

beginning model year for which the petition is granted and a general description of the antitheft device is necessary in order to notify law enforcement agencies of new vehicle lines exempted from the parts-marking requirements of the theft prevention standard.

If Nissan decides not to use the exemption for its requested vehicle line, the manufacturer must formally notify the agency. If such a decision is made, the line must be fully marked as required by 49 CFR 541.5 and 541.6 (marking of major component parts and replacement parts).

NHTSA notes that if Nissan wishes in the future to modify the device on which the exemption is based, the company may have to submit a petition to modify the exemption. Section 543.8(d) states that a part 543 exemption applies only to vehicles that belong to a line exempted under this part and equipped with the antitheft device on which the line's exemption is based. Further, section 543.10(c)(2) provides for the submission of petitions "to modify an exemption to permit the use of an antitheft device similar to but differing from the one specified in the exemption."<sup>8</sup>

The agency wishes to minimize the administrative burden that section 543.10(c)(2) could place on exempted vehicle manufacturers and itself. The agency did not intend in drafting part 543 to require the submission of a modification petition for every change to the components or design of an antitheft device. The significance of many such changes could be de minimis. Therefore, NHTSA suggests that if Nissan contemplates making any changes, the effects of which might be characterized as de minimis, it should consult the agency before preparing and submitting a petition to modify.

For the foregoing reasons, the agency hereby grants in full Nissan's petition for exemption for the Z vehicle line from the parts-marking requirements of 49 CFR part 541, beginning with its MY 2024 vehicles.

<sup>8</sup> The agency wishes to minimize the administrative burden that section 543.10(c)(2) could place on exempted vehicle manufacturers and itself. The agency did not intend in drafting part 543 to require the submission of a modification petition for every change to the components or design of an antitheft device. The significance of many such changes could be de minimis. Therefore, NHTSA suggests that if a manufacturer with an exemption contemplates making any changes, the effects of which might be characterized as de minimis, it should consult the agency before preparing and submitting a petition to modify.

Issued under authority delegated in 49 CFR 1.95 and 501.8.

**Milton E. Cooper,**

*Acting Associate Administrator for Rulemaking.*

[FR Doc. 2023-19761 Filed 9-12-23; 8:45 am]

**BILLING CODE 4910-59-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

[Docket ID OCC-OCC-2023-0014]

#### Mutual Savings Association Advisory Committee; Meeting

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Notice of Federal Advisory Committee meeting.

**SUMMARY:** The OCC announces a meeting of the Mutual Savings Association Advisory Committee (MSAAC).

**DATES:** A public meeting of the MSAAC will be held on Tuesday, October 3, 2023, beginning at 8:30 a.m. Eastern Daylight Time (EDT). The meeting will be in person and virtual.

**ADDRESSES:** The OCC will host the October 3, 2023 meeting of the MSAAC at the OCC's offices at 400 7th Street SW, Washington, DC 20219 and virtually.

#### FOR FURTHER INFORMATION CONTACT:

Michael R. Brickman, Deputy Comptroller for Specialty Supervision, (202) 649-5420, Office of the Comptroller of the Currency, Washington, DC 20219. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. You also may access prior MSAAC meeting materials on the MSAAC page of the OCC's website.<sup>1</sup>

**SUPPLEMENTARY INFORMATION:** Under the authority of the Federal Advisory Committee Act (the Act), 5 U.S.C. 1001 *et seq.*, and the regulations implementing the Act at 41 CFR part 102-3, the OCC is announcing that the MSAAC will convene a meeting on Tuesday, October 3, 2023. The meeting is open to the public and will begin at 8:30 a.m. EDT. The purpose of the meeting is for the MSAAC to advise the OCC on regulatory or other changes the OCC may make to ensure the health and viability of mutual savings associations.

<sup>1</sup> <https://occ.gov/topics/supervision-and-examination/bank-management/mutual-savings-associations/mutual-savings-association-advisory-committee.html>.

The agenda includes a discussion of current topics of interest to the industry.

Members of the public may submit written statements to the MSAAC. The OCC must receive written statements no later than 5:00 p.m. EDT on Thursday, September 28, 2023. Members of the public may submit written statements to [MSAAC@occ.treas.gov](mailto:MSAAC@occ.treas.gov).

Members of the public who plan to attend the meeting should contact the OCC by 5:00 p.m. EDT on Thursday, September 28, 2023, to inform the OCC of their desire to attend the meeting and whether they will attend in person or virtually, and to obtain information about participating in the meeting. Members of the public may contact the OCC via email at [MSAAC@OCC.treas.gov](mailto:MSAAC@OCC.treas.gov) or by telephone at (202) 649-5420. Attendees should provide their full name, email address, and organization, if any. For persons who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to arrange telecommunications relay services for this meeting.

