, Washington, DC 20552, 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 202-435-9169.

All submissions in response to this request for information, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries and submission process questions, please call Tim Lambert at (202) 435-7523. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Bureau has a statutory responsibility to regularly identify and address outdated, unnecessary or unduly burdensome regulations in order to reduce unwarranted regulatory burdens. 12 U.S.C. 5511(b)(3). Technology plays an increasingly critical role in financial regulatory compliance. For financial institutions, technology is used to assess and address compliance risk. Government regulators use technology to help evaluate market risks and effectively deploy compliance and enforcement resources. Interactions between regulators and financial institutions are facilitated by technology in areas such as regulatory reporting, and improvements in supervision technology can help to modernize the examination process. Finally, the evolution of technologies used in credit markets, while potentially increasing access to responsible credit, challenge financial institutions and regulators to properly identify and control risk.

In all these areas, regulators are exploring how they can effectively engage with financial technology to help keep up with the rapidly accelerating pace of innovation. The integration of technology and regulatory compliance has the potential to harness technological advances to reduce burden, improve results, and create greater efficiencies across financial markets that can ultimately reduce consumer costs. The expertise of vendors, regulated entities, academia, and community groups can help regulators understand the benefits and risks of such technology.

### **Technological Innovation at the Bureau**

Among the objectives established by Congress for the Bureau is to facilitate innovation. 12 U.S.C. 5511(b)(5). The Bureau has worked to achieve this goal not only in its work with external stakeholders but also in its own

operations. In developing software, the Bureau has adopted open source practices, permitting industry to use its shared code, build directly to its specifications, and suggest improvements and enhancements to Bureau systems. In regulatory reporting, the Bureau created an entirely cloud-based platform for the submission, processing, and publication of Home Mortgage Disclosure Act (HMDA) data by the Federal Financial Institutions Examination Council (FFIEC), with a web-based filing application replacing the former email, fax, paper, and electronic-file based system. The Bureau developed the new HMDA Platform (<https://ffiec.cfpb.gov>) through extensive consultations with HMDA users with the goal of minimizing burden and cost for both regulated entities and government while satisfying all legal requirements and increasing overall efficiencies. The new system, developed as open source (<https://github.com/cfpb/hmda-platform>), was guided by a philosophy of continuous improvement to avoid rapidly outdated software, using a container-based (<https://hub.docker.com/u/hmda>) microservices approach and modern cloud architectures. The front-end design incorporated user testing to refine and improve the data filing as well as publication capabilities. Regulatory file submissions are processed through the HMDA Platform Rule Engine, a translation of regulation text to program code, and users are presented with success and error results of HMDA “edits” during the annual filing process. First deployed in 2018, the HMDA Platform requires just one interaction with the FFIEC to complete required data filing, replacing an iterative process that generally lasted weeks. Additionally, the HMDA Platform allows users to produce and export custom data sets rather than relying on numerous static reports that few previously accessed. To enable external software developers to access some of the key services offered by the HMDA Platform, the Bureau publishes Application Programming Interfaces (APIs) that can be integrated into external websites, analytical tools, and industry software.

The Bureau has innovated in other areas as well. Bureau regulations are available in the form of open source Interactive Regulations, making legal requirements easier to read, navigate and understand. The Bureau uses machine learning to analyze and interpret consumer complaints it receives in order to quickly identify new and emerging risks in the consumer