



Privacy and Civil Liberties Impact Assessment
for the

W-Analytics Solution Platform

November 14, 2025

Contact Point

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Please check **ALL** that apply to the information system or information technology (IT) for which you are conducting this PCLIA:

This PCLIA is for a “major information system”? *It is a “large” and “sensitive information system “that requires special management attention because of its importance to an agency mission; its high development, operating, or maintenance costs; or its significant role in the administration of agency programs, finances, property, or other resources.”*

This PCLIA is for an information system or IT rated “Moderate” or “High” impact for confidentiality under Federal Information Processing Standard 199, at least in part because of its PII content. *By Treasury policy, all systems that contain PII and are rated as “Moderate” or “High” impact for confidentiality.*

This PCLIA is for an information system or IT designated as a Treasury High Value Asset (HVA).

Estimated number of individuals whose PII is maintained in the system or by the project

0 – 999

1,000 – 9,999

10,000 – 99,999

100,000 – 499,999

500,000 – 999,999

1,000,000+

Section 1: Introduction

PCLIA's are required for all systems and projects that collect, maintain, or disseminate personally identifiable information (PII). The system owner completed this assessment pursuant to Section 208 of the E-Government Act of 2002 (“E-Gov Act”), 44 U.S.C. § 3501, Office of the Management and Budget (OMB) Memorandum 03-22, “OMB Guidance for Implementing the Privacy Provisions of the E-Government Act of 2002,” and Treasury Directive 25-07, “Privacy and Civil Liberties Impact Assessment (PCLIA),” which requires Treasury Offices and Bureaus to conduct a PCLIA before: (1) developing or procuring information technology (IT) systems or projects that collect, maintain or disseminate PII from or about members of the public, or (2) initiating a new collection of information that: (a) will be collected, maintained, or disseminated using IT; and (b) includes any PII permitting the physical or online contacting of a specific individual, if identical questions have been posed to, or identical reporting requirements imposed on, 10 or more persons (not including agencies, instrumentalities, or employees of the federal government).

It is the policy of the Department of the Treasury (“Treasury” or “Department”) and its Bureaus to conduct a PCLIA when PII is maintained in a system or by a project. This PCLIA provides the following information regarding the system or project: (1) an overview of its purpose and functions; (2) a description of the information collected; (3) a description of the how information is maintained, used, and shared; and (4) an assessment of whether the system or project is in compliance with federal requirements that support information privacy.

Section 2: Artificial Intelligence (AI)

Pursuant to the Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence:

1. The term “artificial intelligence” or “AI” has the meaning set forth in 15 U.S.C. 9401(3): a machine-based system that can, for a given set of human-defined objectives, make predictions, recommendations, or decisions influencing real or virtual environments. Artificial intelligence systems use machine- and human-based inputs to perceive real and virtual environments; abstract such perceptions into models through analysis in an automated manner; and use model inference to formulate options for information or action.
2. The term “AI model” means a component of an information system that implements AI technology and uses computational, statistical, or machine-learning techniques to produce outputs from a given set of inputs.
3. The term “AI red-teaming” means a structured testing effort to find flaws and vulnerabilities in an AI system, often in a controlled environment and in collaboration with developers of AI. Artificial Intelligence red-teaming is most often performed by dedicated “red teams” that adopt adversarial methods to identify flaws and vulnerabilities, such as harmful or discriminatory outputs from an AI system, unforeseen or undesirable system behaviors, limitations, or potential risks associated with the misuse of the system.
4. The term “AI system” means any data system, software, hardware, application, tool, or utility that operates in whole or in part using AI.
5. The term “crime forecasting” means the use of analytical techniques to attempt to predict future crimes or crime-related information. It can include machine-generated predictions that use algorithms to analyze large volumes of data, as well as other forecasts that are generated without machines and based on statistics, such as historical crime statistics.

The Department of the Treasury is leveraging AI to better serve the public across a wide array of use cases and benefits delivery. Treasury is also establishing strong guardrails to ensure its use of AI keeps individual safe and doesn't violate their rights. [Check all that apply]:

This PCLIA is being conducted on:

- 1- an information system that can, for a given set of human-defined objectives, make predictions, recommendations, or decisions influencing real or virtual environments using machine- and human-based inputs to perceive real and virtual environments; abstract such perceptions into models through analysis in an automated manner; and use model inference to formulate options for information or action.
- 2- an information system that maintains a component that implements AI technology and uses computational, statistical, or machine-learning techniques to produce outputs from a given set of inputs.
- 3- an information system that will be used, in part, as a structured testing effort to find flaws and vulnerabilities in an AI system, often in a controlled environment and in collaboration with developers of AI.
- 4- an information system that includes software, hardware, application, tool, or utility that operates in whole or in part using AI.
- 5- an information system that uses analytical techniques to attempt to predict future crimes or crime-related information. It can include machine-generated predictions that use algorithms to analyze large volumes of data, as well as other forecasts that are

generated without machines and based on statistics, such as historical crime statistics (Please stop here if you check any of the 5 boxes above and use the AI Systems PCLIA template to continue).

- 6- None of the above. (Please continue with this template if checked).

Section 3: System Overview

Section 3.1: System/Project Description and Purpose

1. The Information Technology Services own(s) or is funding the system, technology, pilot, rule, program, or other collection (hereinafter referred to for purposes of these instructions as the “system”) is conducting this PCLIA for the W-Analytics Solutions Platform (WASP) that supports Bank Supervision and Examination and the Chief National Bank Examiner. The program is conducting a PCLIA for this system for the first time.
2. The main purpose of WASP is to help the program meet its mission by supporting a wide range of analytical activities that are crucial to OCC’s mission of bank supervision. This data is used for statistical analysis to ensure OCC-regulated institutions are providing fair access to financial services, treating customers fairly and are complying with applicable laws. The WASP leverages a Large Language Model to make the analysis of large datasets more manageable and efficient. Final outputs are reviewed and validated by data scientists, analysts, and economists.
3. The WASP system is comprised of the following components that operate as a unified solution for analytical work: Windows and Linux server instances, Amazon storage, and analytical tools.
4. The WASP maintains personally identifiable information (PII) within the file system, which stores information used for conducting statistical analysis. This supports the main purpose of the WASP by facilitating a wide range of analytical activities crucial to OCC’s mission of bank supervision. Other components, including Windows and Linux server instances, Amazon storage, and analytical tools.
5. The WASP receives PII maintained in the system from OCC- regulated banks, Federal Reserve System, Consumer Financial Protection Bureau (CFPB) Customer Assistance Group (CAG) and Equifax. PII is used to provide analytics to data scientists, analysts, economists, and bank examiners in support of bank supervision.
6. The WASP uses the information in the system to help identify risks to OCC-regulated banks and to automate processes conducted by examiners as part of bank supervision process.
7. The WASP does not disclose information in the system to the extent required by the Freedom of Information Act and as allowed by the Privacy Act of 1974, therefore a SORN is not required.
8. Within the WASP environment a gap in monitoring data in transit was noted in the environment. The noted gap is only when data is moved from S3 to S3 and between Cloud Service Providers circumventing OCC network. The noted technical gap is not implemented within the OCC Ashburn data center environment but deemed to be

necessary for the CSP environment. The risk to the data is significantly lowered by implementing a few measures.