**Michael J. Hsu,**

*Acting Comptroller of the Currency.*

[FR Doc. 2023-19732 Filed 9-12-23; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF THE TREASURY

### Financial Crimes Enforcement Network

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

**AGENCY:** Financial Crimes Enforcement Network (FinCEN), Treasury.

**ACTION:** Notice of a new system of records.

**SUMMARY:** In accordance with the Privacy Act of 1974, as amended, FinCEN is proposing to establish a new system of records titled Treasury/FinCEN .004 for information collected by FinCEN in connection with the implementation of the Corporate Transparency Act (CTA). The CTA requires certain entities to report to FinCEN identifying information associated with the entities themselves, their beneficial owners, and their company applicants (together, beneficial ownership information or BOI). The CTA also authorizes FinCEN to disclose BOI to authorized recipients, subject to strict protocols on security and confidentiality.

**DATES:** This action will be effective without further notice on October 13, 2023 unless it is modified in response to comments. Comments must be submitted by [the aforementioned date].

**ADDRESSES:** Comments may be submitted by any of the following methods:

- *Federal E-rulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Policy Division, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183.

All comments received, including attachments and other supporting documents, are part of the public records and subject to public disclosure. All comments received will be posted without change to [www.regulations.gov](https://www.regulations.gov), including any personal information provided. You should submit only information that you wish to make publicly available.

**FOR FURTHER INFORMATION CONTACT:** The FinCEN Regulatory Support Section at 1-800-767-2825 or electronically at <https://www.fincen.gov/contact>.

**SUPPLEMENTARY INFORMATION:** The CTA<sup>1</sup> establishes beneficial ownership information (BOI) reporting requirements for certain corporations, limited liability companies, and other entities created in or registered to do business in the United States. Collection and disclosure of BOI will facilitate important national security, intelligence, and law enforcement activities, and help prevent criminals, terrorists, proliferators, and other actors from abusing corporate structures to hide illicit proceeds in the United States. Specifically, the CTA authorizes FinCEN to collect and maintain BOI,<sup>2</sup> and requires the Secretary of the Treasury<sup>3</sup> (Secretary) to establish by regulation protocols to protect the security and confidentiality of BOI.<sup>4</sup> The CTA also authorizes FinCEN to disclose BOI to authorized governmental authorities and financial institutions, subject to effective safeguards and controls, and requires the Secretary to issue regulations regarding access to BOI by those authorized users.<sup>5</sup> Finally, the CTA requires FinCEN to maintain BOI for a specified period of time.<sup>6</sup>

On September 30, 2022, FinCEN issued the final rule establishing BOI reporting requirements (the Reporting Rule),<sup>7</sup> which will be effective on January 1, 2024. The Reporting Rule requires certain entities (reporting companies) to report to FinCEN information about themselves, as well as information about two categories of individuals: (1) the beneficial owners of the reporting company; and (2) the company applicants, who are the individuals who filed a document to create the reporting company or register it to do business in the United States. When submitting the required information to FinCEN, reporting companies must file a Beneficial Ownership Information Report (BOIR). They must also file an updated BOIR to reflect any changes to required information previously submitted to FinCEN. Additionally, for purposes of BOI reporting, an individual or a reporting company may obtain a FinCEN identifier (FinCEN ID). Generally, a FinCEN ID associated with an individual can be used in lieu of the information required to be reported about that individual, and the FinCEN ID associated with a reporting company can be used in lieu of certain information that would otherwise have to be reported about that company.

To collect and maintain BOI, FinCEN will utilize a secure, non-public database that employs methods and controls typically used by the Federal government to protect non-classified but sensitive information systems at the highest Federal Information Security Management Act (FISMA)<sup>8</sup> level—FISMA High.<sup>9</sup> The rating carries with it a requirement to implement certain baseline controls to protect the relevant information.<sup>10</sup> In addition to information technology protection, FinCEN has operational, management, and physical controls for the handling and protection of records. Furthermore, access to BOI reported to FinCEN pursuant to the Reporting Rule will be governed by regulations specifically pertaining to BOI access and safeguards, including security and confidentiality.<sup>11</sup>

These regulations aim to ensure that only authorized recipients have access to BOI and that access is used only for purposes permitted by the CTA.

Dated: August 25, 2023.

**Ryan Law,**

*Deputy Assistant Secretary for Privacy, Transparency, and Records.*

**SYSTEM NAME AND NUMBER:**

Treasury/FinCEN .004 Beneficial Ownership Information System.

