



SMALL BUSINESS ADMINISTRATION

Privacy Act of 1974; Matching Program

AGENCY: U.S. Small Business Administration.

ACTION: Notice of a modified matching program.

SUMMARY: In accordance with the Privacy Act of 1974, as amended, and Office of Management and Budget (OMB) guidance on computer matching, the U.S. Small Business Administration (SBA) is providing notice of a modified matching program. Pursuant to the Payment Integrity Information Act of 2019, SBA is modifying a matching program consisting of the computerized comparison of systems of records for benefits programs at SBA with the U.S. Department of Treasury's Do Not Pay (DNP) Working System, which is administered by Treasury's Bureau of the Fiscal Service. This modified matching program will enable the SBA programs listed in the appendix of this notice to compare records maintained in their respective systems of records with records maintained in the DNP Working System for the purposes of identifying and preventing improper payments and conducting any related recovery activities by verifying through DNP prepayment or pre-award eligibility.

DATES: Submit comments on or before October 8, 2026. This modified matching program will be effective 30 days after publication of this notice through September 10, 2029.

ADDRESSES: Written comments on this notice may be submitted electronically through the Federal government eRulemaking portal at <http://www.regulations.gov>; docket number SBA-2026-0298. Electronic submission of comments allows the commenter maximum time to prepare and submit a comment, ensures timely receipt, and enables SBA to make the comments available to the public. Please note that comments submitted through <https://www.regulations.gov> will be made available for viewing by the public.

Comments on this proposed matching program may also be addressed to Michael Post, Acting Chief Information Security Officer, Office of the Chief Information Officer, U.S. Small Business Administration, 409 3rd Street SW, Suite 4000, Washington, D.C. 20416, email address CISO@sba.gov, telephone 202-205-3645.

FOR FURTHER INFORMATION CONTACT: For Privacy Act related matters, contact Michael Post, Acting Chief Privacy Officer, Office of the Chief Information Officer, U.S. Small Business Administration, 409 3rd Street SW, Suite 4000, Washington, D.C. 20416, telephone 202-205-3645, or via email to PrivacyOfficer@sba.gov.

SUPPLEMENTARY INFORMATION: The Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100- 503) amended the Privacy Act of 1974 (5 U.S.C. 552a) by establishing procedural safeguards related to agencies' use of records when performing certain types of computerized matching. Section 7201 of the Omnibus Budget Reconciliation Act of 1990 (Pub. L. 101- 508) further amended the Privacy Act regarding protections for individuals when agencies perform these functions. Additionally, the Payment Integrity Information Act of 2019 (31 U.S.C. 3351 *et seq.*) provides the head of the agency operating the DNP Working System with the authority, in consultation with OMB, to waive the requirements in 5 U.S.C. 552a(o) in any case or class of cases for matching activities conducted under the DNP Initiative (31 U.S.C. 3354). Pursuant to this authority, the Secretary of the Treasury, after consulting with the OMB Director, authorized the issuance of a four-year waiver of the requirement for entering into a matching agreement under 5 U.S.C. 552a(o) for the class of matching programs that meet all of the

criteria defined in OMB Memorandum M-25-32, *Preventing Improper Payments and Protecting Privacy through Do Not Pay*.

SBA has determined that the DNP matching program described in this notice is eligible for the waiver described in OMB Memorandum M-25-32, which is effective from September 10, 2025, through September 10, 2029. For purposes of this notice, matching activities conducted between the Federal benefit programs listed in the appendix to this document and the DNP Working System constitute a single agency-wide matching program implementing DNP for SBA's listed programs.¹

On its effective date, this notice also rescinds and replaces the SBA notice of the establishment of a matching program for Do Not Pay that had been granted a waiver of the matching agreement requirement, which was published on October 10, 2023 (88 FR 69978).

PARTICIPATING AGENCIES: The SBA programs listed in the appendix of this notice will match against the DNP Working System, which is maintained by the Bureau of the Fiscal Service at the U.S. Department of the Treasury.

AUTHORITY FOR CONDUCTING THE MATCHING PROGRAM: The Payment Integrity Information Act of 2019 (31 U.S.C. 3351 *et seq.*) establishes the DNP Initiative and requires, for the purposes of identifying and preventing improper payments, each executive agency to have access to, and use of, the relevant databases in DNP to verify payment or award eligibility. Additional applicable authorities for this matching program include Executive Order 13520, *Reducing Improper Payments* (74 FR 62201); Executive Order 14249, *Protecting America's Bank Account Against Fraud, Waste, and Abuse* (90 FR 14011); and OMB Memorandum M-25-32, *Preventing Improper Payments and Protecting Privacy Through Do Not Pay*. Additional information regarding the statutory authorities for the collection and maintenance of information for each of the SBA programs that will conduct matches with the DNP Working System are contained within the systems of records notices listed in the appendix below.

