

Request for Records Disposition Authority

Records Schedule Number DAA-0587-2013-0010
Schedule Status Returned Without Action

Agency or Establishment Consumer Financial Protection Bureau
Record Group / Scheduling Group Records of the Consumer Financial Protection Bureau
Records Schedule Applies to Major Subdivision
Major Subdivision Division of Supervision, Enforcement, and Fair Lending and Equal Opportunity
Minor Subdivision Office of Supervision (Examination)
Schedule Subject Supervision (Examination) Records
Internal agency concurrences will be provided Yes

Background Information Supervision and Examination System

The Supervision and Examination System (SES), previously scheduled by the Office of Thrift Supervision (OTS) under NARA Job No. N1-483-93-26 is an electronic system used for tracking the Office of Supervision (Examination), and monitoring of entities supervised by the CFPB. The system provides the ability to create exam team schedules, capture examination information, document the exam process, create and store work papers and final exams, receive and create monitoring reports, and document related supervision and examination activities.

The system consists of such components as:

- Corporate Management: The Corporate Management component allows for the creation of institution records in the SES system. Every institution in SES must be assigned a unique "Docket" number. Data is retrieved from the Federal Financial Institutions Examination Council (FFIEC) National Information Center (NIC), if available, or an institution can be entered manually if not in the NIC. The Corporate Management component tracks general information relating to institutions regulated by the CFPB such as institution name, address, phone numbers, web address, contacts and influential parties and follow-up activities. The Corporate Management component contains a document repository to store Supervisory documents related to the institution such as risk assessments, monitoring reports, supervision plans and entity profiles.

- **Caseload:** The Caseload component assigns CFPB personnel to a specific role for managing an institution. Roles consist of Caseload Manager, Examiner in Charge, Supervision Analyst, Fair Lending, Enforcement Attorney, etc.
 - **Examination:** The Examination component collects and stores examination data such as dates, ratings, violations of law and matters requiring board attention. The examination component contains a document repository to store work papers used in the exam and the final examination report. Examinations conducted by CFPB as well as examination conducted by prudential regulators are stored.
 - **Exam Planning:** The Exam Planning component allows for the scheduling and assigning of resources (examination staff) to an exam.
 - **Exam Document Templates:** The Exam Document Template component provides template documents for documents uploaded in the SEC system.
 - **Activity Update:** The Activity Update component allows the entry, tracking and reporting of hours spent on specific exam and non-exam activities. Examiners enter their time into the system.
 - **Supervisory Actions:** The Supervisory Action component allows for the entry, tracking and reporting of supervisory actions taken against an institution or other entity related to an institution. A document repository stores documents related to the supervisory actions such as Business Plans, Corrective Action Term Sheets, Enforcement Actions, Enforcement Compliance, Legal Opinions and other enforcement correspondence.
- The system can store Supervisory and Enforcement Actions taken by CFBP and other agencies.
- **Supervisory Document Depository (SDD):** The SDD is the central location for monitoring documentation related to the continuous supervision of an entity supervised by the CFPB. The SDD allows for the viewing of documents stored in Corporate Management and Supervisory Actions, and Exam Report documents stored in the examination component. The SDD also stores documents uploaded by Headquarters staff that are not institution related such as Consumer Complaint summary reports.

Returned Without Action

- Reporting Systems: Data captured in the SES system is copied nightly to a reporting database. The docket selector provides the capability to request reports in HTML, WORD or EXCEL format.

- o Docket Selector

- Exam Planning - Exam Scheduling reports

- Exam Search– Examination reports

- Follow-up Search- Follow-up action reports from examinations, supervisory actions and corporate management

- Supervisory Action Search – Supervisory Action reports

- Institution Directory – Corporate management reports for entities regulated by CFPB

- o Employee Selector

- Activity Search – Examiner Activity reports by exam or person

Item Count

Number of Total Disposition Items	Number of Permanent Disposition Items	Number of Temporary Disposition Items	Number of Withdrawn Disposition Items
0	0	0	5

GAO Approval

Returned Without Action

Outline of Records Schedule Items for DAA-0587-2013-0010

Sequence Number	
1	Supervision and Examination System (SES)
1.1	Inputs Disposition Authority Number: DAA-0587-2013-0010-0001
1.2	Master Files: Exams, Reviews, and Data Requests Disposition Authority Number: DAA-0587-2013-0010-0002
1.3	Supervisory Document Depository (SDD) Disposition Authority Number: DAA-0587-2013-0010-0003
1.4	Outputs: Final examination reports, and supervision and enforcement recommendations (Historic) Disposition Authority Number: DAA-0587-2013-0010-0004
1.5	Outputs: Final examination reports, and supervision and enforcement recommendations Disposition Authority Number: DAA-0587-2013-0010-0005