Governance process is implemented: The transfer and the storage of data is performed securely, and the data is only accessed by authorized personnel for that specific project. (refer to Supervision Data Treatment for Supervision Activities document)

Technical solution: The technical team has implemented a technical solution within the environment to scan and identify PII data location within the environment. The team is also looking for another technical solution that will address the noted gap.

Security solution: The security team completed a PTA, a PCLIA, implemented all the privacy controls, performed an assessment to achieve the Authorization to Use (ATU), and put the environment in a continuous monitoring state which includes collecting and reviewing logs.

Others: FedRAMP environments are PII processing ready by default.

9. The WASP has implemented controls to safeguard the Personally Identifiable Information (PII) within the system during its collection, use, and disclosure phases. Data transfers are exclusively conducted from the Federal Reserve and CFPB. The data is securely stored with access restricted to authorized personnel through the use of logical access controls. The Business Data Steward approves the usage term, and upon reaching this term, the system sends notifications to users and Data Stewards indicating that requests are expiring. At this point, Business Stewards can request to extend access or remove users from the role-based groups. Additionally, the Business Data Steward conducts an annual audit of the role-based groups, with the audit date corresponding to the "Last Certification date" in Collibra. The Data Science team performs a monthly review of PII data, obtains necessary approvals from the supervision team when the data is ready for deletion, and informs the WASP ITS team to proceed with data deletion. Information\data is not shared with users outside of OCC. Once the data is no longer needed, it is deleted from its location, with backups automatically purged 60 days following the initial deletion.

Section 3.2: Authority to Collect

Federal agencies must have proper authority before initiating a collection of information. The authority is sometimes granted by a specific statute, by Executive order (EO) of the President or other authority. The following specific authorities authorize W-Analytics to collect information:

- 12 U.S.C

The information may also be collected pursuant to a more general requirement or authority. All Treasury systems and projects derive general authority to collect information from:

- 31 U.S.C. 321 – General authorities of the Secretary establish the mission of the Department of the Treasury
- 5 U.S.C. 301 – Department regulations for the operations of the department, conduct of employees, distribution and performance of its business, the custody, use, and preservation of its records, papers, and property.

- Executive Order for Fair Banking

Section 3.3: Privacy Act Applicability; SORN Requirement

Under certain circumstances, federal agencies are allowed to exempt a system of records from certain provisions in the Privacy Act. This means that, with respect to information systems and papers files that maintain records in that system of records, the agency will not be required to comply with the requirements in Privacy Act provisions that are properly exempted. If this system or project contains records covered by the Privacy Act, the applicable Privacy Act system of records notice(s) (SORNs) (there may be more than one) that cover the records in this system or project must list the exemptions claimed for the system of records.

Section 3.3(a) Please check ALL statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.

1. The system or project does not retrieve records about an individual using an identifying number, symbol, or other identifying particular assigned to the individual. A SORN is not required with respect to the records in this system.
2. The system or project does retrieve records about an individual using an identifying number, symbol, or other identifying particular assigned to the individual. A SORN is required with respect to the records in this system.
3. A SORN was identified in the original PCLIA and a determination was made during this current PCLIA update that modifications [choose one] were were not required to that SORN. [If modifications were made, generally describe them here]. The current applicable SORN is: [Provide here the SORN number(s), system of records name(s) and the citation to the SORN(s) in the Federal Register.]
4. A SORN(s) was not identified or required in the original PCLIA, but a determination was made during this current PCLIA update that a SORN(s) is now required. The applicable SORN(s) is:[Provide here the SORN number(s), system of records name(s) and the citation to the SORN(s) in the Federal Register].
5. A SORN was published, and no exemptions are taken from any Privacy Act requirements.
6. Exemptions are claimed from the following Privacy Act provisions in the applicable SORN(s): [List here all exemptions taken in the applicable SORN; Hint: it's at the end of the SORN]: The citation to the applicable Notice of Proposed Rulemaking and/or Final Rule is[provide here the Federal Register Citation to the NPRM and Final Rule (if a Final Rule was required)].

Section 4: Information Collection

Section 4.1: Relevant and Necessary

The Privacy Act requires “each agency that maintains a system of records [to] maintain in its records only such information about an individual as is relevant and necessary to accomplish a purpose of the

agency required to be accomplished by statute or by executive order of the President.” 5 U.S.C. § 552a (e)(1). It allows federal agencies to exempt records from certain requirements (including the relevant and necessary requirement) under certain conditions. 5 U.S.C. §552a (k). The proposed exemption must be described in a Notice of Proposed Rulemaking (“NPRM”). In the context of the Privacy Act, the purpose of the NPRM is to give the public notice of a Privacy Act exemption claimed for a system of records and solicit public opinion on the proposed exemption. After addressing any public concerns raised in response to the NPRM, the agency must issue a Final Rule. It is possible for some, but not all, of the records maintained in the system or by the project to be exempted from the Privacy Act through the NPRM/Final Rule process.

Section 4.1(a) Exemption Claimed from this Requirement? Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.

1. The PII maintained in this system or by this project is ***not*** exempt from 5 U.S.C. § 552a(e)(1), the Privacy Act’s requirement that an agency “*maintain in its records only such information about an individual as is relevant and necessary to accomplish a purpose of the agency required to be accomplished by statute or by executive order of the President.*”
2. The PII maintained in this system or by this project ***is*** exempt from 5 U.S.C. § 552a(e)(1), because [*See the applicable SORN*].

Section 4.1(b) Continuously Assessing Relevance and Necessity Helpful Hint: Unless you check Box 1 or Box 2 below, you must check, if true, Boxes 3-5 (all are required by OMB). Also, please provide the required information. If not true, you must explain in the space provided why these reviews did not happen.

1. The PII in the system is not maintained in a system of records. Therefore, the Privacy requirements do not apply. PII used and maintained is not collected or retrieved any unique identifier and is provided by OCC business partners.
2. The PII in the system is maintained in a system of records, but the agency exempted these records from the relevance and necessity requirement. [*Explain **here** what you do to ensure relevance and necessity to the extent possible despite the fact the records are exempt from this requirement*].
3. The system owner conducted an assessment prior to collecting PII for use in the system or project (*e.g., during [Paperwork Reduction Act](#) analysis*) to determine which PII data elements and types (see [Section 4.2](#) below) were relevant and necessary to meet the system’s or project’s mission requirements. During this analysis [*describe **here** the analysis, including whether decisions were made not to collect certain data elements because they were not needed*], in conducting the “relevance and necessity” analysis that is documented in this PCLIA, the system owner reevaluated the necessity and relevance of all PII data elements and determined that they are still relevant and necessary. Every time this PCLIA is updated, this ongoing assessment will be revisited. If it is determined at any time that certain PII data elements are no longer relevant or necessary, the system owner will update this PCLIA to discuss how the data element was removed from the system and is no longer collected.

