



Mobile and Portable Device RF Exposure Policies

KDB Publication 447498 D01

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Note: The views expressed in this presentation are those of the authors and may not necessarily represent the views of the Federal Communications Commission.



Part I

Topics:

- Summary and status of KDB Publication 447498 D01 (v07) revision document, effective date, and transition-period considerations
- Selected highlights and revision aspects considering comments and questions received on draft 447498 D01 DR04 and interim 447498 D04



447498 Updates Background and Status

- KDB Pub. 447498 updates following FCC-19-126
 - KDB Pub. 447498 D04 v01 Interim (Nov. 2021, Mar. 2022)
 - 447498 D01 DR04 (v07) Draft-Publication-for-Review (Apr. 2021, Sep. 2021)
 - KDB Pub. 447498 D01 v06 (2015)
 - previous version may be used per transition considerations discussed below
- Next stage of 447498 (v07) is second circulation as Draft-Publication-for-Review
 - Next draft-for-comment is numbered DR05 (v07)
 - KDB Pub. 447498 D04 v01 will be retired and removed



447498 Transition Considerations

- Either 447498 D04 (and new §1.1307 exemption criteria) or the previous KDB Pub. 447498 D01 v06 (including test exemption criteria[†] therein) may continue to be used until June 30, 2022, as per:
 - No mix of old and new procedures within application filings
 - For devices using 447498 v06 and not subject to TCB PAG:
 - Form-731s and associated grants must be submitted to FCC by a TCB on or before June 30, 2022
 - For devices using 447498 v06 and subject to TCB PAG:
 - TCB must submit PAG KDB inquiry and fully-populated Form-731 application on or before June 30, 2022

[†] New rules provide *test exemption* criteria, while past KDB publications refer to *test exclusion*. Terminology harmonization and definition is in progress



FCC RF Exposure Basic Concepts Recap

- Docket No. 03-137 2nd R. & O. rule changes in effect from May 2021
- *Exemption* criteria generally replaces the *categorically excluded actions* criteria of the pre-May 2021 exposure rules
 - The phrase “categorically excluded” still occurs in §1.1307 for other environmental processing purposes [§1.1306, etc.]
- Per §1.1307(b)(1)(i) *RF sources* subject to any FCC authorization must:
 - (A) Determine if exemption qualifies per §1.1307(b)(3), or
 - (B) Determine compliance to §1.1310 by evaluation^{††}
 - In this context, evaluation refers to determination of compliance to §1.1310 or §2.1093 exposure limits by calculation, measurement, or computational modeling using FCC-acceptable evaluation procedures
 - Further to §1.1310(d)(4), FCC KDB publications and OET Bulletins provide acceptable evaluation procedures

^{††} Here “evaluation” is a shorthand synonym for the term “routine environmental evaluation” used in FCC rules, etc.



447498 (v07) Discussion Proviso

- Work is in progress at OET to address important issues that emerged from comments and questions received on 447498 (v07)
- Updated guidance concepts are being devised for reducing industry burdens in certification applications processing, while preserving FCC RF exposure policies
- The following discussion items provide an overview of recent progress, with focus towards the updated 447498 (v07) draft publication
 - New soon-to-be-posted draft may differ from content in this presentation
 - Final publication will account for any further comments



447498 (v07) - Selected Topics (1)

- Testing and compliance procedures as in 447498 v06 for equipment such as wireless handsets were reaffirmed per the *Resolution of NOI* portion of FCC 19-126^{†††}
 - SAR testing separation distance scheme of 447498 v06 also being retained
- For purposes of KDB SAR test exemption criteria and test reductions
 - Test separation distances for SAR testing [447498 (v07) Sec. 3.1.5]:
 - Use smallest distance to person's body from outer surface/housing
 - e.g., for handsets, and antennas in laptop-computer keyboard sections and tablets
 - Use smallest distance to person's body from antenna and radiating structure(s)
 - e.g., for antennas in top and side-upper edges of laptop computer display sections
 - KDB inquiry to confirm separation distance for some RF sources with unclear final host configurations [as per 447498 v06 4.1) f)] not required

^{†††} FCC Docket No. 13-84, 34 FCC Rcd (14) 11695



447498 (v07) - Selected Topics (2)

- 447498 (v07) Secs. 2.1.3 and B.4 SAR test exemption criteria
 - Where minimum test separation distance is < 5 mm, a 5 mm distance using 447498 (v07) Sec. 3.1.5 guidance is applied to determine SAR test exemption
- Concerning SAR estimations used for simultaneous-transmission test exemption per E.1 of 447498 (v07):
 - Estimated SAR is calculated as $SAR_{est} = 0.4 \times P_{ant} / P_{th}$ [W/kg]
 - With 447498 (v07) P_{th} is per Secs. 2.1.3 and B.4, and P_{ant} is per Sec. 3.1.2
 - As in 447498 v06, the formula has been considered in conjunction with the SAR test exemption criteria to result in substantially conservative $SAR \leq 0.4$ W/kg



447498 (v07) - Selected Topics (3)

- Emphasizing different power definitions in exemption criteria
 - Use delivered maximum power (ERP) with MPE-based of §1.1307(b)(3)(i)(C)
 - Use available maximum (matched conducted) power with SAR test exemptions of §1.1307(b)(3)(i)(B)
 - Maximum power delivered into a matched antenna, considering line loss or any other loss that diminishes power delivered to an antenna
- Further revisions to remove approach and specific provisions of 447498 v06 *mixed mobile and portable exposure host*
- Other comments and questions received pursuant to the Apr. 2021 review-draft circulation but not discussed herein being accommodated and addressed where viable in new draft 447498 DR05



SDoC, Certification-Optional, and Authorization-Exempt Equipment

- For RF sources not subject to certification (§2.907 *et seq.*), or not subject to any Part 2 Subpart J equipment authorization requirements (EA-exempt), no filing showing the basis for RF exposure compliance is requested
- Examples of equipment exempt from equipment authorization include:
 - incidental radiators (§15.3(n))
 - §90.203(b)(3) 1427-1435 MHz transmitting devices
 - Part 95 RCRS 26-28 MHz transmitting devices
 - Part 97 transmitting devices (except amplifiers [§97.315])
- For authorizations using SDoC, include §1.1307(b)(1)(i)(A) exemption info or §1.1307(b)(1)(i)(B) compliance statement only for records-retention, per §2.938
- When certification is used for certification-optional equipment, per §2.906(c), regular certification procedures apply including documentation of RF exposure compliance



