

trading partners during financial transactions must generate, store, and use their private cryptographic keys in a secure cryptographic hardware module.

(c) In processing collection transactions from Federal trading partners that have a risk category other than "Negligible," Federal agencies shall only trust cryptographic credentials issued or honored by the institution that maintains the trading partner's transaction account, or issued by a Federal agency.

*Example:* A small business goes to a Federal Web site to enroll in a repayment program for a Federal loan. The business digitally signs an electronic form indicating that the Federal agency may initiate ACH debits against its bank account to repay the loan, and then transmits the signed form along with its certificate to the Federal agency. The Federal agency determines that the certificate was issued by an independent commercial certification authority. The Federal agency rejects the enrollment under this policy, because the certification authority has no connection to the consumer's banking relationship.

Dated: December 22, 2000.

**Kenneth R. Papaj,**

*Acting Commissioner, Financial Management Service.*

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## DEPARTMENT OF THE TREASURY

### Office of Thrift Supervision

#### Submission for OMB Review; Comment Request

December 28, 2000.

The Office of Thrift Supervision (OTS) has submitted the following public information collection requirement(s) to OMB for review and clearance under the Paperwork Reduction Act of 1995, Public Law 104-13. Interested persons may obtain copies of the submission(s) by calling the OTS Clearance Officer listed. Send comments regarding this information collection to the OMB reviewer listed and to the OTS Clearance Officer, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

**DATES:** Submit written comments on or before February 2, 2001.

*OMB Number:* 1550-0059.

*Form Number:* OTS Form 1583.

*Type of Review:* Regular.

*Title:* Capital Distribution.

*Description:* Provides uniform treatment for capital distributions made by savings associations held by holding companies. Ensures adequate supervision of distribution of capital by those savings associations, thereby fostering safety and soundness of the thrift industry.

*Respondents:* Savings and Loan Associations and Savings Banks.

*Estimated Number of Responses:* 687.

*Estimated Burden Hours Per*

*Response:* 4 hours.

*Frequency of Response:* Once per occurrence.

*Estimated Total Reporting Burden:* 2,748 hours.

*Clearance Officer:* Ralph E. Maxwell, (202) 906-7740, Office of Thrift Supervision, 1700 Street, NW., Washington, DC 20552.

*OMB Reviewer:* Alexander Hunt, (202) 395-7860, Office of Management and Budget, Room 10202, New Executive Office Building, Washington, DC 20503.

**John E. Werner,**

*Director, Information & Management Services.*

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