4. With respect to PII *currently* maintained (as of the time this PCLIA is being done) in the system or by the project, the PII [choose one] is is not limited to only that which is relevant and necessary to meet the system's or project's mission requirements. During the PCLIA process, the system always undergoes a review to ensure the continuing relevance and necessity of the PII in the system.
5. With respect to PII maintained in the system or by the project, there [choose one] is is not a process in place to continuously reevaluate and ensure that the PII remains relevant and necessary. During the PCLIA process, the system always undergoes a review to ensure the continuing relevance and necessity of the PII on the system. If a determination is made that particular PII is no longer relevant and necessary in between PCLIA updates, this PCLIA will be updated at that time.

Section 4.2: PII and/or information types or groupings

The checked boxes below represent the types of information maintained in the system or by the project that are relevant and necessary for the information system or project to fulfill its mission. PII identified below is used by the system or project to fulfill the purpose stated in Section 2.2 above– Authority to Collect.

Biographical/general information

- | | | |
|--|---|--|
| <input checked="" type="checkbox"/> Name | <input checked="" type="checkbox"/> Nationality | <input checked="" type="checkbox"/> Country of Birth |
| <input checked="" type="checkbox"/> Age | <input checked="" type="checkbox"/> Citizenship | <input checked="" type="checkbox"/> Immigration Status |
| <input checked="" type="checkbox"/> Date of birth | <input checked="" type="checkbox"/> Ethnicity | <input type="checkbox"/> Alias (including nickname) |
| <input checked="" type="checkbox"/> Home physical/postal mailing address | <input checked="" type="checkbox"/> Gender | <input checked="" type="checkbox"/> City or County of Birth |
| <input checked="" type="checkbox"/> Zip Code | <input checked="" type="checkbox"/> Race | <input checked="" type="checkbox"/> Military Service Information |
| <input checked="" type="checkbox"/> Personal home phone, cell phone, or fax number | <input checked="" type="checkbox"/> Personal e-mail address | <input checked="" type="checkbox"/> Country or city of residence |
| | <input type="checkbox"/> Other: (please describe) | |

Other information

- | | | |
|---|---|--|
| <input type="checkbox"/> Resume or curriculum vitae | <input type="checkbox"/> Cubical or office number | <input checked="" type="checkbox"/> Veteran's preference |
| <input checked="" type="checkbox"/> Religion/Religious Preference | <input checked="" type="checkbox"/> Education Information [please describe] | <input checked="" type="checkbox"/> Spouse Information |
| <input checked="" type="checkbox"/> Professional/personal references or other information about an individual's friends, associates or acquaintances. | <input type="checkbox"/> Contact lists and directories (known to contain at least some personal information). | <input checked="" type="checkbox"/> Retirement eligibility information |
| <input checked="" type="checkbox"/> Sexual Orientation | <input checked="" type="checkbox"/> Marital Status | <input checked="" type="checkbox"/> Information about other relatives. |
| <input checked="" type="checkbox"/> Group/Organization Membership | <input checked="" type="checkbox"/> Information about children | <input type="checkbox"/> Other: (please describe) |

Identifying numbers assigned to individuals

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Full Social Security number | <input checked="" type="checkbox"/> Personal device identifiers or serial numbers | <input type="checkbox"/> Vehicle Identification Number |
|---|---|--|

- Truncated Social Security Number (e.g., last 4 digits)
- Employee Identification Number
- Taxpayer Identification Number
- File/Case ID Number
- Alien Registration Number
- Internet Protocol (IP) Address
- Personal Bank Account Number
- Health Plan Beneficiary Number
- Credit Card Number
- Patient ID Number
- Driver's License Number
- License Plate Number
- Professional License Number
- Passport Number and information (nationality, date and place of issuance, and expiration date)
- Other: (please describe)

Specific Information/File Types

- Taxpayer Information/Tax Return Information
- Civil/Criminal History Information/Police Records (obtained from government source)
- Protected Information (as defined in Treasury Directive 25-10)
- Information provided under a confidentiality agreement
- Business Financial Information (including loan information)
- Passport information (state which passport data elements are collected if not all)
- Law Enforcement Information
- Civil/Criminal History Information/Police Records (obtained from commercial source)
- Credit History Information (commercial source)
- Case files
- Personal Financial Information (e.g., loan information)
- Other: (please describe)
- Security Clearance/Background Check Information
- Credit History Information (government source)
- Bank Secrecy Act Information
- Personnel Files
- Information subject to the terms of an international or other agreement

Audit Log and Security Monitoring Information

- User ID assigned to or generated by a user of Treasury IT
- Passwords generated by or assigned to a user of Treasury IT
- Files accessed by a user of Treasury IT (e.g., web navigation habits)
- Public Key Information (PKI).
- Internet Protocol (IP) Address
- Global Positioning System (GPS)/Location Data
- Network communications data
- Files and folders accessed by a user of Treasury IT
- Internet or other queries run by a user of Treasury IT
- Date and time an individual accesses a facility, system, or other IT
- Still photos of individuals derived from security cameras.
- Video of individuals derived from security cameras
- Secure Digital (SD) Card or Other Data stored on a card or other technology
- Cell tower records (e.g., logs, user location, time etc.)
- Biometric information used to access Treasury facilities or IT
- Contents of files accessed by a user of Treasury IT
- Information revealing an individual's presence in a particular location as derived from security token/key fob, employee identification card scanners or other IT.
- Purchasing habits or preferences
- Commercially obtained internet navigation/purchasing habits of individuals
- Device settings or preferences (e.g., security level, sharing options, ringtones).
- Other: (please describe)

Medical/Emergency Information Regarding Individuals

- Medical/Health Information
- Mental Health Information
- Sick leave information
- Worker's Compensation Act Information
- Information regarding a disability
- Request for an accommodation under the Americans with Disabilities Act
- Emergency Contact Information (e.g., a third party to contact in case of emergency)
- Patient ID Number
- Patient ID Number

Other: (please describe)

Biometrics/Distinguishing Features/Characteristics of Individuals

- | | | |
|--|--|---|
| <input type="checkbox"/> Physical description/ characteristics (e.g., hair, eye color, weight, height, sex, gender etc.) Identify which are collected: (Insert collected here) | <input type="checkbox"/> Signatures | <input type="checkbox"/> Palm prints |
| <input type="checkbox"/> Fingerprints | <input checked="" type="checkbox"/> Photos/Video: Photos | <input checked="" type="checkbox"/> Voice audio recording |
| <input type="checkbox"/> Other: (please describe) | | |

Identifying numbers for sole proprietors (including business information).