447498 (v07) Table 1 Update

Table 1 to 447498 (v07) - RF Exposure Limits in FCC Rules and OET Equipment Authorization Policies

Frequency range ^a	FCC Rules	OET Equipment Authorization Policies
$f \leq 100$ kHz	N/A (under consideration) ^c	All devices assessed case-by-case, with field strength limits of $E = 83$ V/m and $H = 90$ A/m, in all body exposure relevant positions
100 kHz $< f \leq 300$ kHz ^b	SAR limits in § 1.1310 (b), (c)	MPE limits at 300 kHz in Table 1 to § 1.1310(e)(1): $E = 614$ V/m and $H = 1.63$ A/m
300 kHz $< f \leq 4$ MHz ^b	§ 2.1091 Mobile Devices: MPE limits in Table 1 to § 1.1310(e)(1) ^d	MPE limits in Table 1 to § 1.1310(e)(1)
	§ 2.1093 Portable Devices: SAR limits in § 1.1310 (b), (c)	
4 MHz $< f \leq 6$ GHz	§ 2.1091 Mobile Devices: MPE limits in Table 1 to § 1.1310(e)(1) ^d	
	§ 2.1093 Portable Devices: SAR limits in § 1.1310 (b), (c)	
$f > 6$ GHz	MPE limits in Table 1 to § 1.1310(e)(1) ^c	
^a For all $f \leq 6$ GHz, SAR limits in § 1.1310 (b), (c) can always be applied if available, in place of MPE limits ^b Policies for 100 kHz $< f \leq 4$ MHz reflect capabilities of available SAR measurement equipment. Computational modeling may be also acceptable, subject to PAG per KDB Publication 388624 ^c Under consideration per NPRM docket no. 19-226; FCC 19-126, 34 FCC Rcd 11743 ^d Per § 2.1091(d)(4) SAR limits are applicable in some cases		



Part II

Topics:

- RF Source Power Required for Test Exemptions
- Test Exemption Power Threshold
- Introducing Test Exemption Below 300 MHz
- Unintentional Radiators Requirements for Certification



RF Source Power for SAR Exemptions (I)

- SAR test exemptions are established based on maximum time-averaged (matched conducted) output power of the RF source
- This power level may be determined by direct measurements, or **estimated** via a combination of analysis and manufacturer-provided data
 - Estimates of conducted power for exemption criteria from measurements in the near-field shall properly account both E and H field patterns, in all the directions surrounding the antenna. To use EMC test data (e.g., E-field at 3 m, 10 m) and antenna gain, the far-field conditions need to be verified
- When power direct measurements are impractical, a **conservative estimate** is acceptable, so long as a **clear description** of the approach is provided in the RF exposure filing exhibits



RF Source Power for SAR Exemptions (II)

- **Manufacturer data** used to derive critical parameters used in the power evaluation (*e.g.*, antenna pattern, RF amplifier maximum power, duty cycle) must be provided in the filing
- **Reminder: comprehensive evaluation** of output power needed for determining the exemption eligibility, to include
 - all operating configurations allowed by design
 - for tune-up tolerance, adjustments
 - minimum *test separation distance* required for the particular RF exposure scenario under consideration



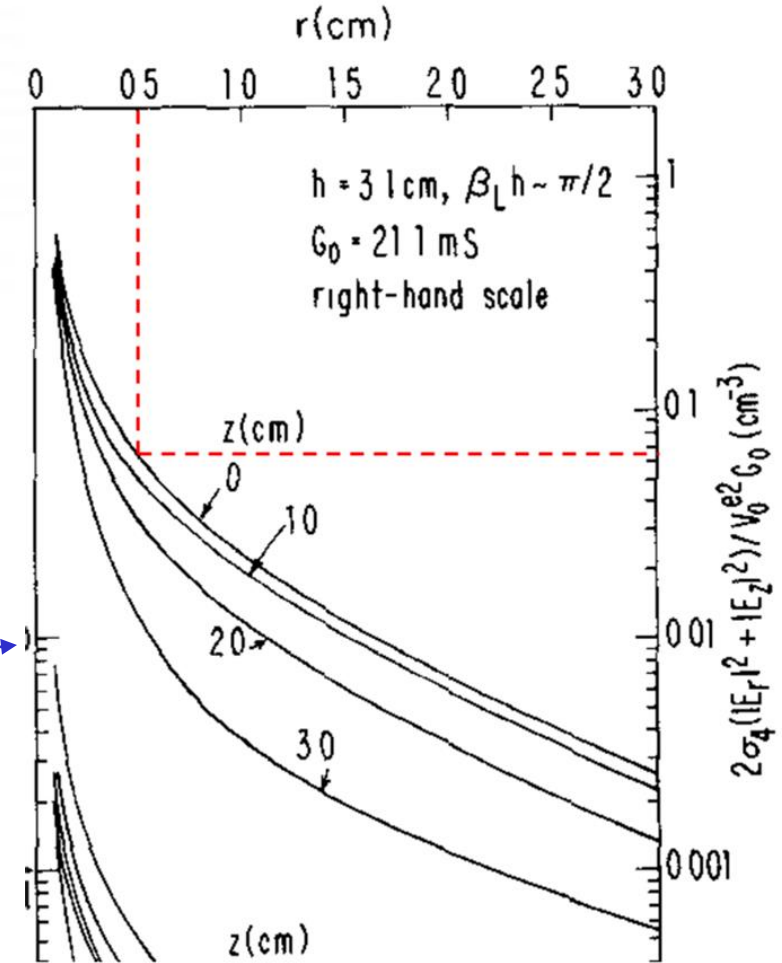
SAR Exemption Power Thresholds

- Per KDB 447498-**v06**, power thresholds were established for SAR exemption purposes from 100 kHz up to 6 GHz
- The formulas that provided the exemption levels were derived from **best fit** of measured and simulated emission conditions covering a wide range of **realistic** application scenarios
- The recent update of RF Exposure rulemaking provided (§**1.1307**) a **new formulation** of SAR exemption criteria **from 300 MHz**
- A **compendium** of the two formulations is here introduced, **extending** in a continuous fashion the formulas §1.1307 **below 300 MHz** and joining, still continuously, the v06 prescriptions at and below 100 MHz



