



PRIVACY IMPACT ASSESSMENT (PIA)

For the

Navy Cash™ (Navy Cash)

Department of the Navy - NAVSUP Headquarters N3/4

SECTION 1: IS A PIA REQUIRED?

a. Will this Department of Defense (DoD) information system or electronic collection of information (referred to as an "electronic collection" for the purpose of this form) collect, maintain, use, and/or disseminate PII about members of the public, Federal personnel, contractors or foreign nationals employed at U.S. military facilities internationally? Choose one option from the choices below. (Choose (3) for foreign nationals).

- (1) Yes, from members of the general public.
- (2) Yes, from Federal personnel* and/or Federal contractors.
- (3) Yes, from both members of the general public and Federal personnel and/or Federal contractors.
- (4) No

* "Federal personnel" are referred to in the DoD IT Portfolio Repository (DITPR) as "Federal employees."

b. If "No," ensure that DITPR or the authoritative database that updates DITPR is annotated for the reason(s) why a PIA is not required. If the DoD information system or electronic collection is not in DITPR, ensure that the reason(s) are recorded in appropriate documentation.

c. If "Yes," then a PIA is required. Proceed to Section 2.

SECTION 2: PIA SUMMARY INFORMATION

a. Why is this PIA being created or updated? Choose one:

- New DoD Information System
- New Electronic Collection
- Existing DoD Information System
- Existing Electronic Collection
- Significantly Modified DoD Information System

b. Is this DoD information system registered in the DITPR or the DoD Secret Internet Protocol Router Network (SIPRNET) IT Registry?

- Yes, DITPR** Enter DITPR System Identification Number
- Yes, SIPRNET** Enter SIPRNET Identification Number
- No**

c. Does this DoD information system have an IT investment Unique Project Identifier (UPI), required by section 53 of Office of Management and Budget (OMB) Circular A-11?

- Yes**
- No**

If "Yes," enter UPI

If unsure, consult the Component IT Budget Point of Contact to obtain the UPI.

d. Does this DoD information system or electronic collection require a Privacy Act System of Records Notice (SORN)?

A Privacy Act SORN is required if the information system or electronic collection contains information about U.S. citizens or lawful permanent U.S. residents that is retrieved by name or other unique identifier. PIA and Privacy Act SORN information should be consistent.

- Yes**
- No**

If "Yes," enter Privacy Act SORN Identifier

DoD Component-assigned designator, not the Federal Register number.
Consult the Component Privacy Office for additional information or
access DoD Privacy Act SORNs at: <http://www.defenselink.mil/privacy/notices/>

or

Date of submission for approval to Defense Privacy Office

Consult the Component Privacy Office for this date.

e. Does this DoD information system or electronic collection have an OMB Control Number?

Contact the Component Information Management Control Officer or DoD Clearance Officer for this information.

This number indicates OMB approval to collect data from 10 or more members of the public in a 12-month period regardless of form or format.

Yes

Enter OMB Control Number

0730-0116

Enter Expiration Date

Oct 31, 2011 (Renewal FR Doc. 2012-35)

No

f. Authority to collect information. A Federal law, Executive Order of the President (EO), or DoD requirement must authorize the collection and maintenance of a system of records.

(1) If this system has a Privacy Act SORN, the authorities in this PIA and the existing Privacy Act SORN should be the same.

(2) Cite the authority for this DoD information system or electronic collection to collect, use, maintain and/or disseminate PII. (If multiple authorities are cited, provide all that apply.)

(a) Whenever possible, cite the specific provisions of the statute and/or EO that authorizes the operation of the system and the collection of PII.

(b) If a specific statute or EO does not exist, determine if an indirect statutory authority can be cited. An indirect authority may be cited if the authority requires the operation or administration of a program, the execution of which will require the collection and maintenance of a system of records.

(c) DoD Components can use their general statutory grants of authority ("internal housekeeping") as the primary authority. The requirement, directive, or instruction implementing the statute within the DoD Component should be identified.

SORN authorities:

5 U.S.C. 301, Departmental Regulations
10 U.S.C. 5013, Secretary of the Navy
10 U.S.C. 5041, Headquarters Marine Corps
31 U.S.C. 321, General Authority of the Secretary of the Treasury
P.L. 104-134, Debt Collection Improvement Act of 1996, as amended
Department of Defense Financial Management Regulation (DoDFMR) 7000.14-R, as amended
5 U.S.C. 5514, Installment deduction for indebtedness to the United States
31 U.S.C. 1322, Payments of unclaimed trust fund amounts and refund of amounts erroneously deposited
31 U.S.C. 3720, Collection of payments
31 U.S.C. 3720A, Reduction of tax refund by amount of debt
31 U.S.C. 7701, Taxpayer identifying number
37 U.S.C. 1007, Deductions from pay
31 CFR 210, Federal Government Participation in the Automated Clearing House
31 CFR 285, Debt Collection Authorities under the Debt Collection Improvement Act of 1996
E.O. 9397, Numbering System for Federal Accounts Relating to Individual Persons, as amended.

g. Summary of DoD information system or electronic collection. Answers to these questions should be consistent with security guidelines for release of information to the public.

(1) Describe the purpose of this DoD information system or electronic collection and briefly describe the types of personal information about individuals collected in the system.