- | | | |
|---|---|--|
| <input type="checkbox"/> Sole proprietor business credit card number | <input checked="" type="checkbox"/> Business Phone or Fax Number | <input checked="" type="checkbox"/> Business Physical/Postal Mailing Address |
| <input type="checkbox"/> Sole proprietor business professional license number | <input type="checkbox"/> Sole proprietor business file case number | <input type="checkbox"/> Sole proprietor business taxpayer identification number |
| <input type="checkbox"/> Sole proprietor business license plate number | <input type="checkbox"/> Sole proprietor business vehicle identification number | <input type="checkbox"/> Sole proprietor business bank account number |
| <input type="checkbox"/> Other (please describe): | <input type="checkbox"/> Other (please describe): | <input type="checkbox"/> Other (please describe): |

4.3 Sources from which PII is obtained.

Focusing on the context in which the data was collected and used (i.e., why it is collected and how it is used), check ALL sources from which PII is collected/received and stored in the system or used in the project

Collection/Acquisition from Individuals

1. Members of the Public

Members of the Public (i.e., including individuals who are current federal employees who are providing the information in their “personal” capacity (unrelated to federal work/employment). All of the following are members of the public. Please check relevant boxes (based on the context of collection and use in this system) for members of the public whose information is maintained in the system (only check if relevant to the purpose for collecting and using the information):

Members of the general public (current association with the federal government, if any, is irrelevant to the collection and use of the information by the system or project). Consumers filing complaints against OCC-regulated institutions may submit their PII to the OCC’s Customer Assistance Group. While the complaint process does not specifically request PII, consumers may voluntarily include it in their submissions. CAG files are retrieved from a secure drive. This data used for statistical analysis to ensure OCC-regulated institutions are providing fair access to financial services, treating customers fairly and are complying with applicable laws.

Retired federal employees. Discuss here how/why PII is collected from this source.

Former Treasury employees. Discuss here how/why PII is collected from this source.

Federal contractors, grantees, interns, detailees etc. Discuss here how/why PII is collected from this source.

- Federal job applicants.
- Other: [Explain *here*]. Discuss here how/why PII is collected from this source.

2. *Current Federal Employees, Interns, and Detailees*

- Current Federal employees providing information in their capacity as federal employees (for example, PII collected using OPM or Treasury forms related to employment with the federal government)
(this would not include individuals who are current federal employees completing a form in their “personal” capacity [e.g., their personal tax forms or seeking some federal benefit available to the general public in their personal capacity]). Current federal employees acting in their personal capacity are treated as “Members of the general public” (See #1 above).
- Interns. Discuss here how/why PII is collected from this source.
- Detailees. Discuss here how/why PII is collected from this source.
- Other employment-related positions. [name the position here and discuss how/why PII is collected from this source.].

3. *Treasury Bureaus (including Departmental Offices)*

- Other Treasury Bureaus: (name the bureau(s) here and identify the bureau/office information system from which the PII originated)and (how/why PII is collected from this source.).

4. *Other Federal Agencies*

- Other federal agencies: OCC federal partners, the Federal Reserve System and the Consumer Financial Protection Board provide OCC with PII used in the system. The fed provides property addresses for mortgage holders and, CFPB provides Home Mortgage Disclosure Act data. This data is accessed via a secure file transfer and is used for statistical analysis to ensure OCC-regulated institutions are treating customers fairly and are complying with applicable laws.

5. *State and Local Agencies*

- State and local agencies: (Name the State and local agencies here and explain how/why PII is collected from this source).

6. *Private Sector*

7. Private sector organizations to include OCC-regulated banks and Equifax provide PII that is used to provide analytics to data scientists, analysts, economists, and bank examiners in support of bank supervision. This data used for statistical analysis to ensure OCC-regulated institutions are providing fair access to financial services, treating customers fairly and are complying with applicable laws.

8. *Other Sources*

- Other sources not covered above (for example, foreign governments).
(Name the other sources here and explain how/why PII is collected from this source).

Section 4.3: Privacy and/or civil liberties risks related to collection

When Federal agencies request information from an individual that will be maintained in a [system of records](#), they must inform the individual of the following: “(A) the authority (whether granted by statute, or by executive order of the President) which authorizes the solicitation of the information and whether disclosure of such information is mandatory or voluntary; (B) the principal purpose or purposes for which the information is intended to be used; (C) the routine uses which may be made of the information, as published pursuant to paragraph (4)(D) of this subsection; and (D) the effects on [the individual], if any, of not providing all or any part of the requested information.” 5 U.S.C § 522a(e)(3). This is commonly called a Privacy Act Statement. The OMB Guidelines also note that subsection (e)(3) is applicable to both written and oral (i.e., interview) solicitations of personal information. Therefore, even if a federal employee or contractor has a fixed list of questions that they orally ask the individual in order to collect their information, this requirement applies.

Section 4.3(a) Collection Directly from the Individual to whom the PII pertains. *Please check the statement below that applies to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. None of the PII in the system was collected directly from an individual to whom it pertains. OCC-regulated institutions and federal agencies collected the PII directly from the individuals about whom it pertains. The OCC conducts QC checks for missing and unexpected values before analyzing the data. Some or all of the information in this system was collected directly from an individual to whom it pertains.

Section 4.3(b) Privacy Act Statements *Please check ALL statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer. (The language provided may require some modification to describe the system or project that is the subject of this PCLIA).*

1. None of the PII in the system was collected directly from the individuals to whom it pertains. Therefore, a Privacy Act Statement is not required. The PII was collected from OCC-regulated banks, Federal Reserve Board, CFPB, and Equifax.
2. Some All of the PII in the system was collected directly from the individual to whom it pertains. Therefore, a Privacy Act Statement was posted at the point where the PII was collected directly from the individual. That Privacy Act Statement was provided to the individual (check the appropriate box): on the form in which the [PII](#) was collected on a separate sheet of paper that the individual could retain; or in an audio recording or verbally at the point where the information was collected (e.g., on the phone) or other [please explain].
3. The Privacy Act Statement contained the following [check ALL that apply]
 - a. The authority (whether granted by statute, or by Executive order of the President) which authorizes the solicitation of the information.
 - b. Whether disclosure of such information is mandatory or voluntary.
 - c. The principal purpose or purposes for which the information is intended to be used.
 - d. The individuals or organizations outside of Treasury with whom the information may be/ will be shared.

- e. The effects on the individual, if any, if they decide not to provide all or any part of the requested information.

Section 4.3(c) Use of Full Social Security Numbers

Treasury is committed to eliminating unnecessary collection, use, and display of full Social Security numbers (“SSN”) and redacting, truncating, and anonymizing SSNs in systems and documents to limit their accessibility to individuals who do not have a need to access the full SSN in order to perform their official duties. Moreover, the [Privacy Act](#) provides that: “It shall be unlawful for any Federal, State or local government agency to deny to any individual any right, benefit, or privilege provided by law because of such individual’s refusal to disclose his social security account number.” Pub. L. No. 93–579, § 7. This provision does not apply to: (1) any disclosure which is required by federal statute; or (2) any disclosure of an SSN to any federal, state, or local agency maintaining a [system of records](#) in existence and operating before January 1, 1975, if such disclosure was required under statute or regulation adopted prior to such date to verify the identity of an individual. *Id.* at § 7(a)(2)(A)-(B).