Verification of Exemption Power Thresholds

- SAR-exemption power thresholds **conservatively** address realistic scenarios
- Comparison with published results in [[King, 1983](#)], [[Casey, 1986](#)] shows **consistency** of theory vs. 447498-v06 criteria
 - Per 447498-v06-Appendix A, at 900 MHz and 5 mm, the exemption threshold is **16 mW**
 - [[King, 1983](#)] data for **1 W** at 915 MHz show **SAR=60 W/kg** (head tissue), that is **0.96 W/Kg** with linear scaling to **16 mW**
 - **0.96 W/kg** “safely” below **1.6 W/kg** limit



915 MHz dipole source , head tissue
([[King, 1983](#)], Fig. 10)



KDB 447498-v06 Section 4.3.1

“v06” exemption power thresholds in mW P_x are defined as

- 4.3.1 a) – distance ≤ 50 mm, 100 MHz \leq frequency < 6 GHz

$$P_{431a}(d_{mm}, f_{MHz}) := \frac{3 d_{mm}}{\sqrt{f_{MHz}/1000}}$$

- 4.3.1 b) 1) – distance > 50 mm, 100 MHz \leq frequency < 1500 MHz

$$\begin{aligned} P_{431b1}(d_{mm}, f_{MHz}) &:= P_{431a}(50, f_{MHz}) + \frac{(d_{mm} - 50) \cdot f_{MHz}}{150} \\ &= \frac{3 \cdot 50}{\sqrt{f_{MHz}/1000}} + \frac{(d_{mm} - 50) \cdot f_{MHz}}{150} \end{aligned}$$



KDB 447498-v06 Section 4.3.1 (II)

- 4.3.1 b) 2) – distance > 50 mm, $1500 \text{ MHz} \leq \text{frequency} < 6000 \text{ MHz}$

$$\begin{aligned} P_{431b2}(d_{mm}, f_{\text{MHz}}) &:= P_{431a}(50, f_{\text{MHz}}) + (d_{mm} - 50) \cdot 10 \\ &= \frac{3 \cdot 50}{\sqrt{f_{\text{MHz}}/1000}} + (d_{mm} - 50) \cdot 10 \end{aligned}$$

- 4.3.1 c) Any distance, frequency $< 100 \text{ MHz}$

$$P_{431c}(d_{mm}, f_{\text{MHz}}) := \begin{cases} P_{431b1}(d_{mm}, 100.) \cdot \left(1. + \log_{10} \left(\frac{100.}{f_{\text{MHz}}} \right) \right) & d_{mm} > 50 \\ 0.5 P_{431b1}(50., 100.) \cdot \left(1. + \log_{10} \left(\frac{100.}{f_{\text{MHz}}} \right) \right) & d_{mm} \leq 50 \end{cases}$$



KDB 447498-v06 Section 4.3.1 (III)

- With the additional definitions:

$$P_{431b}(d_{mm}, f_{MHz}) := \begin{cases} P_{431b1}(d_{mm}, f_{MHz}) & f_{MHz} \leq 1500 \\ P_{431b2}(d_{mm}, f_{MHz}) & f_{MHz} > 1500 \end{cases}$$

$$P_{431ab}(d_{mm}, f_{MHz}) := \begin{cases} P_{431a}(d_{mm}, f_{MHz}) & d_{mm} \leq 50 \\ P_{431b}(d_{mm}, f_{MHz}) & d_{mm} > 50 \end{cases}$$

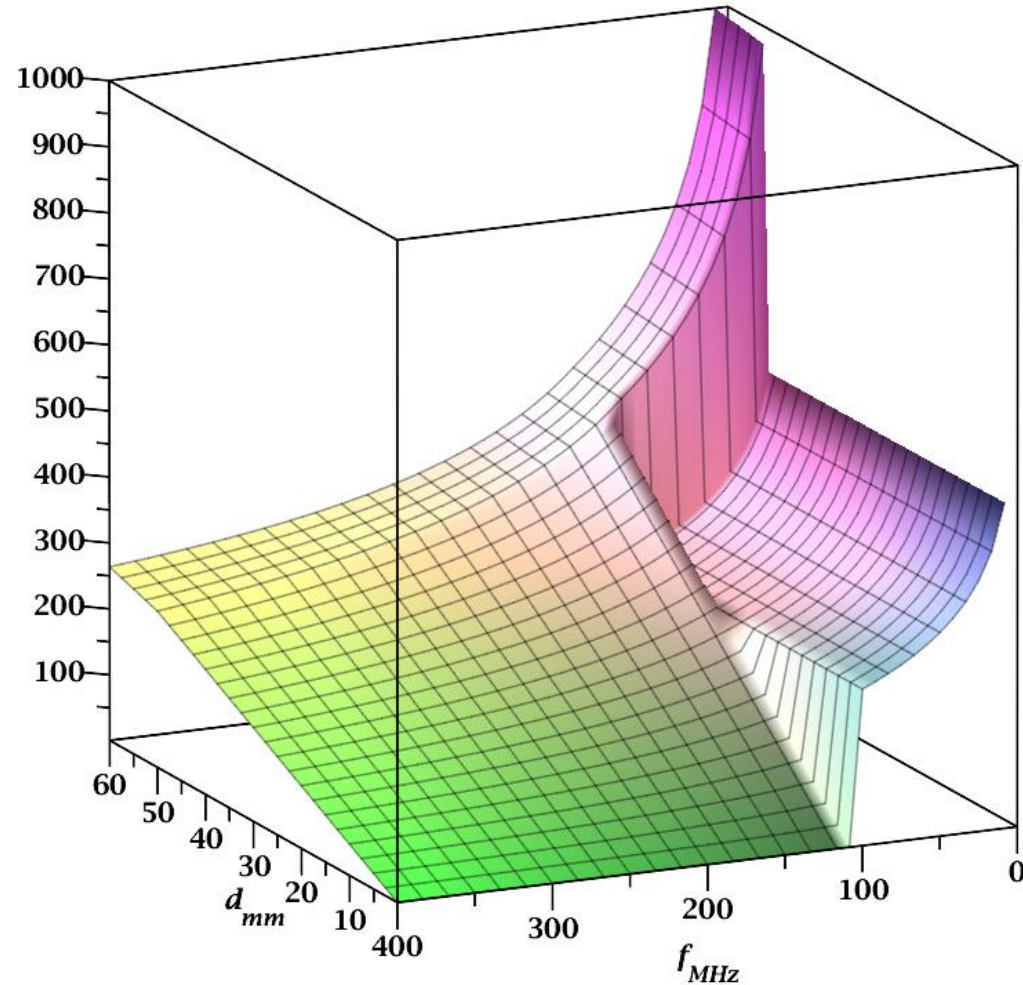
a compact expression for the “v06” power threshold may be written as

