



Transforming OIG Audit Planning, Complaint Vetting, and Lead Identification: PRAC Analytics Center Pilot

April 2026

What is the PRAC?



- March 2020 – the CARES Act created the Pandemic Response Accountability Committee to conduct independent oversight of the more than \$5 trillion in pandemic relief.
- July 2025 – the PRAC was extended in the One Big Beautiful Bill Act to 2034 and granted oversight of the programs funded in the bill.
- Leverages analytics to prevent and detect fraud, especially risks that cut across program and agency boundaries.
- On annual budget of \$18.5 million, the PRAC has recovered over \$500 million for the taxpayer.

Lessons Learned in Oversight of Pandemic Relief Funds

UPDATED

As of June 8, 2022

Blueprint for Program Integrity

Chapter 3: Fraud Prevention and Detection

December 2024

Blueprint for Program Integrity

Chapter 4: Whole-of-Government Approach

April 2025

Blueprint for Program Integrity

Chapter 1: Best Practices for Strengthening Federal Programs

May 2024

Blueprint for Enhanced Program Integrity

Chapter 2: Opportunities for Policymakers to Improve Program Integrity

August 2024

Blueprint for Program Integrity

Blueprint for Enhanced Program Integrity

Chapter 5: Cross-Cutting Projects

September 2025

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

FRAUD ALERT: PRAC Identifies \$5.4 Billion in Potentially Fraudulent Pandemic Loans Obtained Using Over 69,000 Questionable Social Security Numbers

Improved Government Information-Sharing and Controls Would Strengthen Program Integrity and Better Protect the Public

This Fraud Alert from the Pandemic Response Accountability Committee (PRAC) identifies 69,323 questionable Social Security Numbers (SSNs) used to obtain \$5.4 billion from the Small Business Administration's (SBA) COVID-19 Economic Injury Disaster Loan (COVID-19 EIDL) program and Paycheck Protection Program (PPP). These programs provided nearly \$1.2 trillion in assistance to small businesses and their employees affected by the COVID-19 pandemic.

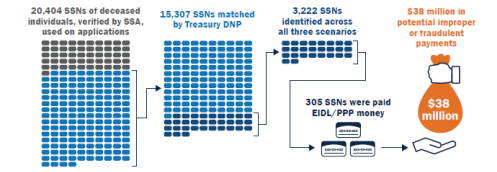
The PRAC's team of data scientists identified the potential for fraud by analyzing publicly available Social Security Administration (SSA) records. The PRAC used publicly available SSA records to identify SSNs used on applications, both disbursed and undistributed. Using the legal authorities included in the COVID-19 EIDL and PPP laws, the PRAC then requested SSA provide us with information on the SSNs used on applications in identifying information in SSA's records did not match COVID-19 EIDL or PPP applicant, suggesting potential for fraud. The PRAC identified 69,323 SSNs that were used on COVID-19 EIDL or PPP applications that were not disbursed by SBA for

FRAUD ALERT FOLLOW-UP: Improved Sharing of Death Records and Use of the Do Not Pay System Would Strengthen Program Integrity and Better Protect the Public

PRAC Identifies \$38 Million in Potentially Improper or Fraudulent Pandemic Loans Associated with Social Security Numbers of Deceased Individuals

This update expands on our January 2023 Fraud Alert that identified 69,000 questionable Social Security Numbers (SSNs) used to obtain \$5.4 billion in potentially fraudulent loans made in the COVID-19 Economic Injury Disaster Loan (EIDL) program and Paycheck Protection Program (PPP). As detailed in that Fraud Alert, PRAC data scientists, using our Pandemic Analytics Center of Excellence, identified the questionable SSNs after determining that the names, SSNs, and/or dates of birth used in connection with a targeted selection of COVID-19 EIDL/PPP applications did not match information in Social Security Administration (SSA) records.¹

We further noted in the Fraud Alert that a significant number of the targeted selection of applications used SSNs that were associated with individuals who, according to SSA records, were deceased as of the date of our verification results received from SSA. We did not include those deceased individuals' SSNs in our January 2023 Fraud Alert because we first needed to determine if those individuals were alive at the time the COVID-19 EIDL/PPP applications were submitted. Therefore, following receipt of this information from SSA, we worked with the Department of the Treasury's (Treasury) Do Not Pay (DNP) system to obtain the dates of death for this separate population of 20,404 SSNs that SSA records indicated were associated with deceased individuals.² The Treasury's DNP system was able to provide the dates of death for 15,307 of the requested 20,404 SSNs. Using data available from DNP's matching process and date of death information, the PRAC's data scientists found that 3,222 of the 15,307 deceased individuals' SSNs were used on COVID-19 EIDL/PPP applications across three analytic scenarios.



