

8415-01-518-4647—Jacket, Physical Training Uniform, USAF, Blue, XXXX-Large/Long

*Designated Source of Supply:* Blind Industries & Services of Maryland, Baltimore, MD

*Designated Source of Supply:* Winston-Salem Industries for the Blind, Inc, Winston-Salem, NC

*Contracting Activity:* DLA TROOP SUPPORT, PHILADELPHIA, PA

*Service(s)*

*Service Type:* Document Management Service

*Mandatory for:* US Army, Evans Army Community Hospital, Fort Carson, CO, 1650 Cochrane Circle, Fort Carson, CO

*Designated Source of Supply:* Goodwill Industrial Services Corporation, Colorado Springs, CO

*Contracting Activity:* DEPT OF THE ARMY, W6QM MICC—FT CARSON

*Service Type:* Document Destruction Service

*Mandatory for:* Social Security ODAR, Falls Church, VA (offsite: 9104 Red Branch Road, Columbia, MD), One Skyline Tower, 5107 Leesburg Pike, Falls Church, VA

*Contracting Activity:* SOCIAL SECURITY ADMINISTRATION, SOCIAL SECURITY ADMINISTRATION

**Michael R. Jurkowski,**

*Acting Director, PL Operations.*

[FR Doc. 2021-24255 Filed 11-4-21; 8:45 am]

**BILLING CODE 6353-01-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2021-0017]

### Notice and Request for Comment Regarding the CFPB's Inquiry Into Big Tech Payment Platforms

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

**ACTION:** Notice; request for comment.

**SUMMARY:** On October 21, 2021, the Consumer Financial Protection Bureau (Bureau or CFPB) ordered six large technology companies operating payments systems in the United States to provide information about certain of their business practices. The information will help the CFPB better understand how these firms use personal payments data and manage data access to users so the Bureau can ensure adequate consumer protection. Accompanying the orders, the Director of the Bureau issued a statement which is reprinted in this document for public review and comment. The Bureau invites any interested parties, including consumers, small businesses, advocates, financial institutions, investors, and experts in privacy, technology, and

national security to submit comments to inform the agency's inquiry.

**DATES:** Comments must be received on or before December 6, 2021.

**ADDRESSES:** You may submit comments, identified by Docket No. CFPB-2021-0017, by any of the following methods:

- *Federal eRulemaking Portal:*

<https://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email: BigTechPaymentsInquiry@cfpb.gov.* Include Docket No. CFPB-2021-0017 in the subject line of the message.

• *Mail/Hand Delivery/Courier:* Comment Intake—Statement into Big Tech Payment Platforms, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID-19 pandemic, the Bureau discourages the submission of comments by hand delivery, mail, or courier.

*Instructions:* The Bureau encourages the early submission of comments. All submissions should include 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 <https://www.regulations.gov>. In addition, once the Bureau's headquarters reopens, 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 a.m. and 5 p.m. Eastern Time. At that time, you can make an appointment to inspect the documents by telephoning 202-435-7275.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or 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:** Amy Zirkle, Program Manager for Payments & Deposits, (202) 435-7505. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The following statement was issued by the Bureau's Director, Rohit Chopra, on October 21, 2021. This statement accompanied orders issued to six large

technology companies operating payments systems in the United States to provide information about certain of their business practices.<sup>1</sup> The Bureau invites any interested parties to submit comments to inform the agency's inquiry.

##### II. October 21, 2021 Statement

Faster, friction-less, and cheaper payment systems offer significant potential benefits to consumers, workers, their families, and small businesses in the United States. For example, families can send money to friends without delay, or to relatives overseas at lower costs. Fast payment systems can also help small businesses succeed with quicker transactions, lower cost, and more revenue conversion. And faster settlement can reduce the need for families and businesses to borrow.

But payments businesses are network businesses and can gain tremendous scale and market power, potentially posing new risks and undermining fair competition. Furthermore, knowing what we spend our money on is a valuable source of data on consumer behavior. This data can be monetized by companies that seek to profit from behavioral targeting, particularly around advertising and e-commerce. That many Big Tech companies aspire to grow in this space only heightens these concerns.

In China, we can already see the long-term implications of these forces. Alipay and WeChat Pay are deeply imbedded into the lives of the Chinese public, combining messaging, e-commerce and payment functionality into super-apps. In such a market, consumers have little choice but to use these apps and little market power to shape how their data is used.

Today the Consumer Financial Protection Bureau (CFPB) has ordered six technology platforms offering payment services to turn over information about their products, plans and practices when it comes to payments. The orders were issued to Google, Apple, Facebook, Amazon, Square, and PayPal. The CFPB will also study the practices of the Chinese tech giants that offer payments services, such as WeChat Pay and Alipay.

Congress has tasked the CFPB with ensuring that markets for consumer financial products and services are fair, transparent, and competitive. To that end, it has authorized the CFPB to require participants in the marketplace

<sup>1</sup> An example order can be found at [https://www.consumerfinance.gov/documents/10176/cfpb\\_section-1022\\_generic-order\\_2021-10.pdf](https://www.consumerfinance.gov/documents/10176/cfpb_section-1022_generic-order_2021-10.pdf).

to provide information that help the Bureau monitor risks to consumers and to publish aggregated findings that are in the public interest.

Little is known publicly about how Big Tech companies will exploit their payments platforms. For example, will the operators engage in invasive financial surveillance and combine the data they collect on consumers with their geolocation and browsing data?<sup>2</sup> Will they in turn use this data to deepen behavioral advertising, engage in price discrimination, or sell to third parties?