$$P_6(d_{mm}, f_{MHz}) := \begin{cases} P_{431ab}(d_{mm}, f_{MHz}) & f_{MHz} > 100 \\ P_{431c}(d_{mm}, f_{MHz}) & f_{MHz} \leq 100 \end{cases}$$



“v06” Exemption Power Threshold

$$P_6(d_{mm}, f_{MHz}) [mW]$$



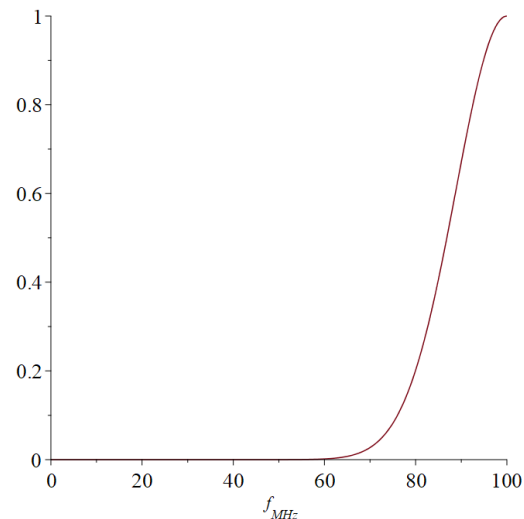
Plot of $P_6(d_{mm}, f_{MHz})$ showing discontinuities in frequency and distance (by definition)



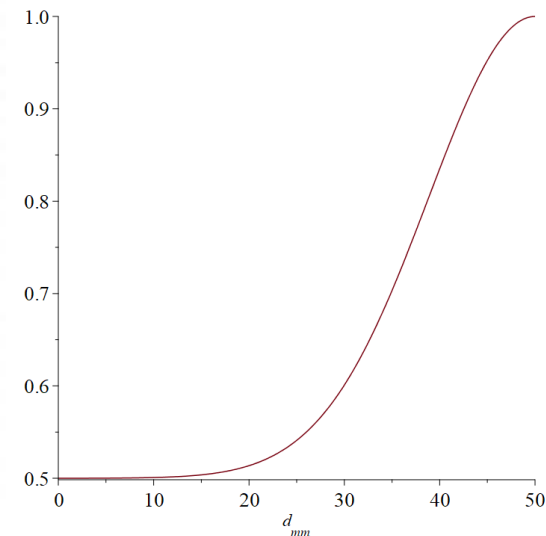
Smoothing “v06” Power Threshold Function

- The discontinuities in the power threshold function in v06 can be smoothed by imposing **continuous transitions** in the definitions
- Define smoothing functions S_f for f_{MHz} and S_d for d_{mm} as

$$S_f(f_{MHz}) := \exp\left(-10 \frac{(f_{MHz} - f_{max})^2}{\Delta f^2}\right)$$



$$S_d(d_{mm}) := 0.5 + 0.5 \cdot \exp\left(-10 \frac{(d_{mm} - d_{max})^2}{\Delta d^2}\right)$$





Smoothing “v06” Power Threshold Function (II)

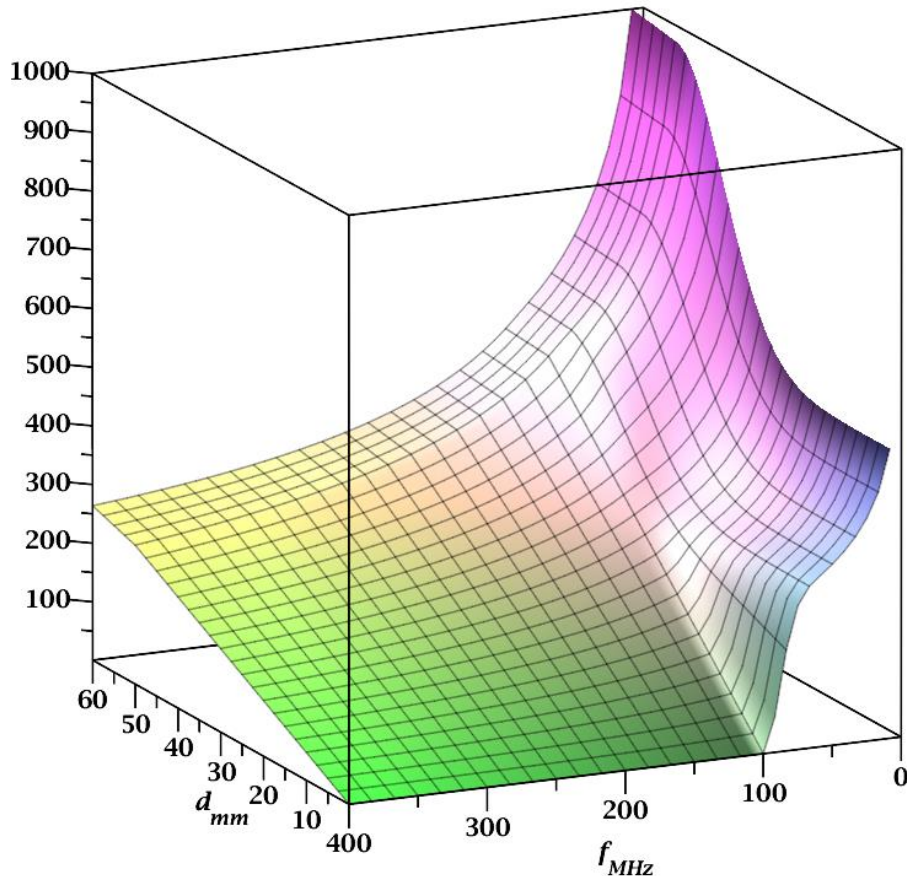
- With the smoothing functions S_f and S_d , a modified power threshold function P_{6S} (smoothed version of P_6) may be defined as