Section 4.3(d) Justification of for collection and use the full Social Security Numbers

Please check the statement below that applies to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.

1. N/A No full SSNs are maintained in the system or by the project.
2. Full SSNs are maintained in the system or by the project and the following approved Treasury uses of SSNs apply: (check **ALL** that apply and provide the information requested).
 - security background investigations;
 - interfaces with external entities that require the SSN;
 - a legal/statutory basis (e.g. where collection is expressly required by statute);
 - when there is no reasonable, alternative means for meeting business requirements;
 - statistical and other research purposes;
 - delivery of government benefits, privileges, and services;
 - for law enforcement and intelligence purposes;
 - aging systems with technological limitations combined with funding limitations render impracticable system modifications or replacements to add privacy risk reduction tools (partial/truncated/redacted or masked SSNs); and
 - as a unique identifier for identity verification purposes.

Note: SSNs are not specifically collected, used or processed by the system but may be incidentally present in audio files provided by OCC-regulated institutions. There are security controls in place to prevent the disclosure of this information.

Section 4.3(e) Controls implemented to limit access to and or improper disclosure of full Social Security Numbers. Please check ALL statements below that apply to your system or

project and provide any additional information requested. Please read all possible responses before selecting an answer.

1. Full SSNs are ***not*** maintained in the system or by the project.
2. Full SSNs ***are*** maintained in the system or by the project and the following controls are put in place to reduce the risk that the SSN will be seen or used by someone who does not have a need to use the SSN in order to perform their official duties (*check **ALL** that apply*):
 - a. The entire SSN data field is capable of suppression (i.e., being turned off) and the data field is suppressed when the SSN is not required for particular system users to perform their official duties.
 - b. The SSN field is visible, but the SSN itself is blurred or distorted in some way so it is not capable of being read by users who do not require the SSN to perform their official duties.
 - c. Within the system, an alternative number (e.g., an Employee ID) is displayed to all system users who do not require the SSN to perform their official duties. The SSN is only linked to the alternative number within the system and when reporting outside the system (to an agency that requires the full SSN). The SSN is not visible to system users (other than administrators).
 - d. The SSN is truncated (i.e., shortened to the last 4 digits of the SSN) when displayed to all system users for whom the last four digits (but not the full) SSN are necessary to perform their official duties.
 - e. Full or truncated SSNs are only downloaded to spreadsheets or other documents for sharing within the bureau or agency when disclosed to staff whose official duties require access to the full or truncated SSNs for the particular individuals to whom they pertain. No SSNs (full or truncated) are included in spreadsheets or documents unless required by each recipient to whom it is disclosed in order to perform their official duties (e.g., all recipients have a need to see the SSN for each employee in the spreadsheet).
 - f. Other: SSNs are not used by the system but may be incidentally provided by a bank customer when providing information to the OCC-regulated bank. This data is stored encrypted and there are logical access controls in place authorized users can access. In addition, files that may contain SSNs are deleted after the file has been processed.

Section 4.3(f) Denial of rights, benefits, or privileges for refusing to disclose Social Security Number. *Please check the statement below that applies to your system or project and provide the additional information requested. Please read all possible responses before selecting an answer.*

1. N/A No SSNs are maintained in the system or by the project.
2. Full SSNs are collected, but no individual will be denied any right, benefit, or privilege provided by law if the individual refuses to disclose their SSN for use in the system or project. If the individual chooses not to provide their SSN. **Note: OCC does not collect SSNs from individuals, however SSNs may be included in audio files.**

3. Full SSNs are collected, and the individual will be denied the following right, benefit, or privilege provided by law if they refuse to disclose their SSN: [please identify the right, benefit, or privilege if the individual will be denied if they choose not to provide their SSN: Identify here]. Denial of this right, benefit or privilege does not violate the law because: [choose one of the two boxes below]:
 - a. SSN disclosure is required by the following Federal statute or Executive Order;
 - b. The SSN is disclosed to a Federal, state, or local agency that maintains a [system of records](#) that was in existence and operating before January 1, 1975, and disclosure was required under statute or regulation adopted prior to such date to verify the identity of an individual.

Section 4.3(g) Records describing how individuals exercise First Amendment rights

The [Privacy Act](#) requires that Federal agencies “maintain no record describing how any individual exercises rights guaranteed by the First Amendment unless expressly authorized by statute or by the individual about whom the record is maintained or unless pertinent to and within the scope of an authorized law enforcement activity.” 5 U.S.C. § 552a(e)(7).

1. N/A. The system or project does ***not*** maintain information describing how an individual exercises their rights guaranteed by the First Amendment.
2. The system or project ***does*** maintain information describing how an individual exercises their rights guaranteed by the First Amendment. The individual about whom the information was collected or maintained expressly authorizes its collection/maintenance. The individual about whom the information was collected or maintained expressly authorized its collection by.
 - a. The information maintained is pertinent to and within the scope of an authorized law enforcement activity because [generally discuss here the nature and purpose of the information collected and the law enforcement activity];
 - b. The following statute expressly authorizes its collection: [provide here the name of and citation to the statute and the language from that statute that expressly authorizes collection]

Section 5: Maintenance, use, and sharing of the information

Section 5.1: Ensuring accuracy, completeness, and timeliness of information collected, maintained, and shared when it is used to make determinations about individuals

The Privacy Act and Treasury policy require that Treasury bureaus and offices take additional care when collecting and maintaining information about individuals when it will be used to make determinations about those individuals (e.g., whether they will receive a federal benefit). This includes collecting information directly from the individual where practicable and ensuring that the information is accurate,

relevant, timely and complete to assure fairness to the individual when making a determination about them. This section addresses the controls/protections put in place to address these issues.

The [Privacy Act](#) requires that Federal agencies “maintain all records which are used by the agency in making any determination about any individual with such accuracy, relevance, timeliness, and completeness as is reasonably necessary to assure fairness to the individual in the determination.” 5 U.S.C § 552a(e)(5). If a particular [system of records](#) meets certain requirements (including the [NPRM](#) process defined in Section 3.1 above), an agency may exempt the [system of records](#) (or a portion of the records) from this requirement. Exemptions may be found at the bottom of the relevant SORN next to the heading: “*Exemptions Claimed for this System.*”

Section 5.1(a). Exemption from the accuracy, relevance, timeliness, and completeness requirements in section (e)(5) of the Privacy Act *Please check the statement below that applies to your system or project and provide the additional information requested. Please read all possible responses before selecting an answer.*

1. **None** of the information maintained in the system or by the project that is part of a system of records is exempt from the accuracy, relevance, timeliness, and completeness requirements in section (e)(5) of the Privacy Act.
2. All Some of the PII maintained in the system or by the project is part of a system of records and is exempt from the accuracy, relevance, timeliness, and completeness requirements in section (e)(5) of the Privacy Act. The exemption claimed for these records is appropriate because *[please see the applicable SORN]*.
3. The PII maintained in the system or by the project is **not**: (a) part of a system of records as defined in section (e)(5) of the Privacy Act; or (b) used to make adverse determinations about individuals (defined in the Privacy Act as U.S. Citizens and legal permanent residents). Instead, the information is used to aid in the bank examination process and for analytics by OCC’s data scientists and economists and does not involve adverse determinations.