Will these companies operate their payment platforms in a manner that interferes with fair, transparent, and competitive markets? Will the payment platforms be truly neutral, or will they use their scale to extract rents from market participants? Will small businesses feel coerced into participating in the payment platform out of fear of being suppressed or hidden in search or product listings? If these tech companies enter a market that competes with other providers on the platform, will these providers be removed or otherwise disadvantaged? What factors will these tech companies use when disqualifying or delisting an individual or business from participating on the platform?

Finally, how will these payment platforms ensure that key consumer protections are adhered to? How effectively do they manage complaints, disputes and errors? Are they sufficiently staffed to ensure adequate steps are taken to address consumer protection and provide responsive customer service when things go wrong?<sup>3</sup>

The CFPB's inquiry will help to inform regulators and policymakers about the future of our payments system. Importantly, it will also yield insights that may help the CFPB to implement other statutory responsibilities, including any potential rulemaking under Section 1033 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The CFPB's orders build on the efforts of the Federal Trade Commission's work to shed light on the business practices of the largest technology companies in the world.

The CFPB's inquiry is one of many efforts within the Federal Reserve

<sup>2</sup>In 2019, I joined global privacy regulators to seek information about Facebook's Libra project. At the time, the company failed to substantively respond. See [https://www.priv.gc.ca/en/opc-news/speeches/2019/s-d\\_190805/](https://www.priv.gc.ca/en/opc-news/speeches/2019/s-d_190805/).

<sup>3</sup>The law currently provides for a number of safeguards in the payments sector, including but not limited to the Electronic Fund Transfer Act, the Gramm-Leach-Bliley Act, and the Consumer Financial Protection Act.

System to plan for the future of real-time payments and to ensure a fair and competitive payments system in our country. The Bureau intends to open a **Federal Register** docket to invite public comment. I invite any interested parties to submit comments to inform the agency's inquiry.

Dated: November 1, 2021.

**Rohit Chopra,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2021-24176 Filed 11-4-21; 8:45 am]

**BILLING CODE 4810-AM-P**

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## U.S. INTERNATIONAL DEVELOPMENT FINANCE CORPORATION

### Notice of Public Hearing

**AGENCY:** U.S. International Development Finance Corporation

**ACTION:** Announcement of public hearing.

**SUMMARY:** The Board of Directors of the U.S. International Development Finance Corporation ("DFC") will hold a public hearing on December 8, 2021. This hearing will afford an opportunity for any person to present views in accordance with the BUILD Act of 2018. Those wishing to present at the hearing must provide advance notice to the agency as detailed below.

**DATES:** Public hearing: 2:00 p.m., Wednesday, December 8, 2021.

Deadline for notifying agency of an intent to attend or present at the public hearing: 5:00 p.m., Wednesday, December 1, 2021.

Deadline for submitting a written statement: 5:00 p.m., Wednesday, December 1, 2021.

**ADDRESSES:** Public hearing: Virtual; Access information provided at the time of attendance registration.

You may send notices of intent to attend, present, or submit a written statement to Catherine F.I. Andrade, DFC Corporate Secretary, via email at [candrade@dfc.gov](mailto:candrade@dfc.gov).

**Instructions:** A notice of intent to attend the public hearing or to present at the public hearing must include the individual's name, title, organization, address, email, telephone number, and a concise summary of the subject matter to be presented. Oral presentations may not exceed five (5) minutes. The time for individual presentations may be reduced proportionately, if necessary, to afford all participants who have submitted a timely request an opportunity to be heard. Submission of written statements must include the individual's name, title, organization,

address, email, and telephone number. The statement must be typewritten, double-spaced, and may not exceed ten (10) pages.

**FOR FURTHER INFORMATION CONTACT:** Catherine F.I. Andrade, DFC Corporate Secretary, (202) 336-8768, or [candrade@dfc.gov](mailto:candrade@dfc.gov).

**SUPPLEMENTARY INFORMATION:** The public hearing will take place via video- and teleconference. Upon registering, participants and observers will be provided instructions on accessing the hearing. DFC will prepare an agenda for the hearing identifying speakers, setting forth the subject on which each participant will speak, and the time allotted for each presentation. The agenda will be available at the time of the hearing.

*Authority:* 22 U.S.C. 9613(c).

**Catherine F.I. Andrade,**

*DFC Corporate Secretary.*

[FR Doc. 2021-24155 Filed 11-4-21; 8:45 am]

**BILLING CODE 3210-02-P**

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## DEPARTMENT OF EDUCATION

### Applications for New Awards; Basic Needs for Postsecondary Students Program

**AGENCY:** Office of Postsecondary Education, Department of Education.

**ACTION:** Notice.

**SUMMARY:** The Department of Education (Department) is issuing a notice inviting applications (NIA) for new awards for fiscal year (FY) 2021 for the Basic Needs for Postsecondary Students Program, Assistance Listing Number 84.116N. This notice relates to the approved information collection under OMB control number 1894-0006.

**DATES:**

*Applications Available:* November 5, 2021.

*Deadline for Transmittal of Applications:* December 6, 2021.

**ADDRESSES:** For the addresses for obtaining and submitting an application, please refer to our Common Instructions for Applicants to Department of Education Discretionary Grant Programs, published in the **Federal Register** on February 13, 2019 (84 FR 3768), and available at [www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02206.pdf](http://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02206.pdf).

**FOR FURTHER INFORMATION CONTACT:**

Njeri Clark, U.S. Department of Education, 400 Maryland Avenue SW, Room 2B168, Washington, DC 20202-4260. Telephone: (202) 453-6224. Email: [Njeri.Clark@ed.gov](mailto:Njeri.Clark@ed.gov).