$$P_{6S}(d_{mm}, f_{MHz}) := \begin{cases} P_{431a}(d_{mm}, f_{MHz}) & d_{mm} \leq 50 \text{ and } f_{MHz} > 100 \\ P_{431b1}(d_{mm}, f_{MHz}) & d_{mm} > 50 \text{ and } 100 < f_{MHz} \leq 1500 \\ P_{431b2}(d_{mm}, f_{MHz}) & d_{mm} > 50 \text{ and } f_{MHz} > 1500 \\ S_f(f_{MHz}) \cdot P_{431a}(d_{mm}, f_{MHz}) + (1 - S_f(f_{MHz})) \cdot S_d(d_{mm}) P_{431b1}(50., 100.) \cdot \left(1 + \log_{10}\left(\frac{100.}{f_{MHz}}\right)\right) & d_{mm} \leq 50 \text{ and } f_{MHz} \leq 100 \\ S_f(f_{MHz}) \cdot P_{431b1}(d_{mm}, f_{MHz}) + (1 - S_f(f_{MHz})) \cdot P_{431b1}(d_{mm}, 100.) \cdot \left(1 + \log_{10}\left(\frac{100.}{f_{MHz}}\right)\right) & d_{mm} > 50 \text{ and } f_{MHz} \leq 100 \end{cases}$$

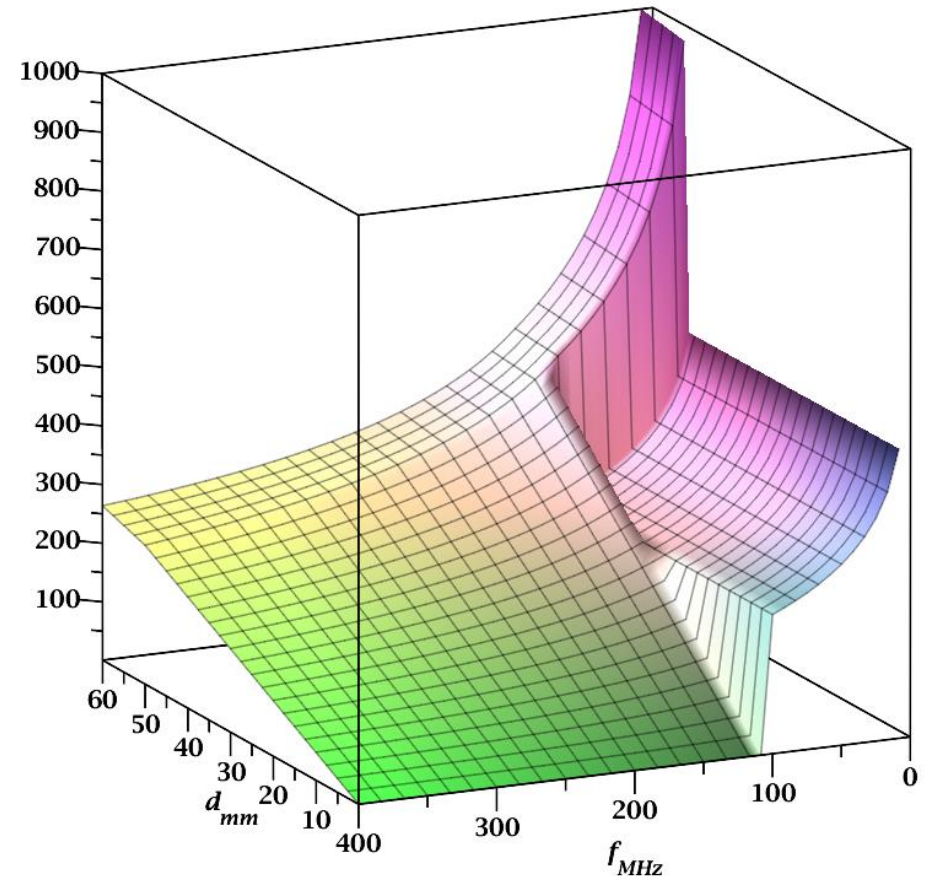


Smoothing “v06” Power Threshold Function (III)

$$P_{6S}(d_{mm}, f_{MHz})$$



$$P_6(d_{mm}, f_{MHz})$$



Smoothed version of $P_6(d_{mm}, f_{MHz})$ vs. original definition



§1.1307–Based “v07” Power Threshold

- From §1.1307, limited to $300 \text{ MHz} \leq f \leq 6 \text{ GHz}$, $0.5 \text{ cm} \leq d \leq 40 \text{ cm}$, an exemption power threshold (in mW) is defined as

$$P_{1.1307}(d_{\text{cm}}, f_{\text{GHz}}) := \begin{cases} ERP(f_{\text{GHz}}) \cdot (d_{\text{cm}}/20)^{x(f_{\text{GHz}})} & d_{\text{cm}} < 20 \\ ERP(f_{\text{GHz}}) & d_{\text{cm}} \geq 20 \end{cases}$$

where

$$ERP(f_{\text{GHz}}) := \begin{cases} 2040 \cdot f_{\text{GHz}} & f_{\text{GHz}} < 1.5 \\ 3060 & f_{\text{GHz}} \geq 1.5 \end{cases} \quad x(f_{\text{GHz}}) := -\log_{10} \left(\frac{60}{ERP(f_{\text{GHz}}) \cdot \sqrt{f_{\text{GHz}}}} \right)$$

- Converting the units to *mm* and *MHz* in $P_{1.1307}$:

$$P_7(d_{\text{mm}}, f_{\text{MHz}}) := P_{1.1307} \left(\frac{d_{\text{mm}}}{10}, \frac{f_{\text{MHz}}}{1000} \right)$$



“v07” - Extended Power Threshold (I)

- Defined an extension of $P_7(d_{mm}, f_{MHz})$ below 300 MHz, by imposing that $P_{6S}(d_{mm}, f_{MHz})$ is met at 100 MHz, and $P_7(d_{mm}, f_{MHz})$ is met at 300 MHz via a continuous function, for every distance value d_{mm} .

