

Date of Approval: 12/03/2025
Questionnaire Number: 2531

Basic Information/Executive Summary

What is the name of your project (system, database, pilot, product, survey, social media site, etc.)?

Electronic Payments Credit Card Program ACI Payments Inc

Business Unit

Taxpayer Services

Preparer

For Official Use Only

Subject Matter Expert

For Official Use Only

Program Manager

For Official Use Only

Designated Executive Representative

For Official Use Only

Executive Sponsor

For Official Use Only

Executive Summary: Provide a clear and concise description of your project and how it will allow the IRS to achieve its mission.

Contractor ACI Payments Inc provides electronic payment services in which the taxpayers will electronically pay federal tax payments. The IRS is increasing the scope and accessibility of electronic payment services and simplifying the paying experience for all taxpayers. IRS will continue to partner with private industry to develop products that will encourage taxpayers to electronically pay estimated and balance due taxes and in effort to making electronic payment options the preferred method for paying taxes.

Personally Identifiable Information (PII)

Will this project use, collect, receive, display, store, maintain, or disseminate any type of Sensitive but Unclassified (SBU), Personally Identifiable Information (PII), or Federal Tax Information (FTI)?

Yes

Please explain in detail how this project uses sensitive data from inception to destruction (data lifecycle).

Contractor shall employ encryption concepts and approved standards to ensure the confidentiality, integrity and availability of the Sensitive but Unclassified information, consistent with the security controls under Publication 4812 and any security requirements specified elsewhere in the contract. Limited access to Sensitive but Unclassified information to authorized personnel (those favorably adjudicated and trained) with a need to know and ensure internal and external exchanges are conducted only through secure or encrypted channels. Contractor ACI Payments, Inc does not share taxpayer data and does not send or share with vendors other than those authorized by the IRS for E-Pay Card program. Contractor must provide the IRS Contracting Officer/Contracting Officer Representative with a copy of a disposal record and notification once disposal is complete.

Please select all types of Sensitive but Unclassified data (SBU)/Personally Identifiable Information (PII)/Federal Tax Information (FTI) that this project uses.

Citizenship or Migration Status

Email Address

Federal Tax Information (FTI)

Name

Social Security Number (including masked or last four digits)

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

PII for federal tax administration - generally IRC Sections 6001 6011 or 6012

SSN for tax returns and return information - IRC section 6109

Product Information (Questions)

1 Is this a new system?

No

1.1 Is there an approved Privacy and Civil Liberties Impact Assessment (PCLIA) for this system?

No

- 2 What is the name of the contractor?
ACI Payments, Inc.
- 3 Please provide a contact person for the contractor.
XXXX
- 4 Please provide the phone number for the contractor.
XXXXX
- 5 What is the email address for the contractor?
XXX
- 6 What is the address for the contractor?
XXXXX
- 7 What is the location of the contractor?
XXXXX
- 8 What is the contract number?
2032H8-24-C-00019
- 9 What is the length of the contract?
4 years
- 10 What is the contract start date?
01/01/2025
- 11 What is the contract end date?
12/31/2028
- 12 What is the Contracting Officer (CO) name?
XXX
- 13 What is the CO's email address?
XXXX
- 15 Who is the Contracting Officer's Representative (COR)?
XXXXX
- 16 What is the COR's email address?
XXXXX
- 17 What is the COR's phone number?
XXXX

18 What is the IRS business unit procuring the contract?

Electronic Payments Section

19 What is the business owner contact name?

XXXX

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

Access is granted based on job function only if an employee is IRS cleared and approved by IRS Personnel and access to SBU information to authorize personnel with a need to know and through encrypted channels. Access determined by a Business Entitlement Access Request System (BEARS) entitlement.

21 Are any authorized employees approved for telework?

Yes

21.1 Is there an approved telework agreement/policy?

Yes

22 Describe the work to be performed, how PII will be used, collected, received, displayed, stored, maintained, or disseminated.

ACI Payments, Inc provides secure digital payment solutions for the IRS enabling individuals and businesses to pay federal taxes online using debit or credit cards alternate payment methods and retail partners for Cash payments this includes personal income taxes and business taxes. The data is displayed on a need-to-know basis and is stored in Encrypted domains accessible only by individuals cleared by the IRS. The data is stored and retained for 7 yrs per IRS requirements. Personal information is update by the taxpayer. Data is disseminated through the business process including communication with IRS, Fiserv & card processors.

23 Provide a clear, concise reason why the contractor will use the PII, the benefit to IRS, and how the information will be used.

ACI uses PII only for purposes of facilitating the payments from the taxpayers to the IRS. The benefit to the IRS is that the payments are submitted to the IRS, in an accurate way through the ACI system. The PII is only used for the purposes of verifying the identity of the taxpayer and fulfilling the payment to the IRS. This data is utilized per requirements of the IRS. The ACI web, mobile and Interactive Voice Response (IVR) systems capture all IRS required fields to validate taxpayer identity such taxpayer's Individual Taxpayer Identification Number (ITIN)/SSN/Employer Identification Number (EIN), first and last name or business name, date of birth for personal tax types, postal code and phone number. This information is transmitted to the IRS to ensure the payment is posted to the correct taxpayer account.

