

**BUREAU OF CONSUMER FINANCIAL PROTECTION  
PAPERWORK REDUCTION ACT SUBMISSION  
INFORMATION COLLECTION REQUEST**

**SUPPORTING STATEMENT PART A**

**CONSUMER RESPONSE GOVERNMENT AND CONGRESSIONAL PORTAL  
BOARDING FORMS**

**(OMB CONTROL NUMBER: 3170-0057)**

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**OMB TERMS OF CLEARANCE:**

Not applicable.

When the Office of Management and Budget (OMB) approved this collection of information in December 2015, no terms of clearance were provided.

**ABSTRACT**

Section 1013(b)(3)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act or Act) requires the Bureau of Consumer Financial Protection (“the Bureau”) to facilitate the coordinated collection, monitoring, and response to consumer complaints regarding certain financial products and services. The Consumer Financial Protection Act further provides for consumer complaint information sharing between the Bureau and State and Federal agencies (“Agencies”) and for consumer complaint sharing and reporting to Congress. To fulfill these mandates, the Bureau has developed separate portals for Agencies and Congressional users as part of its secure web portal offerings (the “Government Portal” and the “Congressional Portal,” respectively).

Through the Government Portal, Agencies can view consumer-submitted complaint data in a user-friendly format that allows easy identification of complaints currently active in the Bureau process, complaints referred to a prudential federal regulator, and other closed/archived complaints. This portal includes features for Agencies to export selected complaint data and search by company, consumer name, consumer financial product and more. This portal also allows Agencies to identify whether a named company has responded to a complaint and view the company closure response category.

The Congressional Portal has some of the same capabilities as the Government Portal and provides members of Congress and authorized congressional office staff with the ability to view

consumer complaints they submit on behalf of their constituents with the consumer's express written authorization for the release of their personal information. The Congressional Portal only displays information about complaints submitted by the individual congressional office.

## JUSTIFICATION

### 1. Circumstances Necessitating the Data Collection

Section 1013(b)(3)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act or Act) requires the Bureau to “facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services.”<sup>1</sup> The Act also requires the Bureau to “share consumer complaint information with prudential regulators, the Federal Trade Commission, other Federal agencies, and State agencies.”<sup>2</sup> To facilitate the collection of complaints, the Bureau accepts consumer complaints submitted by members of Congress on behalf of their constituents with the consumer's express written authorization for the release of their personal information.

In furtherance of its statutory mandates related to consumer complaints, the Bureau uses Government and Congressional Portal Boarding Forms (Boarding Forms) to register users for access to secure web-based portals. The Bureau has developed separate portals for congressional users and other government users as part of its secure web portal offerings (the “Government Portal” and the “Congressional Portal,” respectively).<sup>3</sup>

Through the Government Portal, government users can view consumer complaint information in a user-friendly format that allows easy review of complaints currently active in the Bureau process, complaints referred to a prudential federal regulator, and other closed/archived complaints.

Through the Congressional Portal, members of Congress and authorized congressional office staff can view data associated with consumer complaints they submit on behalf of their constituents with the consumer's express written authorization for the release of their personal

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<sup>1</sup> Codified at 12 U.S.C. § 5493(b)(3)(A).

<sup>2</sup> Dodd-Frank Act Section 1013(b)(3)(D), codified at 12 U.S.C. § 5493(b)(3)(D).

<sup>3</sup> In addition to the boarding forms for congressional and government users, the Bureau utilizes a separate OMB-approved form to board companies onto their own distinct portal to access complaints submitted against them, through OMB Control No. 3170-0054 (Consumer Complaint Intake System Company Portal Boarding Form Information Collection System; expires July 31, 2018).

information. The Congressional Portal only displays information about complaints submitted by the individual congressional office.

## **2. Use of the Information**

Information collected from congressional offices and other government users completing the Government Boarding Form or Congressional Boarding Form will support providing access to authorized individuals to the appropriate portal.

### Government Boarding Form

The Government Portal Boarding Form (“Government Boarding Form”) is used to collect information from government users to identify the individuals who will have authorization to access the Government Portal.

### Congressional Boarding Form

The Congressional Portal Boarding Form (“Congressional Boarding Form”) is used to collect information from congressional offices to identify the individuals who will have authorization to access the Congressional Portal to monitor consumer complaints submitted by that congressional office.

## **3. Use of Information Technology**

The Government Boarding Form and Congressional Boarding Form provide comprehensive lists of questions to be posed to the offices’ representatives through collections that will be primarily web-based (i.e., the representative will submit the completed form by email). Questions are primarily open-ended.

## **4. Efforts to Identify Duplication**

This information collection request does not seek to duplicate any other form being developed by other Federal or State agencies. The information collections proposed will improve access the congressional offices and other government users have to consumer complaint information. The Bureau strives to use technology to make the process secure, efficient, and user-friendly for congressional offices and other government users.

## **5. Efforts to Minimize Burdens on Small Entities**

There will be no impact on small entities.