- Let

$$P_{6to7}(d_{mm}, f_{MHz}) := \frac{\alpha(d_{mm})}{\beta(d_{mm}) f_{MHz}}$$

and

$$P_{100}(d_{mm}) := P_{6S}(d_{mm}, 100.) : P_{300}(d_{mm}) := P_7(d_{mm}, 300.)$$

- Then, the functions $\alpha(d_{mm})$ and $\beta(d_{mm})$ can be determined by imposing

$$P_{6to7}(d_{mm}, 100) = P_{100}(d_{mm}) : P_{6to7}(d_{mm}, 300) = P_{300}(d_{mm})$$



“v07” - Extended Power Threshold (II)

- It can be shown that a solution for $\alpha(d_{mm})$ and $\beta(d_{mm})$ is

$$\alpha(d_{mm}) := P_{100}(d_{mm}) \cdot \left(\frac{P_{100}(d_{mm})}{P_{300}(d_{mm})} \right)^{\ln(100.) / \ln(3.)}$$

$$\beta(d_{mm}) := \frac{\ln(100.)}{\ln(3.)} \log_{100} \left(\frac{P_{100}(d_{mm})}{P_{300}(d_{mm})} \right)$$

- Finally, the “extended” power threshold $P_{7X}(d_{mm}, f_{MHz})$ is defined as

$$P_{7X}(d_{mm}, f_{MHz}) := \begin{cases} P_{6S}(d_{mm}, f_{MHz}) & f_{MHz} \leq 100 \\ P_{6to7}(d_{mm}, f_{MHz}) & 100 < f_{MHz} \leq 300 \\ P_7(d_{mm}, f_{MHz}) & 300 < f_{MHz} \end{cases}$$



“v07” - Extended Power Threshold (III)

$$P_{7X}(d_{mm}, f_{MHz}) := \begin{cases} P_{6S}(d_{mm}, f_{MHz}) & f_{MHz} \leq 100 \\ P_{6to7}(d_{mm}, f_{MHz}) & 100 < f_{MHz} \leq 300 \\ P_7(d_{mm}, f_{MHz}) & 300 < f_{MHz} \end{cases}$$

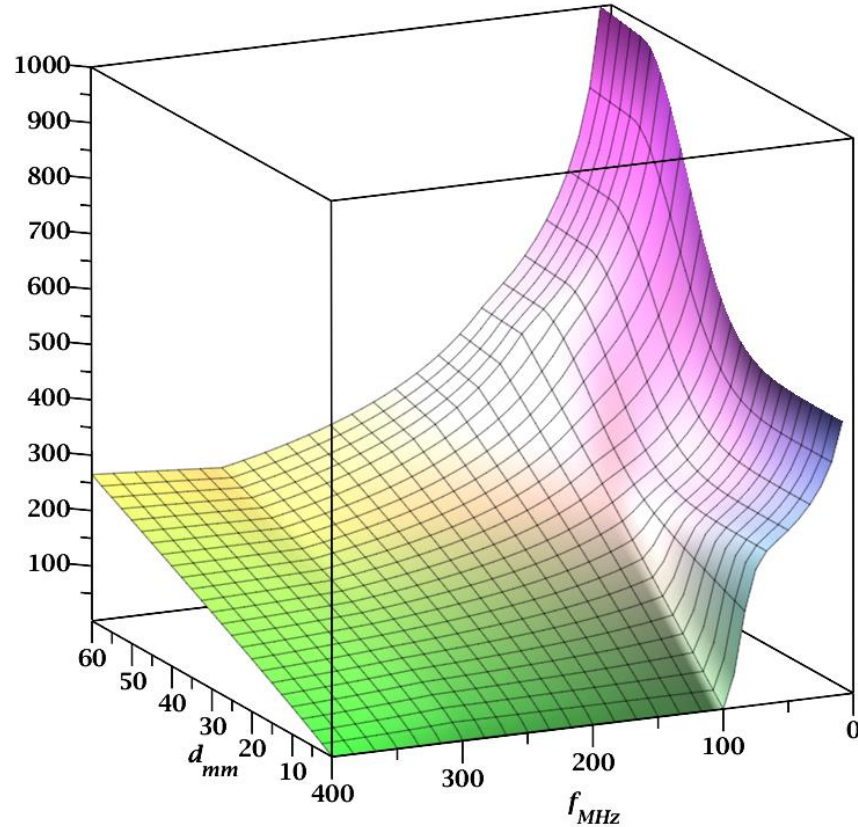
*Plot of P_{7X} vs. distance (5 mm to 60 mm)
and frequency (5 MHz to 500 MHz)*



