A Computer Matching Agreement (CMA) is a written agreement establishing the conditions, safeguards, and procedures under which a federal agency agrees to disclose data with another federal or state agency when there is a computerized comparison of two or more automated Systems of Records (SORs).

**Is the shared information about individuals and retrievable with a personal identifier?**

- **Yes**: Will the information be used to compare information held by two or more agencies to make a determination concerning eligibility for benefits?
  - **Yes**: A CMA is Required.
  - **No**: A CMA is not required.

- **No**: The System Owner of the SOR used in the match works with the Privacy Office to establish, extend, or renew a CMA.

**About CMAs**

- The Computer Matching and Privacy Protection Act requires agencies engaged in computer matching activities to provide notice to individuals if their information is being computer matched, allow individuals the opportunity to refute adverse information before having a benefit denied or terminated, and establish Data Integrity Boards (DIBs) to oversee computer matching activities.
- For details on types of CMAs and their requirements, see the HUD Privacy Handbook.

**Need Help?**

- For all comments and questions regarding CMAs, please contact your PLO or email privacy@hud.gov.

**Need the CMA Template?**

Templates for CMAs and related materials can be downloaded here.

**TIPS**

- System Owners should regularly review existing CMAs for any SORs they own to keep track of expiration dates.
- Please communicate often and early with your PLOs and the Privacy Office.
- CMAs usually require months of preparation, drafting, and review before they are ready to be signed and submitted.
- Most CMAs must be reviewed by Congress and the OMB and published in the Federal Register before matching begins.