PURPOSE(S): The purposes of the matching program are identifying and preventing improper

payments and conducting any related recovery activities by verifying through Do Not Pay prepayment or pre-award eligibility. Data elements that are necessary for eligibility determinations for a relevant SBA program that are contained in records from SBA systems of records will be compared with records in the DNP Working System. When there is a match between a record provided by the SBA program and a record in the DNP Working System, the DNP Working System will provide to the submitting SBA program notice of a potentially matching record and will identify the database(s) that contain the potentially matching record(s).

The SBA program will then review the information to determine whether additional action is needed. If no matches are identified, the DNP Working System will provide a no match response to the submitting SBA program.

CATEGORIES OF INDIVIDUALS: Applicants for, or recipients of, Federal funds from those SBA programs listed in the appendix below.

CATEGORIES OF RECORDS: Categories of records include name, address, date of birth, Social Security or tax identification number, telephone number, personal history including education and employment history, personal or business financial statements, bank information, credit information, insurance information, FEMA registration number, SBA application number, SBA grant number, correspondence to and from applicants, recommendations regarding disaster applicant eligibility, authorizations of disaster loan advances, disaster grants, disaster home and business loans, loan term and rate, payment history, loan accounting information, collateral, Uniform Commercial Code (UCC) filings and re-filings, field visit reports, investigative reports, appraisers' reports, waivers of costs, obligations, or requirements, and settlements and compromises, SBA identifier, SBA non-disaster loan number, SBA non-disaster Participating Lender identifier, SBA non-disaster Participating Lender name, SBA non-disaster loan information, SBA non-disaster fees paid to third party agents as set forth in SBA Form 159, compliance and enforcement information on individuals named in any business loan and/or awardee files throughout the life of SBA's interest in any loan.

SYSTEM(S) OF RECORDS: The records contained within the DNP Working System are maintained in the system of records known as Department of the Treasury, Bureau of the Fiscal Service .017—Do Not Pay Payment Verification Records (85 FR 11776). This system of records includes those databases designated to be included in the DNP Working System by the Payment Integrity Information Act of 2019 as well as other databases designated for inclusion by the Director of the Office of Management and Budget, or the designee of the Director, in consultation with executive agencies. The SBA records involved in the matching program are maintained in SBA systems of records listed in the appendix below.

Appendix:

Below is a list of the SBA programs, including their associated Assistance Listing IDs, that will match records with the DNP Working System and the applicable system of records notice(s) for each SBA program. For purposes of this notice, matching activities conducted between the Federal benefit programs listed in the following appendix and the DNP Working System constitute a single agency-wide matching program implementing DNP for the agency. For more information about Assistance Listing IDs, see: <https://sam.gov/assistance-listings>.

The routine use from OMB Memorandum M-25-32 has been added to the systems of records identified in

Assistance Listing ID	SBA Program Name	Systems of Records Number, Name, and <i>Federal Register</i> Notices
59.041	504 Certified Development Loans Approvals	SBA 21 – Loan System (74 FR 14890)
59.041	504 Certified Development Loans Purchases	SBA 21 – Loan System (74 FR 14890)
59.012	7(a) Loan Guarantees Approvals	SBA 21 – Loan System (74 FR 14890)
59.012	7(a) Loan Guarantees Purchases	SBA 21 – Loan System (74 FR 14890)

59.008	Disaster Assistance Loans	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.008	COVID-19 Economic Injury Disaster Loan (EIDL) Program	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.072	Economic Injury Disaster Loan Emergency Advance	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.072	Targeted EIDL Advances	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.072	Supplemental Targeted Advances	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.062	Intermediary Loan Program	SBA 21 – Loan System (74 FR 14890)
59.046	Microloan Program	SBA 21 – Loan System (74 FR 14890)
59.073	Paycheck Protection Program (PPP) Loan Forgiveness	SBA 21 – Loan System (74 FR 14890)
59.073	Paycheck Protection Program (PPP) Loan Guaranty Purchases	SBA 21 – Loan System (74 FR 14890)
59.050	Prime Technical Assistance	SBA 21 – Loan System (74 FR 14890)

59.078	Restaurant Revitalization Fund	SBA 21 – Loan System (74 FR 14890)
59.075	Shuttered Venue Operators Grant Program	SBA 20 -- Disaster Loans Case Files (86 FR 64979) and (74 FR 14889)
59.011	Small Business Investment Companies Approvals	SBA 21 – Loan System (74 FR 14890)
59.011	Small Business Investment Companies Purchases	SBA 21 – Loan System (74 FR 14890)
59.016	Surety Bond Guarantees (SBG)	SBA 21 – Loan System (74 FR 14890)

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U.S. Small Business Administration.*

Endnotes

1. The statutory definition of the term “matching program” means “any computerized comparison of—(i) two *or more* automated systems of records or a system of records with non-Federal records” for certain enumerated purposes. 5 U.S.C. 552a(a)(8) (emphasis added). There is a separate statutory definition for “Federal benefit program.” See OMB Memorandum M-25-32 at Appendix II, page 2, sec. a.3.iii.1 (recognizing that a single agency matching program may consist of multiple systems of records). Thus, this notice applies to the DNP matching program for multiple Federal benefits programs and associated systems of records within SBA.

