

520 FINANCIAL AND BUSINESS SOLUTIONS (FABS) -

[Click here to view GSA BPAs for Credit Monitoring Services and Independent Risk Analysis Services](#)

Category	Description
520 1	Program Financial Advisor - Assist agencies on cross-cutting issues, asset marketability, program development, trust or other monetary fund management/benefit administration, equity monitoring, originations, and addresses any other considerations regarding the acquisition, management and/or resolution of an asset.
520 2	Transaction Specialist - Assist agencies in all asset resolution related areas including valuation/pricing, portfolio stratification, restructuring and disposition strategies which best meet agency goals. Make specific recommendations as to the best execution. Conduct a sale or other disposition vehicle. Provide marketing expertise, budget and credit reform analyses.
520 3	Due Diligence & Support Services - Assist agencies in the confirmation and validation of specific elements of an agency's portfolio of assets. Collect and organize data from an agency's files or a third party source, create asset inventory database, provide support for asset sales (e.g., asset valuations, investor war room and asset packaging, and closings), develop quality/information controls.
520 4	Debt Collection - Provide collection services and servicing of defaulted loans which may include borrower negotiations, restructuring, and workout agreements.
520 5	Loan Servicing & Asset Management - Assist agencies in servicing, monitoring and maintaining loan assets which may include establishing loan database, remittance processing, verify and update borrower data, issue forms and correspondence, process loan cancellations and consolidations, billing services, credit bureau reporting, and transfer and discharge loans. Provide servicing of troubled loans which may include borrower negotiations, restructuring, foreclosure and supervision of the sale of the collateral and workout agreements.
520 6	Professional Legal Services - Assist agencies with the full spectrum of professional legal support required for the resolution, management and/or disposition of assets held by the Federal Government.
520 7	Financial & Performance Audits - Perform financial statement audits, financial-related audits and performance audits. An independent assessment of an audited entity's a) financial statements in conformity with generally accepted accounting principles, b) financial information, adherence to financial compliance requirements and internal controls, or c) organization or program performance to identify areas for improvement.
520 8	Complementary Audit Services - Other services performed by auditors

including assist in developing questions for use at hearings, develop methods and approaches in evaluating a new or proposed program and forecast potential program outcomes.

- 520 9 **Recovery Audits** - Audits performed to recover funds resulting from overpayments, duplicate payments and underpayments. Performed under the authority of Section 354 of the National Defense Authorization Act for FY 96 (Public Law 104-106; 110 Stat. 268; 10 U.S.C. 2461), and Section 388 of the National Defense Authorization Act for FY 98.
- 520 10 **Transportation Audits - (SMALL BUSINESS SET ASIDE)** - Perform administrative reviews and rate examinations on prepayment and postpayment transportation bills to ensure accuracy, completeness, and compliance with established rates, tariffs, quotations, agreements, tenders or other applicable rate authority.
- 520 11 **Accounting** - Transaction analysis, transaction processing, data analysis and summarization, technical assistance in devising new or revised accounting policies and procedures, classifying accounting transactions, special studies to improve accounting operations.
- 520 12 **Budgeting** - Assess and improve the budget formulation and execution processes, conduct special reviews to resolve budget formulation or budget execution issues, provide technical assistance to improve budget preparation or execution processes.
- 520 13 **Complementary Financial Management Services** - Assess and improve financial management systems, financial reporting and analysis, strategic financial planning, financial policy formulation and development. Devise and implement performance measures, conduct special cost studies, perform actuarial services, perform economic and regulatory analysis, assist with financial quality assurance efforts, perform benchmarking.
- 520 14 **Audit & Financial Training Services -(SMALL BUSINESS SET ASIDE)** - Plan and deliver audit and financial training services including but not limited to course development and instruction required to support audit, review, financial assessment and financial management activities.
- 520 15 **Outsourcing Recurring Commercial Activities for Financial Management Services** - Services that an agency identifies as recurring commercial activities which may include billing, payroll processing, application processing, claim processing, grant application management, loan application management, inventory management, and other financial management activities.
- 520 16 **Business Information Services** - Electronic and non-electronic transmission (excluding voice communication) of Consumer Credit Reports, Address Verification Reports, Skip Location Reports, Public Information, Domestic Business Profile, International Business Profile, Mortgage Reports, Supplemental Credit Reference Reports, Bond Rating, Managed Fund Rating, Institutional Ranking, Data Processing (credit/financial) Credit Scoring, Merged Credit Files, Credit Risk Assessment and Miscellaneous Business Information (BIS) Services. May provide computer software intended for BIS use and customization of reports.
- 520 18 **Independent Risk Analysis** - Independent Risk Analysis includes a review of