## **6. Consequences of Less Frequent Collection and Obstacles to Burden Reduction**

The Dodd-Frank Act requires the Bureau to “share consumer complaint information with prudential regulators, the Federal Trade Commission, other Federal agencies, and State agencies.”<sup>4</sup> The submission of information by government representatives using these forms will be voluntary. If the proposed Boarding Form collections are not conducted, the Bureau will not be able to maximize the efficiency of complaint information sharing in partnership with other government offices. Additionally, the Bureau will be unable to efficiently and securely update members of Congress and their staffs with information about consumer complaints submitted on behalf of their constituents.

## **7. Circumstances Requiring Special Information Collection**

There are no special circumstances. The collection of information is conducted in a manner consistent with the guidelines in 5 CFR § 1320(5)(d)(2).

## **8. Consultation Outside the Agency**

In accordance with 5 CFR § 1320.8(d)(1), the Bureau has published a *Federal Register* notice allowing the public 60 days to comment on this proposed extension and revision of this currently-approved collection of information. Along with experiential data gathered over the past several years, feedback from portal users has informed improvements to the Boarding Forms. The Bureau did not receive any comments that were responsive to the issues contemplated by this Notice. Further, and in accordance with 5 CFR 1320.5(a)(1)(iv), the Bureau published a notice in the *Federal Register* allowing the public 30 days to comment on the submission of this information collection request to the OMB.

## **9. Payments or Gifts to Respondents**

The proposed information collections do not provide any payment or gift to respondents.

## **10. Assurances of Confidentiality Provided to Respondents**

All information collection activities will be conducted in full compliance with the requirements for the protection of the confidentiality of nonpublic information and personally identifiable information and for data security and integrity set forth in the federal privacy laws, including the Bureau’s rules (12 CFR § 1070.50 et seq.) pursuant to the Privacy Act (5 U.S.C. § 552a). At the point of information collection, the Bureau’s website explains that personally identifiable information will be kept private to the extent permitted by law and Bureau rules. The Bureau privacy policy further explains the Bureau’s privacy practices.<sup>5</sup> The forms include a Privacy Act Statement.

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<sup>4</sup> Dodd-Frank Act Section 1013(b)(3)(D), codified at 12 U.S.C. § 5493(b)(3)(D).

<sup>5</sup> See <https://www.consumerfinance.gov/privacy/privacy-policy/>.

The Bureau has in place the appropriate security measures to ensure data is safeguarded, including the use of locked file storage, confidentiality stamping, restricted system access, data encryption, restricted print options, and disposal by cross-cut shredding. The information system is fully compliant with the Federal Information Security Management Act of 2002 security category of “Moderate.”

On March 20, 2013, the Bureau published a Privacy Impact Assessment (PIA) for the Consumer Response System. The Bureau uses PIAs to document how the personally identifiable information it collects is used, secured, and destroyed in a way that protects each individual’s privacy. The PIA is broken out into sections that reflect the Bureau’s Privacy Principles. The Bureau’s Privacy Principles are a set of nine rules the Bureau follows when it collects or uses PII. The PIA is posted on the Bureau’s website at [https://files.consumerfinance.gov/f/201303\\_CFPB\\_PIA-Consumer-Response-System.pdf](https://files.consumerfinance.gov/f/201303_CFPB_PIA-Consumer-Response-System.pdf). The PIA is currently in the process of being updated.

Additionally, in accordance with the Privacy Act of 1974, as amended, the Bureau published a Systems of Records Notice (SORN) in the *Federal Register* (83 FR 32640, July 13, 2018). The title for the SORN is CFPB.005—CFPB Consumer Response System. The SORN is available on the Internet at [https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfp\\_sorn\\_consumer-response-system.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfp_sorn_consumer-response-system.pdf).

## **11. Justification for Sensitive Questions**

While some information requested in the Government Boarding Form and Congressional Boarding Form is generally available to the public, some information requested constitutes personally-identifiable, non-public information. For instance, the forms ask for contact information. Nonpublic information will not be disclosed to the public and will be held in an encrypted system for their protection.

## **12. Estimated Burden of Information Collection**

Since OMB approved their use in 2015,<sup>6</sup> Consumer Response has used the Boarding Forms to register more than 1,300 users.

### Government Boarding Form

Respondents will include agencies that are interested in having access to complaint information collected by the Bureau. The Bureau estimates that approximately 10 agencies will submit a Government Boarding Form for the first time per year. In addition, an estimated 5 agencies will submit an updated form per year.

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<sup>6</sup> Consumer Response Government and Congressional Boarding Forms, OMB No. 3170-0057 (Notice of Action 12/11/15), *available at* [https://www.reginfo.gov/public/do/PRAViewICR?ref\\_nbr=201509-3170-001#](https://www.reginfo.gov/public/do/PRAViewICR?ref_nbr=201509-3170-001#).