**SECURITY CLASSIFICATION:**

Unclassified.

**SYSTEM LOCATION:**

Financial Crimes Enforcement Network (FinCEN), 1801 L Street NW, Washington, DC and Amazon Web Services, Headquarters Address: 410 Terry Ave. N, Seattle, WA 98109 (third-party vendor).

**SYSTEM MANAGER:**

Deputy Director, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183-0039.

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

The system is established and maintained in accordance with 31 U.S.C. 5336; 31 CFR Chapter X; and Treasury Order 180-01.

**PURPOSE OF THE SYSTEM:**

The purpose of this system is to collect, maintain, safeguard, and disclose BOI as permitted or required by the CTA and its implementing regulations.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

There are three categories of individuals covered by this system: (1) individuals whose information is reported to FinCEN through BOIRs; (2) individuals who request FinCEN IDs; and (3) individuals who submit BOIRs to FinCEN.

The first category of individuals whose information will be included in the system are individuals reported either as “beneficial owners” or “company applicants” of reporting companies.<sup>12</sup> Subject to certain exemptions, a beneficial owner is any

Information Access and Safeguards, and Use of FinCEN Identifiers for Entities, 87 FR 77404 (Dec. 16, 2022), available at <https://www.federalregister.gov/documents/2022/12/16/2022-27031/beneficial-ownership-information-access-and-safeguards-and-use-of-fincen-identifiers-for-entities>.

<sup>12</sup> FinCEN, *Beneficial Ownership Information Reporting Requirements*, 87 FR 59498, 59593 (Sept. 30, 2022), available at <https://www.federalregister.gov/documents/2022/09/30/2022-21020/beneficial-ownership-information-reporting-requirements>.

<sup>1</sup> The CTA is Title LXIV of the William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021, Public Law 116-283 (Jan. 1, 2021). Division F of the NDAA is the AML Act, which includes the CTA.

<sup>2</sup> Section 6403 of the CTA, among other things, amends the Bank Secrecy Act (BSA) by adding a new section 5336, Beneficial Ownership Information Reporting Requirements, to subchapter II of chapter 53 of title 31, United States Code.

<sup>3</sup> The authority of the Secretary to administer the BSA was delegated to the Director of FinCEN. Treasury Order 180-01 (Jan. 14, 2020).

<sup>4</sup> 31 U.S.C. 5336(c)(8).

<sup>5</sup> 31 U.S.C. 5336(c).

<sup>6</sup> 31 U.S.C. 5336(c)(1).

<sup>7</sup> FinCEN, *Beneficial Ownership Information Reporting Requirements*, 87 FR 59498 (Sept. 30, 2022), available at <https://www.federalregister.gov/documents/2022/09/30/2022-21020/beneficial-ownership-information-reporting-requirements>.

<sup>8</sup> 44 U.S.C. 3541 *et seq.*

<sup>9</sup> U.S. Department of Commerce, *Federal Information Processing Standards Publication: Standards for Security Categorization of Federal Information and Information Systems* (FIPS Pub 199) (Feb. 2004), available at <https://nvlpubs.nist.gov/nistpubs/fips/nist.fips.199.pdf>.

<sup>10</sup> *Id.*

<sup>11</sup> FinCEN issued a notice of proposed rulemaking for the Access Rule. FinCEN, *Beneficial Ownership*

individual who, directly or indirectly, exercises substantial control over a reporting company or owns or controls at least 25 percent of the ownership interests of a reporting company. In the case of a domestic reporting company, a company applicant is the individual who directly files the document that forms the entity, or in the case of a foreign reporting company, who directly files the document that first registers the entity to do business in the United States. If more than one person is involved in the filing of the document, whether for a domestic or a foreign reporting company, the individual who is primarily responsible for directing or controlling the filing is also a company applicant.

The second category of individuals whose information will be included in the system are individuals who apply for a FinCEN ID. In order to obtain and retain a FinCEN ID, individuals will have to report certain information about themselves.

Finally, the third category of individuals whose information will be included in the system are individuals who submit the BOIR on behalf of the reporting company. Some identifiable information about those individuals will be included in the system by virtue of their interactions with the IT system.

#### **CATEGORIES OF RECORDS IN THE SYSTEM:**

Records consist of (1) information submitted to FinCEN in BOIRs and FinCEN ID requests; (2) information submitted to FinCEN by and about individuals that submit BOIRs on behalf of a reporting company; and (3) information that FinCEN obtains from federal government agencies and commercial vendors for purposes of data quality assurance and enhancement, such as standardizing addresses and other information submitted in BOIRs and FinCEN ID requests.