Section 5.1(b) Protections in place despite exemption from the accuracy, relevance, timeliness, and completeness requirements

*If you checked box 2, 3 and 4 above, you must also complete the following. Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer. If you checked Box 1 above, check box 1 here as well.*

1. **None** of the information maintained in the system or by the project that is part of a [system of records](#) is exempt from the accuracy, relevance, timeliness, and completeness requirements in section (e)(5) of the Privacy Act.
2. For all information maintained in the system or by the project that is part of a system of records that is exempt from the accuracy, relevance, timeliness, and completeness requirements in section (e)(5) of the Privacy Act, the following efforts are made to ensure accuracy, relevance, timeliness, and completeness to the extent possible without interfering with the (check one) law enforcement intelligence other *[describe **here**]* mission requirements for which the system or project was created *[choose **ALL** that apply]*:
 - a. The exempt information is **not** actually used to make any adverse determinations about individuals.

- b. The exempt information is **not** actually used to make any adverse determinations about individuals without additional research and investigation to ensure accuracy, relevance, timeliness, and completeness.
 - c. Individuals and organizations to whom PII from the system or project is disclosed (as authorized by the Privacy Act) determine its accuracy, relevance, timeliness, and completeness in a manner reasonable for their purposes before they use it to make adverse determinations about individuals.
 - d. Individuals about whom adverse determinations are made using PII from this system or project are given an opportunity to explain or modify their information (*check one*) before after the adverse determination is made. During this process, individuals are allowed to: [*discuss **here** the steps taken to ensure fairness to the individuals before it is used to take any adverse action or other determination about them. Also, discuss any opportunities provided to the individual before or after the determination is made to correct the information or seek redress with respect to the determination*]
 - e. Other: (*please describe*):
3. No additional efforts are made to ensure accuracy, relevance, timeliness, and completeness to the extent possible because it would interfere with mission requirements.

Section 5.1(c) Collecting information directly from the individual when using it to make adverse determinations about them.

Section 552a(e)(2) of the Privacy Act requires that Federal agencies that maintain records in a system of records are required to collect information to the greatest extent practicable directly from the individual when the information about them may result in adverse determinations about their rights, benefits, and privileges under Federal programs. Agencies may exempt a system of records from this requirement under certain circumstances and if certain conditions are met.

*Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

- 1. The records maintained by this system or project are **not** used to make any adverse determinations about individuals.
- 2. The records maintained by this system or project **are** used to make adverse determinations about individuals **and** [*check all that apply*]:
 - a. These records **were** exempted from the Privacy Act provision that requires collection directly from the subject individual to the greatest extent practicable. Exemption of these records is proper because [*explain here why the records were exempted; See the applicable SORN*]. [*If checked and explained, go to Section 4.2(d)*].
 - b. These records were **not** exempted from the requirement to collect information directly from the individual to the greatest extent practicable **and** [*check the relevant box below and provide the information requested*].
 - i. **All** records used to make an adverse determination are collected directly from the individual about whom the decision is made. [*If checked, go to Section 4.2(d)*].
 - ii. A **combination** of records collected from third parties **and** directly from the individual about whom the determination is made are used to make the

determination because [please explain **here** why third-party data is required to make this determination; e.g., third-party data is required to verify the accuracy of the information provided by the individual seeking a privilege or benefit].

- iii. **None** of the records used to make adverse determinations are collected directly from the individual about whom determinations are made because seeking the information directly from the individual might [select **ALL** that apply]:
- alert the individual to the fact that their conduct is being observed or investigated;
 - cause the individual to alter or modify their activities to avoid detection;
 - create risks to witnesses or other third parties if the individual is alerted to the fact that their conduct is being observed or investigated;
 - Other: (please describe **here**).

Section 5.1(d) Additional controls designed to ensure accuracy, completeness, timeliness, and fairness to individuals in making adverse determinations.

1. Administrative Controls. Individuals about whom information is collected are given the following opportunities to amend/correct/update their information to ensure it is accurate, timely and complete to the extent reasonably necessary to assure fairness when it is used to make a determination about them: *Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

- a. The PII collected for use in the system or project is NOT used to make adverse determinations about an individual's rights, benefits, and privileges under federal programs. [If checked, go to the next question [Section 5.2(d)1, Technical Controls]].
- b. The records maintained in the system or by the project are used to make adverse determinations and (select one) are are not exempt from the access provisions in the Privacy Act, 5 U.S.C. 552a(d). [If the records are exempt from the access provisions, explain **here** why individuals are denied access to their records].
- c. Treasury has published regulations in place describing how individuals may seek access to and amendment of their records under the [Privacy Act](#). The [Treasury/bureaus FOIA and Privacy Act disclosure regulations](#) can be found at 31 C.F.R. Part 1, Subtitle A, Subparts A and C.
- d. Individuals who provide their information directly to Treasury for use in the system or by the project are provided notice of the adverse determination and an opportunity to amend/correct/ update their information [choose one] before after it is used to make a final, adverse determination about them. This is accomplished by [describe **here** how this process works and the protections in place, including redress/appeals processes; if notice is provided **after** an adverse determination is made, explain **here** why notice could not be provided **before** a determination was made, and the protections in place]: Descriptions.
- e. Individuals who provide their information directly to Treasury for use in the system or by the project are expressly told at the point where the information is collected that they need to keep their information accurate, current and complete because it could be used to make adverse determinations about them. This is accomplished by [describe **here**

how/where/when individuals are told they need to keep their information updated before it is used to make adverse decisions about them; include the exact language provided to the individuals]: Description.

- f. All manual PII data entry by federal employees/contractors is verified by a supervisor or other data entry personnel before it is uploaded to the system (e.g., PII entered into the system from paper records is double-checked by someone else before it's uploaded to the system). This is accomplished by: [describe here how this process works].
- g. Other: Information used is not directly collected from individuals.

2. Technical controls. The system or project also includes additional technical controls to ensure that PII is maintained with such accuracy, relevance, timeliness and completeness as is reasonably necessary to assure fairness to the individual when it is used to make a determination about them. The following additional protections are relevant to this system or project

- a. No additional technical controls are available to ensure accuracy, relevance, timeliness and completeness.
- b. Automated data feeds are used to refresh/update the information in the system (where the system is reliant on updates from another system). These automated data feeds occur: [state here the frequency of updates] and [state here what happens when the data is updated and why the system is reliant on another system for its data].
- c. Technical and/or administrative controls put are in place to ensure that when information about an individual is acquired from multiple sources for maintenance in a single file about a particular individual, it all relates to the same individual (e.g., an identifier such as an Employee ID is used to ensure that Human Resources information used by/collected from multiple systems about an employee is not mixed in with the information of another employee who shares the same or a similar name). This is accomplished by: [describe here the method or process used to ensure that information merged about an individual from multiple sources for inclusion in a single file, all relates to the same person].
- d. Address verification and correction software (software that validates, updates and standardizes the postal addresses in a database).
- e. Other: [please describe here]

Section 5.2 Data-Mining

As required by Section 804 of the [Implementing Recommendation of the 9/11 Commission Act of 2007](#) (“9-11 Commission Act”), Treasury reports annually to Congress on its data mining activities. For a comprehensive overview of Treasury’s data mining activities, please review the Department’s Annual Privacy Act and Data Mining reports available at: <http://www.treasury.gov/privacy/annual-reports>.