Navy Cash is a financial, cash management system installed on Navy surface ships, utilizing Stored Value Card technology and cashless ATMs for Sailors to manage their personal funds. The Navy Cash chip-based electronic purse provides for a cash-less environment within the lifelines of the ship.

Personal information collected includes, name, mailing address, mothers maiden name, birth date, social security number, electronic mail (email) address, financial information, and military records.

Sailors and Marines who elect the Split Pay Option (SPO) can also have a portion of their pay sent directly to their Navy Cash accounts each payday. On the ship, Sailors and Marines use the chip-based electronic purse on their Navy Cash cards in Point-Of-Sale (POS) terminals rather than using cash in the Ship's Store, Post Office, MWR, Wardroom, and other "retail" locations throughout the ship and in Card Access Devices (CADs) in vending machines. This cashless environment not only improves service to customers but also reduces workload aboard ship by automating payment transactions and eliminating (as nearly as possible) the circulation of cash.

To support these transactions and minimize bandwidth usage, Navy Cash provides for store-and-forward, off-line access to checking and savings accounts ashore. Sailors and Marines continue to have their pay deposited in their bank and credit union Demand Deposit Accounts (DDAs) through the Navy's Direct Deposit System (DDS) administered by DFAS Cleveland. On board ship, they are able to use cashless ATMs to access these accounts electronically and transfer money as needed into their Navy Cash accounts. Navy Cash provides these electronic banking capabilities without additional charge to Sailors and Marines 24 hours a day, seven days a week through store-and-forward, off-line access to virtually all bank and credit union accounts ashore.

Navy Cash cards combine chip technology and a magnetic stripe and leverage global banking infrastructure and standards to minimize the need for Sailors and Marines to carry cash. The magnetic stripe on the back of the card provides access to the global financial network via a branded pre-paid debit feature for access off the ship to the funds in Navy Cash accounts at over 1 million ATMs, 23 million Master Card acceptance locations, and 210 countries and territories.

Off the ship, Sailors and Marines use the branded pre-paid debit feature on the magnetic stripe on the back of their Navy Cash cards to purchase gifts and souvenirs and pay for meals in restaurants using the Navy Cash card directly. They can obtain the cash they need during port visits from ATMs that are available in the local area. Overseas, these local ATM transactions generally provide the best exchange rate for foreign currency. A U.S. Department of the Treasury Financial Agent Bank supports Navy Cash by providing access to virtually all banks and credit unions. The Financial Agent also provides reconciliation and settlement services not only for electronic banking transactions but also for all "retail" transactions on the ship. This support further reduces workload by eliminating a large portion of the accountability for retail operators and the Disbursing Officer.

(2) Briefly describe the privacy risks associated with the PII collected and how these risks are addressed to safeguard privacy.

Disclosure of PII required IAW Disbursing Officers official duties and governed by DoD FMR policies. All fiscal information is secured in controlled areas (i.e. afloat disbursing spaces, safe) as mandated by DoD FMR policy. SSNs are truncated/masked within the system as additional security measure.

[Empty box]

h. With whom will the PII be shared through data exchange, both within your DoD Component and outside your Component (e.g., other DoD Components, Federal Agencies)? Indicate all that apply.

Within the DoD Component.

Specify.

Other DoD Components.

Specify.

Other Federal Agencies.

Specify.

State and Local Agencies.

Specify.

Contractor (Enter name and describe the language in the contract that safeguards PII.)

Specify.

Other (e.g., commercial providers, colleges).

Specify.

i. Do individuals have the opportunity to object to the collection of their PII?

Yes **No**

(1) If "Yes," describe method by which individuals can object to the collection of PII.

When participants enroll in the Navy Cash program, they are provided with an APPLICATION FOR DEPARTMENT OF DEFENSE (DoD) STORED VALUE CARD (SVC) PROGRAMS FORM DD2887 which includes a Privacy Act Statement "section", indicating, Authority, Principal Purpose(s), Routine Use(s) and Disclosure. Participants may elect not to fill out this form, therefore, disclosure is voluntary; however, failure to furnish the requested information may significantly delay or prevent participation in the DoD SVC program. (i.e. customers can obtain a visitor card, which is not linked to their home bank account, the card is "funded" by using cash.)

(2) If "No," state the reason why individuals cannot object.

[Empty box]

j. Do individuals have the opportunity to consent to the specific uses of their PII?

Yes

No

(1) If "Yes," describe the method by which individuals can give or withhold their consent.

(2) If "No," state the reason why individuals cannot give or withhold their consent.

The customer consents to the specific use of their PII by signing the Application for Department of Defense (DoD) Stored Value Card (SVC) Programs, DD form 2887.

k. What information is provided to an individual when asked to provide PII data? Indicate all that apply.

Privacy Act Statement

Privacy Advisory

Other

None

Describe each applicable format.

Privacy Act Statement - Enrollment Form - DD2887
Privacy Act Statement - "Local" Disbursing Office signage
Privacy Advisory - NAVSUP 56 Disbursing Flash - ANNUAL NAVY CASH CARDHOLDER PRIVACY POLICY NOTIFICATION

Other: Navy Cash Card Holders Web site - Navy Cash® Privacy Policy Statement

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NOTE:

Sections 1 and 2 above are to be posted to the Component's Web site. Posting of these Sections indicates that the PIA has been reviewed to ensure that appropriate safeguards are in place to protect privacy.

A Component may restrict the publication of Sections 1 and/or 2 if they contain information that would reveal sensitive information or raise security concerns.