

Date of Approval: **August 13, 2019**

PIA ID Number: **4041**

SYSTEM DESCRIPTION

Enter the full name and acronym for the system, project, application and/or database.

Integrated Payments, IP

Is this a new system?

Yes

What governance board or Executive Steering Committee (ESC) does this system report to? Full name and acronym.

SD ESC (Web Applications (WebApps) Governance Board and Strategic Development Executive Steering Committee. This artifact update is for the Integrated Readiness Review.

Current ELC (Enterprise Life Cycle) Milestones:

Vision & Strategy/Milestone 0

Project Initiation/Milestone 1

Domain Architecture/Milestone 2

Preliminary Design/Milestone 3

Is this a Federal Information Security Management Act (FISMA) reportable system?

No

General Business Purpose

What is the general business purpose of this system? Provide a clear, concise description of the system, application or database, the reason for the system, and the benefits to the IRS to use the information, and how the information will be used.

Taxpayers can currently use the online account (OLA) application developed by Web Apps with Online Services and the Wage and Investment (W&I) division via the Internal Revenue Service (IRS) website to check their balance due and payment history. With Integrated Payments (IP), taxpayers will be provided the option to make a payment from within this application instead of having to link to another application and re-authenticate to make their payment. They will enter their payment and bank information in online account, confirm where their payment should be applied, submit the payment and receive a confirmation number via the app and via email. Payments will be processed via an Application Programming Interface (API) provided by the Bureau of the Fiscal Service (BFS). Additionally, taxpayers will be able to view and pending or scheduled payments from all electronic payment channels on a Payment Activity page within online account, also made possible via an API to be provided by BFS.

PII DETAILS

Does the system use, collect, receive, display, store, maintain, or disseminate IR Code 6103 taxpayer information; or any other type of Sensitive but Unclassified (SBU) information or PII such as information about IRS employees or outside stakeholders?

Yes

Does the system use, collect, receive, display, store, maintain, or disseminate Social Security Numbers (SSN's) or tax identification numbers (i.e. last 4 digits, etc.)?

Yes

What types of tax identification numbers (TIN) apply to this system?

Social Security Number (SSN)

List the approved Treasury uses of the SSN:

When there is no reasonable alternative means for meeting business requirements

Explain why the authorized use(s) above support the new or continued use of SSNs (or tax identification numbers)

The Integrated Payments system requires the use of SSN's because no other identifier can be used to uniquely identify a taxpayer at this time. The use of SSNs is permissible from Internal Revenue Code (IRC) 6109, which requires individual taxpayers to include their SSNs on their income tax returns.

Describe the planned mitigation strategy and forecasted implementation date to mitigate or eliminate the use of SSN's (or tax identification numbers).

The Office of Management and Budget Circular A-130 requires that federal agencies develop a mitigation or elimination strategy for systems that use SSNs, which the Service continues to develop strategies to meet. An exception to that requirement is when the SSN is uniquely needed to identify a user's record.

Employer Identification Number

Other Taxpayer Identification Number

Does this system use, collect, receive, display, store, maintain or disseminate other (non-SSN) PII (i.e. names, addresses, etc.)?

Yes

Specify the PII Elements:

Name

Mailing address

E-mail Address

Financial Account Numbers

Tax Account Information

Does this system use, collect, receive, display, store, maintain, or disseminate SBU information that is not PII?

Yes

Specify the types of SBU from the SBU Types List (SBUList)

Protected Information - Information which if modified, destroyed or disclosed in an unauthorized manner could cause: loss of life, loss of property or funds by unlawful means, violation of personal privacy or civil rights, gaining of an unfair procurement advantage by contractors bidding on government contracts, or disclosure of proprietary information entrusted to the Government

Are there other types of SBU/PII used in the system?

Yes

Describe the other types of SBU/PII that are applicable to this system.

User created password and/or system created password

Cite the authority for collecting SBU/PII (including SSN if relevant)

PII for federal tax administration is generally Internal Revenue Code Sections 6001, 6011, & 6012e(a)

SSN for tax returns and return information is Internal Revenue Code Section 6109

Has the authority been verified with the system owner?

Yes

BUSINESS NEEDS AND ACCURACY

Explain the detailed business needs and uses for the SBU/ PII, and how the SBU / PII is limited only to that which is relevant and necessary to meet the mission requirements of the system. If SSNs (or tax identification numbers) are used, explicitly explain why use of SSNs meets this criteria. Be specific.

The system and transactions involved in Integrated Payments for online account must use the Personal Identifiable Information (PII) listed above in order to process payments or search for pending or scheduled payments. Pending and scheduled payments (MVP): Users who log into online account will be able to see payments that are in process or are scheduled for future dates via most electronic payment channels. The user's Taxpayer Identification Number (TIN) is taken from eAuthentication data once they have logged into OLA and sent via the API to BFS to find any relevant payments. Schedule a payment: Users will be able to submit a payment to be taken from their bank account for their balance or other payment types (e.g., estimated tax payments). The taxpayer's name, address, bank, and payment information is needed in order to process a payment. Their email address will be taken from eAuthentication (eAuth) in order to send an email confirmation to them.