Section 5.2(a) Is the PII maintained in the system used to conduct data-mining? *Please check the statement below that applies to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

- 1. The information maintained in this system or by this project ***is not*** used to conduct “data-mining” activities as that term is defined in the [9-11 Commission Act](#). Therefore, no privacy or civil liberties issues were identified in responding to this question.
- 2. The information maintained in this system or by this project ***is*** used to conduct “data-mining” activities as that term is defined in the [9-11 Commission Act](#). This system is

included in Treasury's annual report to Congress which can be found on the external Treasury privacy website.

- The information maintained in this system or by this project is used to conduct "data-mining" activities as that term is defined in the [9-11 Commission Act](#), but this system is not included in Treasury's annual report to Congress which can be found on the external Treasury privacy website. This system will be added to the next Treasury Data-mining report to Congress.

Section 5.3 Computer Matching

The Computer Matching and Privacy Protection Act (CMPPA) of 1988 amended the Privacy Act by imposing additional requirements when Privacy Act systems of records are used in computer matching programs.

Pursuant to the CMPPA, there are two distinct types of matching programs. The first type of matching program involves the computerized comparison of two or more automated federal personnel or payroll systems of records or a system of federal personnel or payroll records with non-federal records. This type of matching program may be conducted for any purpose. The second type of matching program involves the computerized comparison of two or more automated systems of records or a system of records with non-federal records. The purpose of this type of matching program must be for the purpose of eligibility determinations or compliance requirements for applicants, recipients, beneficiaries, participants, or providers of services for payments or in-kind assistance under federal benefit programs, or recouping payments or delinquent debts under such federal benefit programs. See 5 U.S.C. § 522a(a)(8). Matching programs must be conducted pursuant to a matching agreement between the source (the agency providing the records) and recipient agency (the agency that receives and uses the records to make determinations). The matching agreement describes the purpose and procedures of the matching **and** establishes protections for matching records.

Section 5.3(a) Records in the system used in a computer matching program. *Please check the statement below that applies to your system or project and provide the additional information requested for each box you checked. Please read all possible responses before selecting an answer.*

- The PII maintained in the system or by the project is not part of a Privacy Act system of records. Therefore, it is not subject to CMPPA requirements.
- The information maintained in the system or by the project is part of a Privacy Act system of records, but is not used as part of a matching program.
- The information maintained in the system or by the project is part of a Privacy Act system of records and is used as part of a matching program. [*If whether a Matching Agreement was executed and published as required by the CMPPA/Privacy Act; if no Matching Agreement was executed, please explain here why*]: Explain here.

Section 5.3(b) Is there a matching agreement? *Please check the statement below that applies to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. N/A
2. There is a matching agreement in place that contains the information required by Section (o) of the [Privacy Act](#). Therefore, no privacy and civil liberties risks were identified in response to this section. That matching agreement may be found at: *[provide **here** the URL to the website where the CMA agreement can be found]*.
3. There is a matching agreement in place, but it does not contain all of the information required by Section (o) of the [Privacy Act](#). The following actions are underway to amend the agreement to ensure that it is compliant. *[discuss **here** the issues that were discovered that required amendment and how those issues are being mitigated/fixed]:* Discuss here.

Section 5.3(c) What procedures are followed before adverse action is taken against an individual who is the subject of a matching agreement search?

*Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. N/A
2. The bureau or office that owns the system or project conducted an assessment regarding the accuracy of the records that are used in the matching program and the following additional protections were put in place:
 - a. The results of that assessment were independently verified by *[explain **here** how and by whom accuracy is independently verified; include the general activities involved in the verification process]*.
 - b. Before any information subject to the matching agreement is used to suspend, terminate, reduce, or make a final denial of any financial assistance or payment under a Federal benefit program to an individual: *(choose one of the following)*:
 - i. The individual receives notice and an opportunity to contest the findings; **OR**
 - ii. The Data Integrity Board approves the proposed action with respect to the financial assistance or payment in accordance with Section (p) of the [Privacy Act](#) before taking adverse action against the individual.
3. No assessment was made regarding the accuracy of the records that are used in the matching program.

Section 5.4: Information sharing with external (i.e., outside Treasury) organizations and individuals

Section 5.4(a) PII shared with/disclosed to agencies, organizations or individuals outside Treasury.

*Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. **PII** maintained in the system or by the project is **not** shared with agencies, organizations, or individuals external to Treasury.

2. **PII** maintained in the system or by the project **is** shared with the following agencies, organizations, or individuals external to Treasury: *[For each recipient, provide the following: (1) name of organization/type of individual; (2) the PII shared; (3) the purpose of the sharing; (4) identify any statutes that limit use or sharing of the information; (5) identify any applicable MOU].*
3. All external disclosures **are** authorized by the Privacy Act (including routine uses in the applicable SORN).

Section 5.4(b) Accounting of Disclosures

An accounting of disclosures is a log of all external (outside Treasury) disclosures of records made from a system of records that has **not** been exempted from this accounting requirement. This log must either be maintained regularly or be capable of assembly in a reasonable amount of time after an individual makes a request. Certain system of records may be exempted from releasing an accounting of disclosures (e.g., in law enforcement investigations).

Section 5.4(c) Making the Accounting of Disclosures Available

*Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. The records are not maintained in a system of records subject to the Privacy Act so an accounting is **not** required. *[If checked, go to Section 5.4(c)]*
2. No external disclosures are made from the system. *[If checked, go to Section 5.4(c)]*
3. The Privacy Act system of records maintained in the system or by the project **is** exempt from the requirement to make the accounting available to the individual named in the record. Exemption from this requirement was claimed because: [please state here why the records in this system of records were exempted from this requirement].
4. The Privacy Act system of records maintained in the system or by the project is **not** exempt from the requirement to make the accounting available to the individual named in the record and a log is maintained regularly. The log is maintained for at least five years and includes the date, nature, and purpose of each disclosure (not including intra-agency disclosures and FOIA disclosures) of a record to any person or to another agency (outside of Treasury) and the name and address of the person or agency to whom the disclosure is made.
5. The Privacy Act system of records maintained in the system or by the project is **not** exempt from the requirement to make the accounting available to the individual named in the record and a log is **not** maintained regularly, but is capable of being constructed in a reasonable amount of time upon request. The information necessary to reconstruct the log (i.e., date, nature, and purpose of each disclosure) is maintained for at least five years.