Returned Without Action

Records Schedule Items

Sequence Number	
1	<p>Supervision and Examination System (SES) An electronic system used for tracking the Office of Supervision (Examination), and monitoring of entities supervised by the CFPB. The system provides the ability to create exam team schedules, capture examination information, document the exam process, create and store work papers and final exams, receive and create monitoring reports, and document related supervision and examination activities.</p>
1.1	<p>Inputs Disposition Authority Number DAA-0587-2013-0010-0001 Prudential regulator exam reports, risk ratings, correspondence, financial data, complaint reports, lending compliance documents, fee reports, privacy statements, legal opinions, and related records received from financial institutions, other oversight entities, and from CFPB offices that support the supervision and examination work of the office of Supervision (Examination). The input records are in such formats as paper, scanned images/PDF copies of the hardcopy records, data on CD-ROM, or any acceptable formats that contain records in support of an examination. Final Disposition Temporary Item Status Withdraw Is this item media neutral? Yes Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? Yes Do any of the records covered by this item exist as structured electronic data? No Disposition Instruction Cutoff Instruction Cut off input records at the end of the calendar year in which the data has been entered into the system and the data has been verified. Retention Period Destroy 7 year(s) after cutoff Additional Information GAO Approval Not Required</p>
1.2	<p>Master Files: Exams, Reviews, and Data Requests</p>

Returned Without Action

Disposition Authority Number DAA-0587-2013-0010-0002

Data elements in the SES system include but are not limited to: docket number, institution name, CFPB region with primary supervisory responsibility, financial institution tax identification number, National Mortgage Licensing System license number, Federal Reserve financial institution identifier numbers, federal agency with lead examination responsibility, type of institution, nonbank affiliation indicator, dates regulated or no longer regulated by the CFPB, business address of institutions, mailing addresses of institutions, institution contacts, areas of focus on an exam, date examination is scheduled to start, date examination is scheduled to be completed, actual start and completion dates, days budgeted for an examination, name of examiner in charge (EIC), type of examination, lead examination agency if not the CFPB, lead CFPB region, participating agencies, date EIC receives requested information from the institution, exam reports from federal and nonfederal sources, draft and final CFPB exam reports and related work papers, comments/edits to draft exam reports, date exam report is approved by CFPB headquarters, and dates exam report is sent to and returned from the prudential regulator. The system also includes data on supervisory action activities, such as type of action, Bureau staff assigned to each action, indication if action is against an institution, problems or deficiencies the action addresses, action close date, tracking of penalties assessed, penalty payment due dates, and amounts paid by each company and/or institution.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off data at the end of the calendar year in which examination, supervisory action activities, and follow-up activities have been completed. For examinations that result in penalty assessments, cut off data at the end of the calendar year in which all penalty payments have been received.

Retention Period Destroy 15 year(s) after cutoff

Additional Information

GAO Approval Not Required

Supervisory Document Depository (SDD)

Disposition Authority Number DAA-0587-2013-0010-0003

1.3

Within the SES system, the Supervisory Document Depository (SDD) is a centralized location of documents received from federal and non-federal sources, where the information is used for ongoing monitoring activities. Documents include but are not limited to reports received from supervised entities, copies of exam report documents, summary reports of consumer complaints, and other documents that may provide research or reference information in the course of current or future examinations.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off data at the end of each calendar year.

Retention Period Destroy 7 year(s) after cutoff

Additional Information

GAO Approval Not Required

Outputs: Final examination reports and supervision and enforcement recommendations (Historic)

Disposition Authority Number DAA-0587-2013-0010-0004

Historically significant examinations exhibiting the following criteria: • Established a primary source of information on an issue of far-reaching national or international importance; information on topics that are less far-reaching but significant to America's heritage or culture; • Had a significant impact on CFPB, pioneered CFPB entry into an issue of national or international importance, or laid the groundwork for applying new and/or advanced mission methodologies; • Resulted in extensive national or international media attention; or • Resulted in the approval of new legislation by Congress, or substantive changes to existing legislation.

Final Disposition Permanent

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Returned Without Action

1.4

Cutoff Instruction Cut off at end of calendar year upon completion of final action.

Transfer to Inactive Storage Transfer to NARA, in accordance with regulations and procedures in place at the time of transfer, 15 years after cutoff.

Transfer to the National Archives for Accessioning Transfer to the National Archives 15 year(s) after cutoff

Additional Information

What will be the date span of the initial transfer of records to the National Archives? Unknown
From July 2011 until present.

