

**U.S. Department of the Treasury  
Office of the Comptroller of the Currency**

*Privacy Impact Assessment  
Appeals Remedy*

*Version 1.0  
June 30, 2007*

Office of the Comptroller of the Currency  
Department of the Treasury  
250 E St. SW  
Washington, DC 20219-0001

Controlled By: Chief Information Security Officer  
Controlling Office: IT Security Office  
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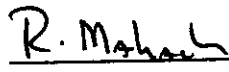
<b>Appeals Remedy Privacy Impact Assessment Record of Changes</b>				
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## REVIEW AND APPROVAL SIGNATURES


The Appeals Remedy Privacy Impact Assessment was prepared for the exclusive use in support of the Certification and Accreditation Program. The plan has been reviewed and approved at the responsible office, the Information Systems Security Officer, the Chief Information Officer, and at the Privacy Advocate level.

Reviewed by:   
Dave Woodson  
Information System Security Officer (ISSO)

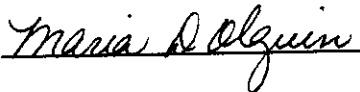
Date: 10/5/07

Reviewed by:   
Roger Mahach  
Chief Information Security Officer

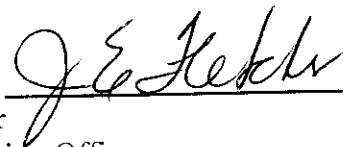
Date: 10/4/07

Reviewed by:   
Gayle Rucker  
Chief Privacy Officer

Date: 10/11/07

Approved by:   
Maria Olguin  
Senior Advisor, Office of the Ombudsman

Date: 10/11/07

Approved by:   
Jackie Fletcher  
Chief Information Officer

Date: 10/5/07

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**1. SYSTEM IDENTIFICATION**

**1.1 System Name/Title**

The official system name is: Appeals Remedy. The Commercial Off-the-Shelf (COTS) product name is Remedy Action Request Version 6.01 patch 1351.

**1.2 Responsible Organization**

Office of the Chief Information Officer (OCIO)  
 Office of the Comptroller of the Currency (OCC)  
 250 E Street, Southwest  
 Washington, DC 20219-0001

**1.3 Information Contact(s)**

See Table 1-1 – 1.3, Contact Information for Appeals Remedy. Name of person(s) knowledgeable about, or the owner of, the system:

**Table 1-1: System Owner Contact Information for Appeals Remedy**

<b>System Owner</b>	
Name:	Maria Olguin
Title:	Special Advisor
Address:	Office of the Ombudsman Fulbright Tower Houston, TX
Phone:	(713) 336-4350
E-mail:	maria.olguin@occ.treas.gov

**Table 1-2: Privacy Officer Contact Information for Appeals Remedy**

<b>Privacy Officer</b>	
Name:	Gayle Rucker
Title:	Chief Privacy Officer
Address:	250 E Street, SW Washington, DC 20219-0001
Phone:	202-874-1023
E-mail:	gayle.rucker@occ.treas.gov

**Table 1-3: Information System Security Officer (ISSO) Contact Information for Appeals Remedy**

<b>Information System Security Officer (ISSO)</b>	
Name:	Glenna Shaw
Title:	Appeals Remedy ISSO
Address:	Office of the Ombudsman Fulbright Tower Houston, TX
Phone:	(713) 336-4350
E-mail:	Glenna.shaw@occ.treas.gov

### 1.4 Security Categorization

The System is assessed for Security Categorization under the guidance contained in Federal Information Processing Standards (FIPS) Publication (PUB) 199, *Standards for Security Categorization of Federal Information and Information Systems*, December 2003, as follows.

**Table 1-4: Security Categorization Summary**

<b>SECURITY CATEGORIZATION SUMMARY</b>			
<b>Components</b>	<b>Impact Assessment</b>		
	<b>Confidentiality</b>	<b>Integrity</b>	<b>Availability</b>
Services Delivery Support Information	Moderate	Moderate	Moderate
Rationale and Factors for Government Resource Management Information	Low	Moderate	Low
Economic Development Mission Area	Moderate	Low	Low
Litigation and Judicial Activities Mission Area	Moderate	Moderate	Moderate
Knowledge Creation and Management Mission Area	Low	Low	Low
Regulatory Compliance and Enforcement Mission Area	Moderate	Moderate	Low
<b>High Water Mark</b>	<b>Moderate</b>	<b>Moderate</b>	<b>Moderate</b>
<b>CATEGORIZATION</b>	<b>Moderate</b>		

### 1.5 System Operational Status

The System is currently “Operational” because it is in the Operations & Maintenance Phase of the System Development Life Cycle (SDLC).