Records include, but may not be limited to, the following information, which is being collected either pursuant to the CTA or as needed to administer the BOI System.

- full legal names,
- dates of birth,
- residential and business addresses,
- unique identifying numbers from one of the following:
  - State-issued driver's license,
  - U.S. or foreign passport,
  - State/local/Tribal-issued identification,
  - images of identification documents containing these numbers,
  - FinCEN ID numbers, and
  - email addresses, as needed to administer the BOI System.

#### **RECORD SOURCE CATEGORIES:**

Records in the BOI system may be provided by individuals and entities. In addition to information provided in a BOIR about a reporting company's beneficial owners or company applicants, individuals submitting BOIRs on behalf of reporting companies will provide limited information about themselves. Individuals applying for FinCEN IDs will provide information about themselves. Commercial vendors and federal government agencies will provide data quality assurance and enhancement information that covers the same categories of information as that provided by individuals and reporting companies.

#### **ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:**

Records in this system may be used to:

(1) Disclose information to the United States Department of Justice (DOJ) for the purpose of providing representation or legal advice in anticipation of, or in connection with, a proceeding before a court, adjudicative body, or other administrative body, when such proceeding involves: (a) Treasury or any bureau or office thereof; (b) any employee of Treasury in their official capacity; (c) any employee of Treasury in their individual capacity where DOJ or Treasury has agreed to represent the employee; or (d) the United States, if the use of such information by DOJ is deemed by DOJ or Treasury to be relevant and necessary and provided that the disclosure is compatible with the purpose for which information was collected;

(2) Disclose information in furtherance of national security, intelligence, or law enforcement activity by Federal agencies engaged in such activities, consistent with 31 U.S.C. 5336(c)(2)(B)(i)(I);

(3) Disclose information for use in criminal or civil investigations by State, local, and Tribal law enforcement agencies, consistent with 31 U.S.C. 5336(c)(2)(B)(i)(II);

(4) Disclose information to Federal agencies that have submitted requests on behalf of foreign law enforcement agencies, prosecutors, and judges, including foreign central authorities or competent authorities, consistent with 31 U.S.C. 5336(c)(2)(B)(ii);

(5) Disclose information to financial institutions, consistent with 31 U.S.C. 5336(c)(2)(B)(iii) and (C);

(6) Disclose information to Federal functional regulators and other appropriate regulatory agencies,

consistent with 31 U.S.C. 5336(c)(2)(B)(iv) and (C);

(7) Disclose information to Treasury officers, employees, contractors, or agents for their official duties, including tax administration purposes, consistent with 31 U.S.C. 5336(c)(5);

(8) Disclose to appropriate agencies, entities, and persons when (1) FinCEN suspects or has confirmed that there has been a breach of the system of records, (2) FinCEN has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, FinCEN (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with FinCEN efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;

(9) Disclose information to another Federal agency or Federal entity, when FinCEN determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach;

(10) Disclose information to student volunteers and other individuals not having the status of agency employees, if they need access to the information to perform services as authorized under law relating to the official programs and operations of FinCEN. Individuals provided records under this routine use are subject to the same requirements and limitations on disclosure as are applicable to FinCEN officers and employees; and

(11) To the extent permitted and required by law, disclose information to the National Archives and Records Administration Archivist (or the Archivist's designee) pursuant to records management inspections being conducted under the authority of 44 U.S.C. 2904 and 2906.

#### **POLICIES AND PRACTICES FOR STORAGE OF RECORDS:**

FinCEN maintains records in this system in security controlled physical locations, using information technology that follows federal information security standards and directives.

**POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:**

Records collected in the system are accessible, for authorized purposes, to various categories of recipients described above in the "Routine Uses of Records" section. Users will be able to retrieve these records by name or other unique identifier.

**POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:**

FinCEN maintains records in this system in a secure IT system following federal information security standards and directives and in security controlled physical locations. FinCEN ID application records will be retained for at least five (5) years after every reporting company to which the FinCEN ID is applied terminates. Pursuant to the CTA, BOIR records will be retained for at least five (5) years after the reporting company terminates.<sup>13</sup> Records will be disposed of in accordance with the requirements of the CTA, the Federal Records Act,<sup>14</sup> and applicable record retention schedules.

**ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:**

FinCEN safeguards BOI records in this system in accordance with applicable rules and policies, including all applicable Treasury information systems security and access policies. FinCEN imposes strict controls to minimize the risk of compromising the information that is being stored. Access to the records in this system is limited to those individuals who have appropriate permissions. User activity is recorded by the system for audit purposes. Electronic records are encrypted at rest and in transit. Records are maintained in buildings subject to 24-hour security.