Initial release:

Same day payments

Logic to determine and present where the payment should be applied with the option to accept or change it before submission.

Confirmation email

Future release(s):

Enable taxpayers to schedule payments up to a year in advance.

Reminder email before the payment is processed if it is scheduled in advance.

Modify or cancel a payment: If a user schedules a payment in advance, they will be able to modify or cancel that payment within online account up until a certain cutoff date/time.

Stored bank information: Users will be able to save their bank information within online account so they can use it for future payments.

How is the SBU/PII verified for accuracy, timeliness and completion?

The taxpayer registers to use online account via Secure Access. eAuth is used to validate the taxpayer's information. The taxpayer uses a user name and password as well as Multi-Factor Authentication every time they sign into the application. The other PII is entered by the user. The bank account number is verified via double entry, the routing number will be verified by displaying the bank name associated with it, and the full details will be verified on a review page before the user submits a payment.

PRIVACY ACT AND SYSTEM OF RECORDS

The Privacy Act requires Federal agencies that maintain a system of records to publish systems of records notices (SORNs) in the Federal Register for records from which information is retrieved by any personal identifier for an individual who is a US citizen, or an alien lawfully admitted for permanent residence. The Privacy Act also provides for criminal penalties for intentional noncompliance.

Does your application or this PCLIA system pertain to a group of any record from which information is retrieved by any personal identifier for an individual who is a US citizen, or an alien lawfully admitted for permanent residence? An identifier may be a symbol, voiceprint, SEID, or other personal identifier that is used to retrieve information.

Yes

Identify the Privacy Act SORN(s) that cover these records.

IRS 24.030 Customer Account Data Engine Individual Master File

IRS 24.046 Customer Account Data Engine Business Master File

RESPONSIBLE PARTIES

Identify the individuals for the following system roles:

For Official Use Only

INCOMING PII INTERFACES

Does the system receive SBU/PII from other systems or agencies?

Yes

Does the system receive SBU/PII from IRS files and databases?

Yes

Enter the files and databases:

System Name: Standardized IDRS Access

Current PCLIA: Yes

Approval Date: 2/27/2018

SA&A: No

Does the system receive SBU/PII from other federal agency or agencies?

No

Does the system receive SBU/PII from State or local agency (-ies)?

No

Does the system receive SBU/PII from other sources?

Yes

Identify the source that sends the SBU/PII, how the SBU/PII is transmitted and if there is an Inter-Agency Agreement (ISA) /Memorandum of Understanding (MOU).

Organization Name: Bank of America Merrill Lynch (BAML)/First Data Corporation (FDC)

Transmission Method: Through an application programming interface created to send payment information to and from the Treasury Financial Agent for Processing

ISA/MOU No

Does the system receive SBU/PII from Taxpayer forms?

No

Does the system receive SBU/PII from Employee forms (e.g. the I-9)?

No

DISSEMINATION OF PII

Does this system disseminate SBU/PII?

Yes

Does this system disseminate SBU/PII to other IRS Systems?

Yes

Identify the full name and acronym of the IRS system(s) that receive SBU/PII from this system.

System Name: CSDW (cyber security data warehouse)

Current PCLIA: Yes

Approval Date: 11/3/2017

SA&A: No

Identify the authority

Cyber security compliance

For what purpose?

User transaction (requests/responses) will be audited per Cyber Security compliance through Enterprise Security Audit Trails (ESAT) process. Data will be disseminated to CSDW and ESAT.

Does this system disseminate SBU/PII to other Federal agencies?

No

Does this system disseminate SBU/PII to State and local agencies?

No

Does this system disseminate SBU/PII to IRS or Treasury contractors?

Yes

Identify the contractor source(s) that receive SBU/PII from this system, and if there is an Inter-Agency Agreement (ISA) /Memorandum of Understanding (MOU).

Organization Name: Online account

Transmission Method: Through an application programming interface created to send payment information to and from the Treasury financial agent for processing

ISA/MOU Yes

Identify the authority

IRC 6103(h)(1)

For what purpose?

Yes

Did the contract include the appropriate 6103(n) clauses for tax return and return information, and Federal Acquisition Regulations privacy clauses?

Yes

Does this system disseminate SBU/PII to other Sources?

No

PRIVACY SENSITIVE TECHNOLOGY

Does this system use social media channels?

No

Does this system use privacy-sensitive technologies such as mobile, global position system (GPS), biometrics, RFID, etc.?

No

Does the system use cloud computing?

No

Does this system/application interact with the public?

Yes

Was an electronic risk assessment (e-RA) conducted on the system/application?

Yes

When was the e-RA completed?