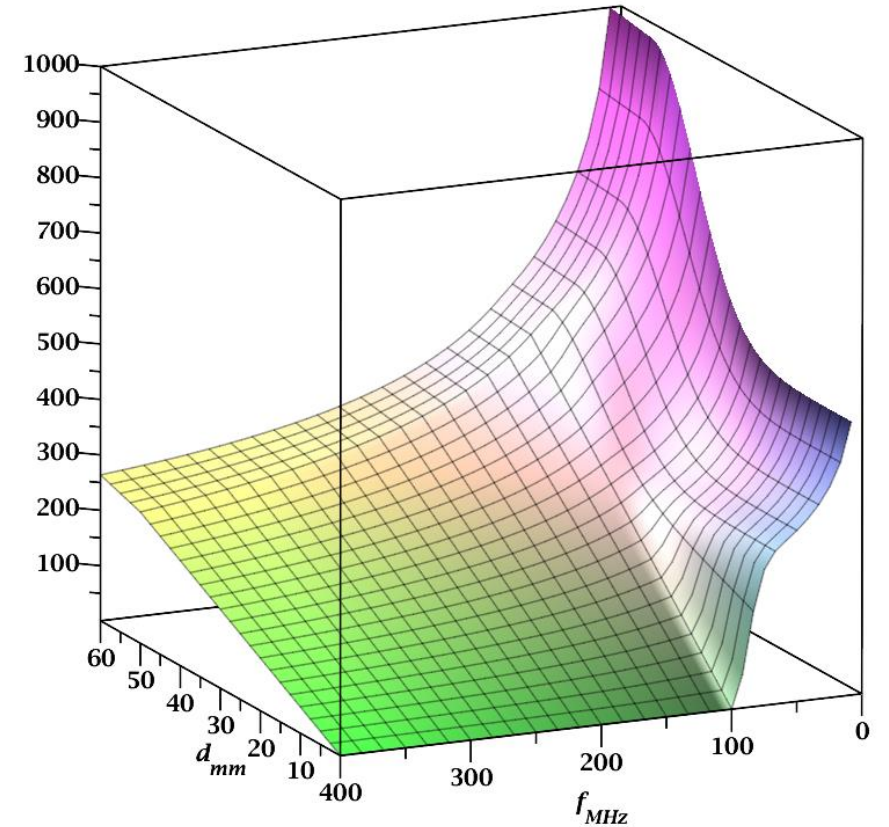
“v07” - Extended Power Threshold (IV)

$$P_{7X}(d_{mm}, f_{MHz})$$

$$P_{7X}(d_{mm}, f_{MHz}) := \begin{cases} P_{6S}(d_{mm}, f_{MHz}) & f_{MHz} \leq 100 \\ P_{6to7}(d_{mm}, f_{MHz}) & 100 < f_{MHz} \leq 300 \\ P_7(d_{mm}, f_{MHz}) & 300 < f_{MHz} \end{cases}$$



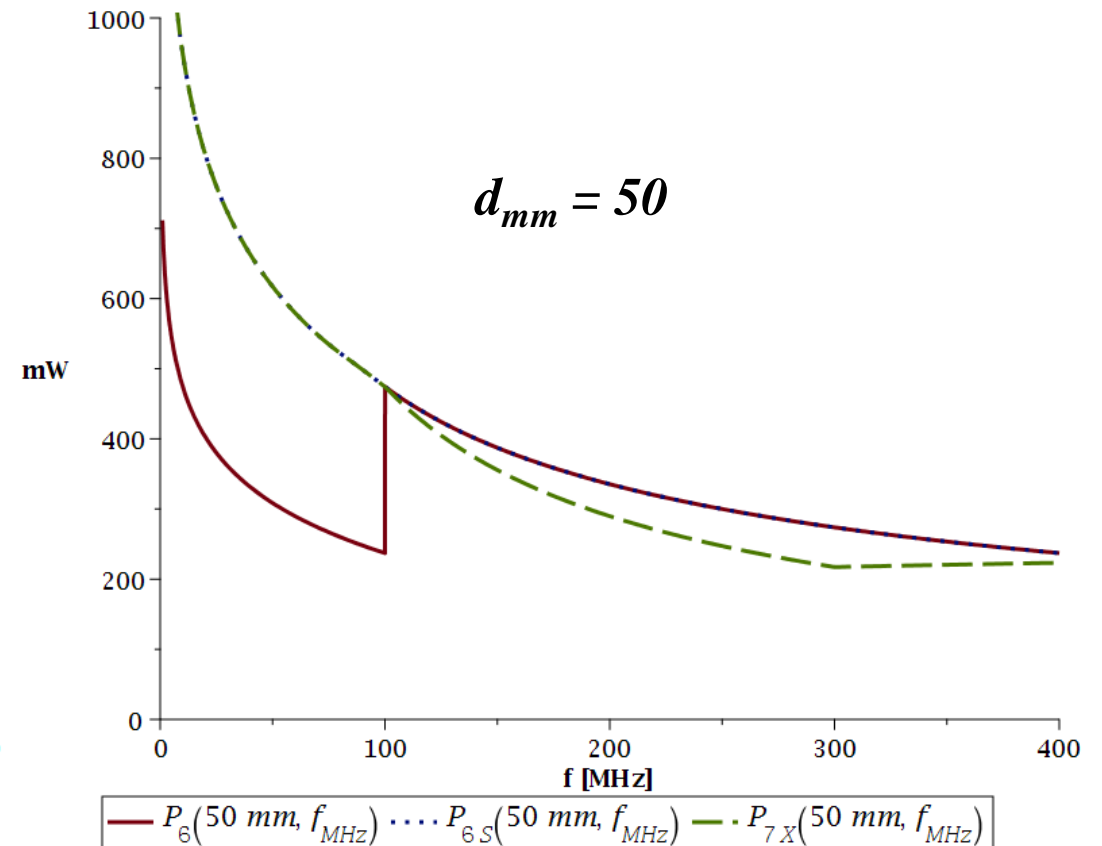
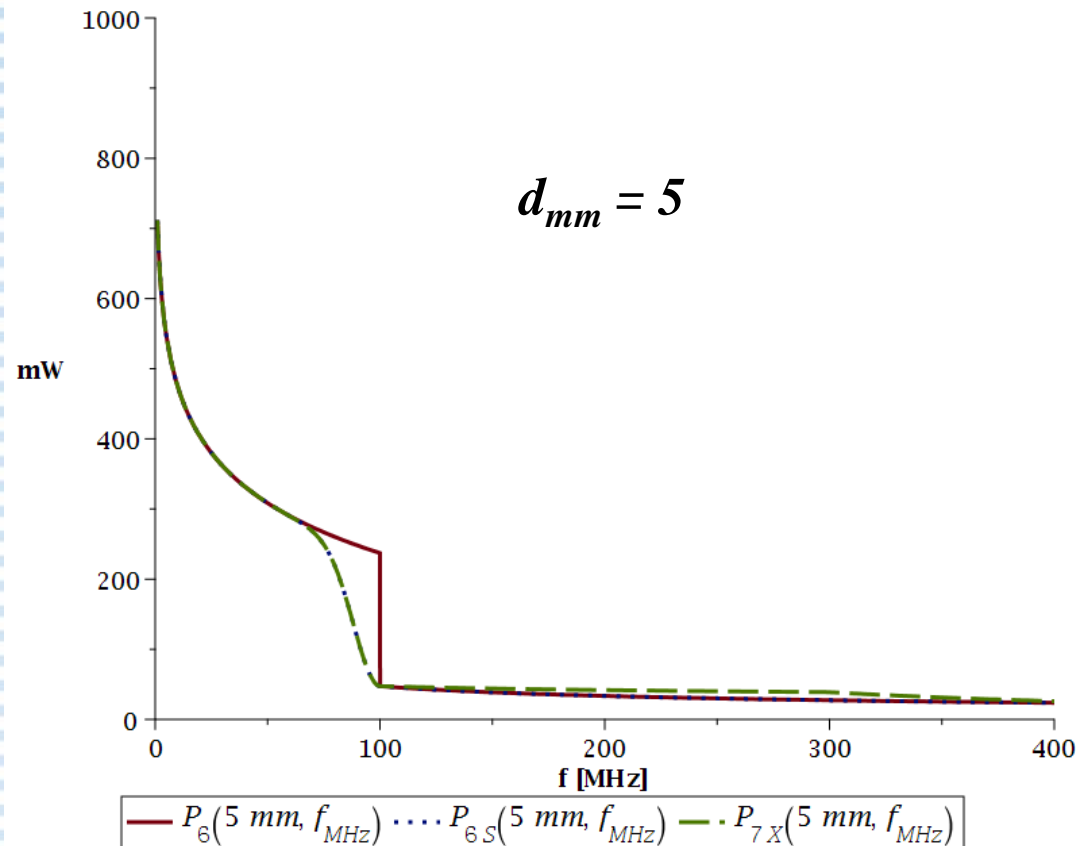
$$P_{6S}(d_{mm}, f_{MHz})$$