How frequently will your agency transfer these records to the National Archives? Every 15 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	1 MB	1 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

1.5

Outputs: Final examination reports, and supervisor and enforcement recommendations

Disposition Authority Number DAA-0587-2013-0010-0005

All other cases/matters, not exhibiting the criteria specified in item (0004)

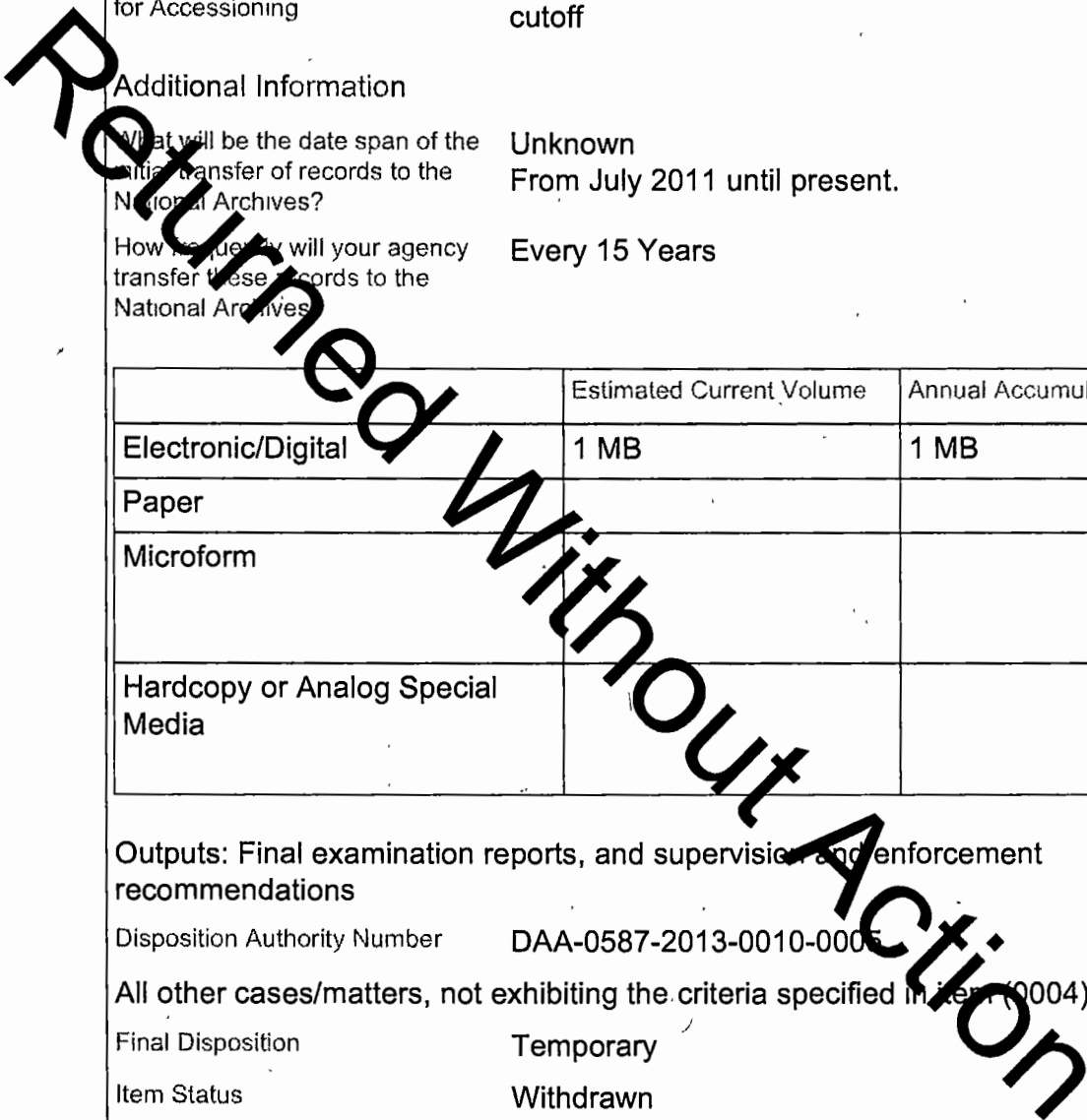
Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction



Cutoff Instruction	Cut off files at the end of each calendar year in which case is closed.
Retention Period	Destroy 15 year(s) after cutoff
Additional Information	
GAO Approval	Not Required

Returned Without Action

Agency Certification

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal in this schedule are not now needed for the business of the agency or will not be needed after the retention periods specified.

Signatory Information

Date	Action	By	Title	Organization
05/02/2015	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
01/30/2015	Return for Revision	Lauren Crisler	Appraiser	National Archives and Records Administration - Records Management Services
03/25/2015	Return Without Action	Lauren Crisler	Appraiser	National Archives and Records Administration - Records Management Services

Returned Without Action