Congressional Boarding Form

Respondents will include congressional offices that are interested in having access to complaint information collected by the Bureau. The Bureau estimates that about 50 congressional offices will submit a Congressional Boarding Form for the first time per year. In addition, an estimated 25 congressional offices will submit an updated form per year.

**Exhibit 1: Summary of Burden Estimates**

Type of Information Collection	Estimated Number of Respondents	Frequency of Response	Estimated Number of Annual Responses	Response Time (Hours)	Burden (Hours)
Government Boarding Form (Initial Intake)	10	1x	10	.17	2
Government Boarding Form (Revisions)	5	1x	5	.08	1
<i>Sub-total:</i>	<i>10*</i>	<i>//////////</i>	<i>15</i>	<i>//////////</i>	<i>3</i>
Congressional Boarding Form (Initial Intake)	50	1x	50	.17	9
Congressional Boarding Form (Revisions)	25	1x	25	.08	2
<i>Sub-total:</i>	<i>50*</i>	<i>//////////</i>	<i>75</i>	<i>//////////</i>	<i>11</i>
<b>Total:</b>	<b>60*</b>	<b>//////////</b>	<b>90</b>	<b>//////////</b>	<b>14</b>

\*Offices that submit revised forms are a subset of those that submitted an initial Government Boarding Form or Congressional Boarding Form; therefore, the estimated total of annual Respondents is approximately 60.

**13. Estimated Total Annual Cost Burden to Respondents**

There will be no annualized capital or start-up costs for the respondents to collect and submit this information.

**14. Estimated Cost to the Federal Government**

Generally, respondents will be provided a copy of the form electronically. However, should a paper form be requested, costs would be incurred for printing and mail distribution at a cost of approximately \$2.05 per document (i.e., 7 pages, copy costs at \$0.15 per page, and postage at \$1.00). Beyond that, there will be no costs to the Federal government.

**15. Program Changes or Adjustments**

The Bureau has made modifications to the form and reassessed the burden on respondents. Accordingly, the Bureau is reducing the estimated response time from 15 minutes to 10 minutes for initial intake.

The Bureau has also re-estimated the annual responses. The Bureau has re-estimated downward the annual number of congressional offices and other government users who will complete this form for the first time (i.e., initial intake). Additionally, the Bureau has re-estimated downward the number of revised Government Boarding Forms submitted annually. These re-estimates are based on recent experience and information gathered in the course of boarding entities and utilizing this form.

**Exhibit 2: Summary of Burden Changes**

	<b>Total Respondents</b>	<b>Annual Responses</b>	<b>Estimated Average Response Time</b>	<b>Burden Hours</b>	<b>Cost Burden (O &amp; M)</b>
Total Annual Burden Requested	60	90	.17 (Initial Intake) .08 (Revisions)	14	\$0
Initial Intake	150	150	.25	38	\$0
Revised Form	27	27	.08	3	\$0
Current OMB Inventory	150	187	.25 (Initial Intake) .08 (Revisions)	41	\$0
<b>Difference (+/-)</b>	<b>-90</b>	<b>-97</b>	<b>-.08 (Initial Intake)</b> <b>.00 (Revisions)</b>	<b>-27</b>	<b>\$0</b>
Program Change			-.08 (Initial Intake) .00 (Revisions)	-8	
Discretionary			-.08 (Initial Intake) .00 (Revisions)	-8	
New Statute					
Violation					
Adjustment	-90	-97		-19	

**16. Plans for Tabulation, Statistical Analysis, and Publication**

Data collected through the Boarding Form will be analyzed and certain information may be provided in reports to be issued by the Bureau to Congress, as required by the Dodd-Frank Act. In particular, Section 1013(b)(3)(C) of the Dodd-Frank Act requires the Bureau to provide annual reports to Congress containing information and analysis about complaint numbers, types, and where applicable, resolution.<sup>7</sup> The Bureau may publish trend reports based on aggregate data in summaries, reports, and briefings. Presentations of analyses may include frequency, classification, and cross-tabulation across consumer financial products or services, demographic and economic characteristics, and financial management behavior.

**17. Display of Expiration Date**

The expiration date for OMB approval will be displayed on the forms. Further, the OMB control number and expiration date will be displayed on the Federal government’s electronic PRA docket at [www.reginfo.gov](http://www.reginfo.gov).

**18. Exceptions to the Certification Requirement**

The Bureau certifies that this collection of information is consistent with the requirements of 5 CFR §1320.9, and the related provisions of 5 CFR §1320.8(b)(3) and is not seeking an exemption to these certification requirements.

**B. COLLECTIONS OF INFORMATION EMPLOYING STATISTICAL METHODS**

This information collection does not employ statistical methods.

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<sup>7</sup> Codified at 12 U.S.C. § 5493(b)(3)(C). *See also* Section 1016(c)(4) (requiring that the Bureau’s semi-annual reports to Congress include “an analysis of complaints about consumer financial products or services that the Bureau has received and collected in its central database on complaints during the preceding year”), codified at 12 U.S.C. § 5496(c)(4).