### 1.6 General Description/Purpose

The OCC encourages national banks to seek further review of OCC decisions or actions that are in dispute through the national bank appeals process. The Appeals Remedy system is used to track information related to such national bank appeals filed through the Ombudsman’s Office. The system will help support the appeals process and help with

historical views to recognize trends. A national bank may file an appeal with either the ombudsman or its immediate supervisory office. If a bank files an appeal with its immediate supervisory office and disagrees with the decision rendered, it may further appeal the matter to the ombudsman. There are three (3) types of appeals: a) Formal written requests, b) Informal phone call requests, and c) Inquiries requesting information on the process.

Bank information regarding an appeal is considered extremely sensitive and must be held in strictest confidence. The confidentiality of the appeal process mandates that the information will not be shared with the public or other OCC divisions. Banks must submit information in writing fully describing the matters in dispute. A bank may seek review of any OCC decision or action, including examination ratings, Community Reinvestment Act (CRA) ratings, asset quality, adequacy of loan reserve provisions, Shared National Credit (SNC) reviews, and classification of loans that are significant to an institution. The information submitted by the bank is then entered into the Appeals Remedy system, along with subsequent investigative information and decisions made by the Ombudsman's Office. There may be information regarding the bank's customers, including both corporate and ordinary citizens, e.g., an appeal marketing practices used by the banks to solicit consumers may possibly contain credit card numbers and other sensitive consumer information.

Users can add, search, update and produce Appeals Tracking reports from Remedy forms through their office PCs by signing on to Remedy server. Crystal Reports creates Appeals Remedy reports such as informal tickets, composite rating issues, all issues appealed, or issues between specified dates. All the fields contained in a search can create reports categorically. This report will further help to identify the banks needs and trends.

### **1.6.1 Production Platform**

SECTION 1.6 TECHNICAL DETAILS ARE AVAILABLE AND ON FILE

## 1.7 System Environment

Ombudsman TAC, maintains the servers. Ombudsman TAC also maintains user access to the application. The Ombudsman Office (the office) is located on the 34<sup>th</sup> floor of the 56 story Fulbright Tower in central Houston. The office shares the floor with the Houston Field Office. The lobby to the building is on the second floor. A guard desk is located by the entrance to the bank of elevators and the guard monitors numerous security cameras which cover each entrance to the building and the loading dock. All entrances to the office suite on the 34<sup>th</sup> floor are controlled by SIPS card readers connected to OCC HQ. An additional level of security is provided by a contract guard who sits in the reception area to the office suite. There is no intrusion detection system for the office.

## 1.8 System Interconnection/Information Sharing

Bank profile information is extracted from the Operational Data Store (ODS) by SQL Server DTS (Data Transformation Services) routines maintained by the database administrator (DBA). Bank data is transferred weekly from ODS to Remedy Action Request (AR) server and Remedy Application server extracts data from Remedy AR server. Remedy forms populate information from Remedy Appeals and AR CAG server bank information tables. The data is primarily used for decision support and to track and document the appeal process. All information gathered is intended to stay within the Ombudsman's office. The confidentiality of the appeal process mandates that the information will not be shared with the public or other OCC divisions.



## 2. PRIVACY IMPACT ASSESSMENT

### 2.1 Privacy Assessment

The following paragraphs detail the Privacy Assessment applicable to the Appeals Remedy.

**2.1.1 Does this system collect any personal information in identifiable form about individuals?**

Y  N

**2.1.2 Does the public have access to the system?**

No, Appeals Remedy is not a publicly accessible system.

**2.1.3 Has a PIA been done before?**

Y  N

This is the initial PIA for the Appeals Remedy system.

**2.1.4 Has it been at least three years since the last PIA was performed?**

Y  N  Has a Privacy Impact Assessment been completed?

Not Applicable. This is the initial PIA for the Appeals Remedy system.

**2.1.5 Has the system changed since the last PIA was performed?**

Y  N

Not Applicable. This is the initial PIA for the Appeals Remedy system.

### 2.2 Data in the System/Application

**2.2.1 Describe the information to be collected, why the information is being collected, the intended use of the information, and with whom the information will be shared.**

The Appeals Remedy system contains all data and information related to an appeal, including subsequent investigative information and decisions made, that a national bank would file with the Ombudsman's Office. A bank may seek review of any OCC decision

or action, including examination ratings, CRA ratings, asset quality, adequacy of loan reserve provisions, SNC reviews, and classification of loans that are significant to an institution.

There may be information regarding the bank's customers, including both corporate and ordinary citizens, e.g., an appeal marketing practices used by the banks to solicit consumers may possibly contain credit card numbers and other sensitive consumer information. It would also contain the names and contact information for bank managers as well as the applicable OCC examiners.