4/22/2019 12:00:00 AM

What was the approved level of authentication?

Level 2: Some confidence in the asserted identity's validity
Confidence based on Single Factor Identity Validation

INDIVIDUAL NOTICE AND CONSENT

Was/is notice provided to the individual prior to collection of information?

Yes

How is notice provided? Was the individual notified about the authority to collect the information, whether disclosure is mandatory or voluntary, the purpose for which the information will be used, with whom the information may be shared, and the effects on the individual, if any, if they decide not to provide all or any of the requested information?

This is voluntary action from the taxpayers. Taxpayers register for their account through eAuthentication to use IP application services.

Do individuals have the opportunity to decline from providing information and/or from consenting to particular uses of the information?

Yes

Describe the mechanism by which individuals indicate their consent choice(s):

They have options to not registering an eAuthentication account. Even when taxpayers choose to register, they may use alternate payment methods if they choose.

How does the system or business process ensure 'due process' regarding information access, correction and redress?

The taxpayer has due process by writing, calling, faxing or visiting the IRS. They are also provided due process rights on the tax forms.

INFORMATION PROTECTION

Identify the owner and operator of the system (could be IRS owned and Operated; IRS owned, contractor operated; contractor owned and operated)

IRS Owned and Operated

The following people have access to the system with the specified rights:

IRS Employees

System Administrators: Read Write

Developers: Read Write

IRS Contractor Employees

Contractor System Administrators: Read Write

Contractor Developers: Read Write

How is access to SBU/PII determined and by whom?

IP application is a taxpayer facing application that allows all taxpayers to access. Individual taxpayers have access to their own account on this application if they are accessing as end users. Currently, the Backend data cannot be accessed by IRS and contractors unless proper documentation and processes such as a live-data waiver is approved.

RECORDS SCHEDULE

Are these records covered under a General Records Schedule (GRS, IRS Document 12829), or has the National Archives and Records Administration (NARA) archivist approved a Records Control Schedule (RCS, IRS Document 12990) for the retention and destruction of official agency records stored in this system?

Yes

How long are the records required to be held under the corresponding GRS or RCS, and how are they disposed of? In your response, please provide the GRS or RCS chapter number, the specific item number, and records series title.

IP is an integrated application of Online Account (OLA). OLA uses GRS references for Inputs, Outputs, and System Documentation. Listed below are the GRS references: Inputs are covered in GRS 4.3, item 020 for electronic inputs. Outputs are covered in GRS 4.3, item 031 for data files, and GRS 4.3, item 030 for ad hoc output reports. System Documentation is covered in GRS 3.1, item 051. System Access Records for Audit, Usage, and Extracts are covered under GRS 3.2, item 030.

SA&A OR ASCA

Has the system been through SA&A (Security Assessment and Authorization) or ASCA (Annual Security Control Assessment)?

In-process

When is the anticipated date of the SA&A or ACS completion?

10/31/2019

Describe the system's audit trail.

Every transaction coming from the end user (taxpayer) will get audited by the system and the data gets sent over to the IRS ESAT and CSDW teams for security monitoring and analysis. Before the data gets sent back to the IP application to be displayed on the website, the data gets audited by CSDW and ESAT.

PRIVACY TESTING

Does the system require a System Test Plan?

Yes

Is the test plan completed?

No

When is the test plan scheduled for completion?

8/31/2019 12:00:00 AM

Describe what testing and validation activities have been conducted or are in progress to verify and validate that the applicable Privacy Requirements (listed in header) have been met?

Penetration testing, End to end testing, functional testing, security testing (database scan, code scan, network scan and policy scan).

SBU DATA USE

Does this system use, or plan to use SBU Data in Testing?

No

NUMBER AND CATEGORY OF PII RECORDS

Identify the number of individual records in the system for each category:

IRS Employees: Not Applicable

Contractors: Not Applicable

Members of the Public: More than 1,000,000

Other: No

CIVIL LIBERTIES

Does the system maintain any information describing how any individual exercises their rights guaranteed by the First Amendment?

No

Is the system information used to conduct 'data-mining' as defined in the Implementing Recommendations of the 9/11 Commission Act of 2007, Public Law 110-53, Section 804?

No

Will this system have the capability to identify, locate, and monitor individuals or groups of people?

No

Does computer matching occur?

No

ACCOUNTING OF DISCLOSURES

Does the system include or require disclosure of tax or employee information to anyone other than IRS employees in the performance of their duties, or to the person to whom the information pertains or to a 3rd party pursuant to a Power of Attorney, tax or Privacy Act consent?

Yes

Does the system have a process in place to account for such disclosures in compliance with IRC §6103(p) (3) (A) or Subsection (c) of the Privacy Act? Contact Disclosure to determine if an accounting is required.

Not Applicable

Explain the Exemption and/or Disclosure's response.

Internal Revenue Code (IRC) 6103 (h)(1) Disclosures are exempt from the accounting requirements.