all information compromised by a data breach for trends and unusual patterns. The circumstances surrounding the breach are investigated to determine whether it appears to be incidental, accidental or targeted. The breached data itself is analyzed to determine if there is any current evidence of organized misuse. The analysis ultimately provides a determination as to the probability that breached data may be used to harm the individuals whose data has been compromised. The tasks involved in independent risk analysis include but are not limited to the following:

- Monitoring of multiple data elements and sources
- Metadata analysis
- Pattern analysis
- Risk analysis
- Privacy impact analysis
- Statistical analysis
- Data structure development
- Notification services
- Probability analysis that breached data has been used to cause harm
- Determination of the level of risk for potential misuse of sensitive PII and PHI type of information
- Certification of findings regarding misuse of compromised data
- Investigation of circumstances surrounding breach, including digital forensic analysis
- Collection of evidence regarding data breaches
- Development of a risk mitigation plan

520 19 [Data Breach Analysis](#) - Data Breach Analysis includes the monitoring and detection of breached identities and PII and PHI type of information across multiple industries in order to detect patterns of misuse related to a specific data loss. The breached files are continuously monitored over a period of weeks, months, or years. It can provide the locations of potential misuse for further law enforcement action, as well as a listing of consumers likely to be fraud victims. The tasks involved include but are not limited to the following:

- Monitoring of multiple non-credit data elements and sources
- Fraud detection and protection solutions
- Fraud resolution and assistance for affected individuals
- Fraud alerts
- Corrective actions
- Notification services
- Identity theft insurance (as allowed by applicable State statutes)
- Social Security Number monitoring
- Credit card monitoring

520 20 [Comprehensive Protection Solutions](#) - Comprehensive Protection Solutions allows for customized solutions that integrate the services found under SINs 520 16 Business Information Services (Credit Monitoring Services), 520 17 Risk Assessment and Mitigation Services, 520 18 Independent Risk Analysis and 520 19 Data Breach Analysis. This SIN CANNOT be used to fulfill requirements that only fall within the scope of one of the other four SINs. It may only be used to fulfill agency requirements that span across multiple SINs.

520 21 Program Management Services - Program Management Services encompasses the management of financial and business solutions programs and projects and includes but is not limited to program management, program oversight, project management and program integration of a limited duration. A variety of functions may be utilized to support program integration or project management tasks.

Note: Services that are not authorized for purchase under this SIN are services where the primary purpose or the preponderance of work performed is specifically covered by another GSA Schedule, such as: mission-oriented business services covered by GSA Schedule 874; engineering services covered by GSA Schedule 871; IT services covered by GSA Schedule 70; advertising and marketing services covered by GSA Schedule 541; human resources services covered by GSA Schedule 738 X; logistics services covered by GSA Schedule 874 V; security services covered by GSA Schedule 84; transportation services covered by GSA Schedule 48; travel services covered by GSA Schedule 599, environmental services covered by GSA Schedule 899; language services covered by GSA Schedule 738 II; and training services covered by GSA Schedule 69. For more information on these or other GSA Schedules, visit the GSA Schedules E-Library website: www.gsaelibrary.gsa.gov.