
From: Sam Dzirasa [mailto:samdzirasa@gmail.com]
Sent: Friday, June 14, 2019 11:57 AM
To: Pilot Program <PilotProgram@occ.treas.gov>
Subject: Comments on Pilot innovation Program

The proposed innovation program, appears to focus on ideas initiated by innovators (Banks/Financial Institutions) and Regulatory Agencies. As mentioned in the objectives, one goal of the program is to “offer timely engagement between the **OCC and eligible entities** navigating safety and soundness expectations.... “ (see <https://www.occ.gov/topics/responsible-innovation/occ-innovation-pilot-program-fags.pdf>), I was surprised to see that beyond providing comments on the idea, beneficiaries (consumers and other end users) are not involved in the early engagement phase, at least to provide feedback.

Would you consider involving some individual beneficiaries (consumers and small businesses) in the early/timely engagement phase? I would highly recommend that.

Sam Dzirasa

(MSc Business/IT/Finance – MIT)

Board Member at-large, MIT Sloan Club of DC)