Section 5.4(d) Obtaining Consent Prior to New Disclosures Not Authorized by the Privacy Act

Records in a system of records subject to the Privacy Act may not be disclosed by "any means of communication to any person or to another agency" without the prior written request or

consent of the individuals to whom the records pertain. 5 U.S.C. Sec. 552a(b). However, the Act also sets forth twelve exceptions to this general restriction. These 12 exceptions may be viewed at: <https://www.justice.gov/usam/eousa-resource-manual-139-routine-uses-and-exemptions>. Unless one of these 12 exceptions applies, the individual to whom a record pertains must provide their consent, where feasible and appropriate, before their records may be disclosed to anyone who is not listed in one of the 12 exceptions. One of these 12 exceptions also allows agencies to include in a notice published in the Federal Register, a list of routine uses. Routine uses are disclosures outside the agency that are compatible with the purpose for which the records were collected.

Section 5.4(e) Obtaining Prior Written Consent

*Please check **ALL** statements below that apply to your system or project.*

1. The records maintained in the system of records are only shared in a manner consistent with one of the 12 exceptions in the Privacy Act, including the routine uses published in the Federal Register.
2. If a situation arises where disclosure (written, oral, electronic, or mechanical) must be made to anyone outside of Treasury who is not listed in one of the 12 exceptions in the Privacy Act (including the published routine uses), the individual's prior written consent will be obtained where feasible and appropriate.

Section 6: Compliance with Federal information management requirements

Responses to the questions below address the practical, policy, and legal consequences of failing to comply with one or more of the following federal information management requirements (to the extent required) and how those risks were or are being mitigated: (1) the Privacy Act System of Records Notice Requirement; (2) the Paperwork Reduction Act; (3) the Federal Records Act; (4) the E-Gov Act security requirements; and (5) Section 508 of the Rehabilitation Act of 1973.

Section 6.1: The Paperwork Reduction Act

The PRA requires OMB approval before a Federal agency may collect standardized data from 10 or more respondents within a 12-month period. OMB also requires agencies to conduct a PIA (a Treasury PCLIA) when initiating, consistent with the PRA, a new electronic collection of PII for 10 or more persons (excluding agencies, instrumentalities, or employees of the federal government).

Section 6.1(a) *Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. The system or project maintains information obtained from individuals and organizations who are not federal personnel or an agency of the federal government (i.e., outside the federal government)
2. The project or system involves a new collection of [information in identifiable form](#) for 10 or more persons from outside the federal government.
3. The project or system completed an Information Collection Request (“ICR”) and received OMB approval.

- The project or system did not complete an Information Collection Request (“ICR”) and receive OMB approval because [explain here why an ICR is either not required or provide the status on completing the ICR and OMB approval].

Section 6.2: Records Management - NARA/Federal Records Act Requirements

Records retention schedules determine the maximum amount of time necessary to retain information in order to meet the needs of the project or system. Information is generally either disposed of or sent to the National Archives and Records Administration (NARA) for permanent retention upon expiration of this period. If the system has an applicable SORN(s), check the “Policies and Practices for Retention and Disposal of Records” section.

Section 6.2(a) *Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

- The records used in the system or by the project are covered by a NARA’s General Records Schedule (GRS). The GRS is [please provide here the general schedule name and identifying number]. **GRS 5.2, item 020, Intermediary Records**
- The records used in the system or by the project are covered by a NARA approved Treasury bureau Specific Records Schedule (SRS). The SRS [please provide here the specific schedule name and identifying number]
- On [please state the date on which NARA approval was sought] the system owner sought approval from NARA for an SRS and is awaiting a response from NARA. [State here the retention periods you proposed to NARA].
- The system owner is still in the process of developing a new records schedule to submit to NARA.

Section 6.3: E-Government Act/NIST Compliance

The completion of Federal Information Security Management Act (FISMA) Security Assessment & Authorization (SA&A) process is required before a federal information system may receive Authority to Operate (ATO).

Section 6.3(a) *Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

- The system is a federal [information system](#) subject to FISMA requirements.
- The system last completed an SA&A and received an ATO on: August 14, 2025
- This is a new system has not yet been authorized to operate. The expected to date for receiving ATO is.
- The system or project maintains access controls to ensure that access to PII maintained is limited to individuals who have a need to know the information in order to perform their official Treasury duties.
- All Treasury/bureau security requirements are met when disclosing and transferring information (e.g., bulk transfer, direct access by recipient, portable disk, paper) from the Treasury system or project to internal or external parties.

6. This system or project maintains an audit log of system users to ensure they do not violate the system and/or Treasury/bureau rules of behavior.
7. This system or project has the capability to identify, locate, and monitor individuals or groups of people other than the monitoring of system users to ensure that they do not violate the system's rules of behavior. *[If checked, please describe this capability here, including safeguards put in place to ensure the protection of privacy and civil liberties.]*

Section 6.4: Section 508 of the Rehabilitation Act of 1973

When Federal agencies develop, procure, maintain, or use Electronic and Information Technology (EIT), [Section 508 of the Rehabilitation Act of 1973](#) (as amended in 1998) requires that individuals with disabilities (including federal employees) must have access and use (including privacy policies and directives as well as redress opportunities) that is comparable to that which is available to individuals who do not have disabilities.

Section 6.4(a)

*Please check **ALL** statements below that apply to your system or project and provide any additional information requested. Please read all possible responses before selecting an answer.*

1. The project or system will ***not*** involve the development, procurement, maintenance or use of EIT as that term is defined in [Section 508 of the Rehabilitation Act of 1973](#) (as amended in 1998)? *[You are done].*
2. The project or system ***will*** involve the development, procurement, maintenance or use of EIT as that term is defined in [Section 508 of the Rehabilitation Act of 1973](#) (as amended in 1998)? *If checked:*
3. The system or project complies with all [Section 508](#) requirements, thus ensuring that individuals with disabilities (including federal employees) have access and use (including access to privacy and civil liberties policies) that is comparable to that which is available to individuals who do not have disabilities.
4. The system or project is not in compliance with all [Section 508](#) requirements. The following actions are in progress to ensure compliance: *[please describe here the efforts underway to ensure compliance].*

Responsible Officials Certification

- A PCLIA is being completed for this system for the first time. I have reviewed all responses in the PCLIA and it reflects the current, accurate, and complete status of the system, including the significant changes.
- This system was reviewed pursuant to continuous monitoring requirements. Since the PCLIA was last updated, significant changes have been made to the system that warranted modifications

to the PCLIA. I have reviewed all responses in the PCLIA and it reflects the current, accurate, and complete status of the system, including the significant changes.

This system was reviewed pursuant to continuous monitoring requirements. Since the PCLIA was last updated, **no** significant changes have been made to the system that would warrant any modifications to the PCLIA. I have reviewed all responses in the PCLIA and it reflects the current, accurate, and complete status of the system.

System Owner: Stuart Kieffer

Program Manager: Charanjit Dua.

Approval Signature

Ruben Illescas

Acting, Privacy Program Manager