This program is designed to gather and organize data collected from the informal and formal appeal process. Specific items appealed will be coded so that future reference can be made on similar appeals. The data is primarily used for decision support and to track and document the appeal process. All information gathered is intended to stay within the Ombudsman's office. The confidentiality of the appeal process mandates that the information will not be shared with the public or other OCC divisions

### **2.2.2 What are the sources of the information in the system?**

Either formal or informal appeal process will require the collection of:

- Appeal letters sent by the banks,
- Response letters provided by the supervisory offices;
- On-going correspondence;
- Work papers generated from the appeal;
- Decision letters;
- Appeal lessons learned;
- Notes from ongoing telephone calls; and,
- Supervisory data applicable to the bank's condition (address, ratings, enforcement action, etc.) from the OCC's ODS.

Bank profile information is extracted from ODS by SQL DTS routines maintained by the DBA. Bank data is transferred weekly from ODS to Remedy AR server and Remedy Application server extracts data from Remedy AR server. Remedy forms populate information from Remedy Appeals Tracking and AR CAG server bank information tables.

### **2.2.3 How will the data collected from sources other than Federal agency records or the individual be verified for accuracy?**

Appeals Tracking data is only populated by data entry of forms received from institutions.

### **2.2.4 Who will have access to the data and how is access determined?**

The Ombudsman (OMB) Technical Advisory Committee (TAC) is responsible for access to the Remedy AR Server. The system administrator will request access for a user to OMB TAC by email indicating the person's name and application to access. OMB TAC will determine if there is a need to purchase another site license and start the process to purchase if needed. OMB TAC processes the request and notifies system administrator when access is granted. The system administrator will notify the user and assure the user has access to the system. Once the system is accessed, the main Appeals login screen will appear displaying four fields. Username and password are the first two fields and must be provided in order to successfully login. The other two fields are Preference Server and Authentication.

All information gathered is intended to stay within the Ombudsman's office. The confidentiality of the appeal process mandates that the information will not be shared with the public or other OCC divisions

**2.2.5 Describe the administrative and technological controls that are in place or that are planned to secure the information being collected.**

All management, operational, and technical controls in place and planned for Appeals Remedy are described in the System Security Plan, which must be approved in writing by various Appeals Remedy management officials.

**2.2.6 What opportunities will individuals have (if any) to decline to provide information or to consent to particular uses of the information?**

Individuals have the ability to decline providing privacy information at the system entry points which are the institutions. These entry points have the responsibility to provide the individual with the opportunity to decline providing information. No other opportunities are provided by Appeals Remedy for declining.

**2.2.7 What is the life expectancy of the data and how will it be disposed of when it is no longer needed?**

The current life expectancy of the data is currently the life of the system. Once the size reaches a point where disposition must be addressed, then Appeals Remedy will dispose of information IAW federal regulations for financial information.

**2.3 System of Records Notice (SORN)**

Does the collection of this information require a new system of records under the Privacy Act (5 U.S.C. § 552a) or an alteration to an existing system of records?

Y  N

Office of Management and Budget (MB) Circular A-130, *Management of Federal Information Resources* (Revised) (Transmittal Memorandum No. 4), December 2000, Appendix I, paragraph 4c (1) details which actions that may require a new or altered SORN.

#### **2.4 SORN Impact Evaluation**

The Appeals Remedy system is covered by one or more of the following SORNs, as published in the Federal Register / Vol. 70, No. 131 / Monday, July 11, 2005 / Notices. This notice covers all systems of records adopted by the OCC up to June 21, 2005. It includes:

- CC .600—Consumer Complaint and Inquiry Information System

The following *SORN Impact Evaluation Summary*, details the evaluation of the stated criteria in order to determine if a new or altered SORN is required in support of the OCC's Appeals Remedy Major Application. Any criteria marked with an "x" in the "Yes" column would indicate the likelihood of a new or altered SORN Report being required.

**Table 2-1: SORN Impact Evaluation Summary**

<b>SORN Impact Evaluation Summary OCC Appeals Remedy Major Application</b>		
<b>Criteria (OMB Circular A-130, Appendix I, paragraph 4c(1))</b>	<b>Evaluation</b>	
	<b>Yes*</b>	<b>No</b>
1. A significant increase in the number, type, or category of individuals about whom records are maintained.		X
2. A change that expands the type or categories of information maintained.		X
3. A change that alters the purpose for which the information is used.		X
4. A change to equipment configurations (either hardware or software) that creates substantially greater access to the records in the system of records.		X
* Note: All "Yes" answers must be supported in detail		