24 Please indicate the location where the work will be performed, and how the data will be processed, stored, and secured.

Physical locations are XXXXX and XXXXX. The data is stored in Encrypted domains accessible only by individuals cleared by IRS and retained for 7 years. Personal Information gets updated by the taxpayer. The IRS-Web, Mobile, My Account and IVR collects PII information from consumers.

25 Is any data accessed, processed and/or stored outside the United States or US Territories?

No

26 Describe the procedures for agency oversight on contractor, access, storage, and destruction of PII, disclosure awareness training and incident reporting.

Contractors and their employees must be aware of their responsibilities under the law to safeguard PII and sensitive information, the procedures to follow when data is lost or compromised and the penalties for unauthorized disclosure of PII and sensitive information. Contractors refer to Data Breach Information for IRS Contractors on irs.gov. Protecting Federal Tax Information for Contractors, and Pub 4812, Contractor Security Controls, for information about contractor responsibilities to protect Federal Tax Information (FTI) and incident/data breach response and reporting procedures. The contractor shall implement systems controls that provide fraud detection and limit fraudulent payment transactions. The system shall have the capability to prevent transactions from certain cards or to certain accounts. The contractor shall incorporate best practices and industry standards. The contractor shall adhere to Publication 4812 to inform the COR of all incidents within 24 hours of occurrence or awareness and shall provide an incident report within 5 business days. Contractor must provide the IRS CO/COR with a copy of disposal record and notification once disposal is complete.

27 If applicable, what is the IRS PCLIA Number for the system that is providing the information associated with this contract?

0

28 Are you receiving only the data that is needed to accomplish the task?

Yes

29 From what sources are you obtaining data (other than the IRS) to fulfill this contract?

The Electronic Data Interchange (EDI) between the IRS and ACI begins retrieving data from the Interactive Voice Response (IVR) and web applications. Data is received through HTTPS Protocol.

30 Do you have subcontractors who work on the contract?

Yes

30.1 What is the subcontractor's name(s)?

Aumtech

30.2 Who is the subcontractor point(s) of contact?

XXXXX

30.3 What is the subcontractor email address(es)?

support@aumtech.com

30.4 What is the subcontractor phone number?

XXXX

30.5 What are the services provided by the subcontractor(s)?

Aumtech provides application development support services for the IRS.

Aumtech developer subcontractors have gone through the IRS clearance Process.

30.6 What PII/SBU data is shared with the subcontractor?

No PII/SBU is shared with the subcontractor.

30.7 Are you sending only the data that is needed to accomplish the task?

Yes

31 Does this system use Artificial Intelligence (AI)?

No

32 Does the system use cloud computing?

No

33 Who owns and operates the system (IRS Owned and Contractor Operated, Contractor Owned and Operated)?

Contractor owned and operated

34 Identify the roles and their access level to the PII data. Indicate whether background investigations are complete or not.

Customer Service Representatives: Read Only, Database Administration:

Administrator, Developer: Read and Write, Program Manager: Read Only. All

background investigations are complete

35 Describe the system's audit trail in detail.

The ACI's audit trail is governed by NIST 853. All SBU and PII is stored in Encrypted domains only on a need-to-know basis justification. The access is reviewed quarterly for all systems. The audit logs capture the user ID, computer name and IP address from which the user logged onto the server. The logs are kept internally and cover a wide range of components including firewalls, intrusion detection/prevention systems, internet-facing systems, antivirus/malware

systems, endpoint protection solutions, web application firewalls and domain controllers. Sumo Logic is used for audit logs.

36 Does this system use, or plan to use SBU Data in a non-production environment?

No

Interfaces

Interface Type

IRS or Treasury Contractor

Agency Name

ACI Payments, Inc

Incoming/Outgoing

Both

Transfer Method

Secure email/Zixmail

Interface Type

IRS Systems, file, or database

Agency Name

Sumologic

Incoming/Outgoing

Both

Transfer Method

Secured channel via HTTPS

Systems of Records Notices (SORNs)

SORN Number & Name

IRS 22.062 - Electronic Filing Records

Describe the IRS use and relevance of this SORN.

Electronic credit card providers that transmit taxpayer payments to the IRS

SORN Number & Name

IRS 34.037 - Audit Trail and Security Records

Describe the IRS use and relevance of this SORN.

Federal Register: Privacy Act of 1974, as Amended; System of Records Notice

Records Retention

What is the Record Schedule System?

General Record Schedule (GRS)

What is the retention series title?

GRS 1.1

What is the GRS/RCS Item Number?

010

What type of Records is this for?

Electronic

Please provide a brief description of the chosen GRS or RCS item.

Financial Records

What is the disposition schedule?

GRS 1.1

Data Locations

What type of site is this?

System

What is the name of the System?

ACI Payments Inc

What is the sensitivity of the System?

Sensitive But Unclassified (SBU)

Please provide a brief description of the System.

Contractor System

What are the incoming connections to this System?

Incoming taxpayer data through Encrypted channels using
HTTPS.TLS 1.2 encryption is the transport layer security.