**RECORD ACCESS PROCEDURES:**

This system is exempt from notification requirements, record access requirements, and requirements that an individual be permitted to contest its contents, pursuant to the provisions of 5 U.S.C. 552a(j)(2) and (k)(2).

**CONTESTING RECORD PROCEDURES:**

This system is exempt from notification requirements, record access requirements, and requirements that an individual be permitted to contest its contents, pursuant to the provisions of 5 U.S.C. 552a(j)(2) and (k)(2).

**NOTIFICATION PROCEDURES:**

This system is exempt from notification requirements, record access

requirements, and requirements that an individual be permitted to contest its contents, pursuant to the provisions of 5 U.S.C. 552a(j)(2), and (k)(2).

**EXEMPTIONS PROMULGATED FOR THE SYSTEM:**

This system is exempt from 5 U.S.C. 552a(c)(3), (c)(4), (d)(1), (d)(2), (d)(3), (d)(4), (e)(1), (e)(2), (e)(4)(G), (e)(4)(H), (e)(5), (e)(8), (f), and (g) of the Privacy Act pursuant to 5 U.S.C. 552a(j)(2), and (k)(2). See 31 CFR 1.36.

**HISTORY:**

None.

[FR Doc. 2023-19814 Filed 9-12-23; 8:45 am]

**BILLING CODE 4810-02-P**

**DEPARTMENT OF THE TREASURY****Internal Revenue Service****Open Meeting of the Taxpayer Advocacy Panel's Notices and Correspondence Project Committee**

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel's Notices and Correspondence Project Committee will be conducted. The Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions on improving customer service at the Internal Revenue Service. This meeting will be held via teleconference.

**DATES:** The meeting will be held Thursday, October 12, 2023.

**FOR FURTHER INFORMATION CONTACT:** Kelvin Johnson at 1-888-912-1227 or (504) 202-9679.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. app. (1988) that an open meeting of the Taxpayer Advocacy Panel's Notices and Correspondence Project Committee will be held Thursday, October 12, 2023, at 3:00 p.m. Eastern Time. The public is invited to make oral comments or submit written statements for consideration. Due to limited time and structure of meeting, notification of intent to participate must be made with Ann Tabat. For more information, please contact Kelvin Johnson at 1-888-912-1227 or (504) 202-9679, or write TAP Office, 1555 Poydras Street, 2nd Floor, MS 12, New Orleans, LA 70112 or contact us at the website: <http://www.improveirs.org>. The agenda will include a committee discussion about the IRS response to Issue 53484-LTR 3030C (Bal-Due/Interest Due). There

will be a discussion of the Difficult/Challenging Letters/Notices, and a Review of Notice CP503.

Dated: September 6, 2023.

**Kevin Brown,**

*Acting Director, Taxpayer Advocacy Panel.*

[FR Doc. 2023-19750 Filed 9-12-23; 8:45 am]

**BILLING CODE 4830-01-P**

**DEPARTMENT OF THE TREASURY****Internal Revenue Service****Open Meeting of the Taxpayer Advocacy Panel Joint Committee**

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel Joint Committee will be conducted. The Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions on improving customer service at the Internal Revenue Service. This meeting will be held via teleconference through the Microsoft Teams Platform.

**DATES:** The meeting will be held Monday, October 23, 2023.

**FOR FURTHER INFORMATION CONTACT:** Conchata Holloway at 1-888-912-1227 or 214-413-6550.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. app. (1988) that an open meeting of the Taxpayer Advocacy Panel Joint Committee will be held Monday, October 23, 2023, at 3:00 p.m. Eastern Time via teleconference. The public is invited to make oral comments or submit written statements for consideration. For more information, please contact Conchata Holloway at 1-888-912-1227 or 214-413-6550, or write TAP Office, 1114 Commerce St., MC 1005, Dallas, TX 75242 or contact us at the website: <http://www.improveirs.org>.

The agenda will include the potential project referrals from the committees, and discussions on priorities the TAP will focus on for the 2023 year. Public input is welcomed.

Dated: September 6, 2023.

**Kevin Brown,**

*Acting Director, Taxpayer Advocacy Panel.*

[FR Doc. 2023-19751 Filed 9-12-23; 8:45 am]

**BILLING CODE 4830-01-P**

<sup>13</sup> 31 U.S.C. 5336(c)(1).

<sup>14</sup> See 44 U.S.C. Ch. 31.