$P_{7X}(d_{mm}, f_{MHz})$, the “extended” P_7 , vs. $P_{6S}(d_{mm}, f_{MHz})$, the smoothed version of P_6



“v07” - Extended Power Threshold (V)



Comparison of power threshold functions for two selected distances, 5 mm and 50 mm



Unintentional Radiators (I)

- Per recent §1.1307 updates, in *applications for equipment authorization*, unintentional radiators are **no longer excluded** from evaluation required to show compliance with the RF exposure limits of §1.1310
- The rationale is that there may be situations, e.g., with emissions from multiple RF **sources operating simultaneously**, where the unintentional radiator contributions may bring a device **out of compliance**
- Accordingly, evaluation of RF exposure compliance of any product containing RF sources, shall include **both intentional (including licensed transmitters) and unintentional** radiators



Unintentional Radiators (II)

- In many cases, unintentional radiators provide a **small contribution** to the applicable **RF exposure figure of merit** considered for **compliance**
- This figure of merit can be SAR, MPE or, more in general, a combined quantity, hereafter referred to as **total exposure ratio TER**:

$$TER = \sum_{k=1}^{N_S} \left(\frac{SAR_k}{SAR_{lim}} \right) + \sum_{k=1}^{N_f} \left(\frac{MPE_{field, k}}{MPE_{field, lim}} \right)^2 + \sum_{k=1}^{N_{PD}} \left(\frac{MPE_{PD, k}}{MPE_{PD, lim}} \right)$$

with N_S , N_f , and N_{PD} referring to sources requiring SAR, field-MPE, or PD-MPE, respectively, k referring to measured or estimated values for the source k , and “*lim*” to the corresponding applicable compliance limit

- With these definitions, **compliance** will require **TER ≤ 1**



Unintentional Radiators (III)

- Accordingly, a new RF exposure compliance **policy** has been determined for the purpose of **equipment authorization** of devices that include **unintentional radiators**
- The new policy is **harmonized with the rules**, yet includes provisions that **minimize the additional burden** required for evaluation of the unintentional radiators contributions to RF exposure
- Certifications will be allowed to use the new policy upon posting of the in new KDB 447498-v07 draft



Unintentional Radiator Compliance Policy (I)

- i. All the **unintentional radiator RF sources** (hereafter **URS**) present in the device are identified and located
- ii. If the emissions of any URS can be shown to already be **included** in the RF exposure evaluation of any **intentional radiator** on the device (e.g., a digital logic circuitry near an intentional radiator antenna), then that specific URS source does not require further separate evaluation
- iii. For each URS requiring further evaluation, a **conservative estimate** of the total emission power (integrated over the spectrum, as required) shall be provided via **well-supported** documentation showing analytical/numerical models and/or measurements



Unintentional Radiator Compliance Policy (II)

- iv. Based on the estimated power, URS emissions may be then assessed against **test exemption criteria of KDB 447498**: those URS sources that are found **exempt**, will not need to be accounted for any further in the RF exposure evaluation of the device
- v. For **any remaining URS**, compute Total Exposure Ratio (**TER**) as

$$TER = \sum_{k=1}^{N_s} \left(\frac{SAR_k}{SAR_{lim}} \right) + \sum_{k=1}^{N_f} \left(\frac{MPE_{field, k}}{MPE_{field, lim}} \right)^2 + \sum_{k=1}^{N_{PD}} \left(\frac{MPE_{PD, k}}{MPE_{PD, lim}} \right)$$

(see terms defined in previous slide)



Unintentional Radiator Compliance Policy (III)

- vi. If $TER \leq 0.1$ (10%), no further evaluation for URS is needed, based on the rationale that these contributions are about in the same order of magnitude of the approximations inherent with the TER formula approach
- vii. If $TER \geq 0.1$, this term shall be added to the contribution of the intentional radiators, for performing the RF Exposure evaluation of the entire device and determine compliance



Conclusions

- An overview of new policies to keep equipment authorization aligned with present RF Exposure rules
- New policies reinforce adherence to and compliance with FCC RF Exposure Rules while providing flexibility for minimal impact on industry innovation
- Policies will be in effect upon posting of new 447498 draft
- Comment period of 30 days will be provided
- Transition period will stay in effect to minimize impact on industry and TCB processes



Thanks for attention !