Objective

To answer questions on the Social Security Administration’s (SSA) implementation of iPaySSA.

Background

iPaySSA was designed as a new, online repayment option for Social Security beneficiaries and Supplemental Security Income recipients with one debt owed to SSA.

On February 3, 2020, John B. Larson, Chair, and Tom Reed, Ranking Member, Committee on Ways and Means, Subcommittee on Social Security requested that the Office of the Inspector General (OIG) address the following: (1) SSA’s plans for implementing iPaySSA; (2) the security risks and vulnerabilities with iPaySSA, and what SSA is doing to address them; (3) how those who make a payment through iPaySSA will receive confirmation that a payment was processed; and (4) what group(s) of Social Security beneficiaries and Supplemental Security Income recipients SSA is targeting for the initial release of iPaySSA.

Conclusion

On July 17, 2020, SSA informed the OIG that it no longer intends to implement the iPaySSA project. Instead, the Agency is directing its efforts to providing the public with modern electronic service options, including the ability to securely repay overpayments online through the development of its modern Debt Management Product.

The goal of iPaySSA was to reduce the burden and cost of SSA’s manual remittance process and provide the public with a more convenient and timely method of payment. SSA planned to offer the application to approximately 260,000 individuals who

- have only 1 overpayment;
- receive monthly installment billing notices; and
- remit payments (a) in field offices via cash, credit card, or check; (b) to a processing center by mail; or (c) by telephone via credit card.

iPaySSA would have offered individuals the option to print, save, or email a confirmation receipt. The Agency did not plan to provide individuals with overpayment balances through iPaySSA. Individuals can obtain this information through my Social Security or by calling SSA’s national 800-number.

On March 13, 2020, SSA hired a contractor to conduct a security assessment of iPaySSA and its infrastructure. The contractor assessed the security, fraud, and privacy controls of the iPaySSA application before the Agency makes it available to the public. SSA provided OIG a copy of the contractor’s report on May 21, 2020. We agreed with the contractor’s assessment and determined that the contractor identified many of the same concerns we shared with the Agency in February 2020.