1. We recognize that a data mismatch does not prove that an improper or fraudulent payment has occurred. Further review is necessary by the Small Business Administration (SBA).
2. The Department of Treasury's DNP working system is the executive branch's designated source of authoritative data and analytics services to help executive branch agencies verify eligibility for government payments and to help other agencies or treatment payments.

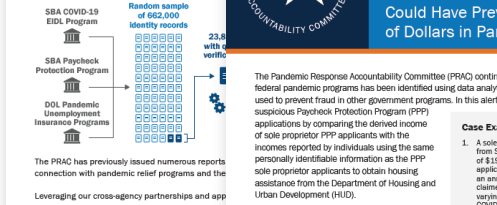
FRAUD PREVENTION ALERT: Pre-Award Vetting Using Data Analytics Could Have Prevented Over \$79 Billion in Potentially Fraudulent Pandemic Relief Payments

The PRAC Analyzed Applications Across Major Pandemic Relief Programs to Identify Potential Fraud Using Stolen or Invalid Social Security Numbers

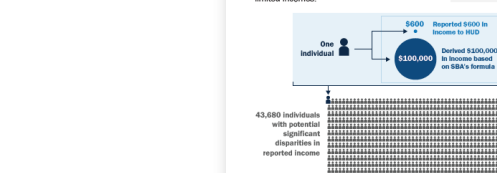
As part of our independent oversight of the \$5 trillion in COVID-19 relief programs, the Pandemic Response Accountability Committee (PRAC) conducts in-depth data analysis across multiple federal programs to identify potential fraud, waste, abuse, and mismanagement and to provide agencies with lessons learned to prevent future program fraud.

This PRAC fraud prevention alert focused on some of the largest pandemic relief programs: the Small Business Administration's (SBA) COVID-19 Economic Injury Disaster Loan (COVID-19 EIDL) program and Paycheck Protection Program (PPP), and the Department of Labor's (DOL) Pandemic Unemployment Assistance (PUA) program. In 2023, the SBA Office of Inspector General (OIG) improper payments for these programs is nearly \$1 billion.

In this alert, the PRAC estimates the amount of potential fraud, waste, abuse, and mismanagement that could have been prevented if the PRAC's data analytics tools could have mitigated this risk.



The Pandemic Response Accountability Committee (PRAC) continues to issue alerts to detail how potential fraud in federal pandemic programs has been identified using data analytics tools, and how these lessons learned can be used to prevent fraud in other government programs. In this alert, we detail how we used data analytics to identify suspicious Paycheck Protection Program (PPP) applications by comparing the derived income of sole proprietor PPP applicants with the incomes reported by individuals using the same personally identifiable information as the PPP sole proprietor applicants to obtain housing assistance from the Department of Housing and Urban Development (HUD).

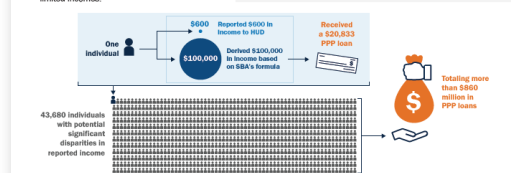


1. While many types of businesses were eligible to receive a PPP loan, our analysis focused on sole proprietors or equivalent, including Sole Proprietorship, Independent Contractors, Self-employed Individuals, and Single Member LLCs. Our analysis only considered these businesses as their annual income could be derived based on the loan amount [using an SBA formula](#).

FRAUD PREVENTION ALERT: Using Data Analytics to Compare Income Representations by Applicants Seeking Benefits from Multiple Federal Programs Could Have Prevented Hundreds of Millions of Dollars in Pandemic Fraud

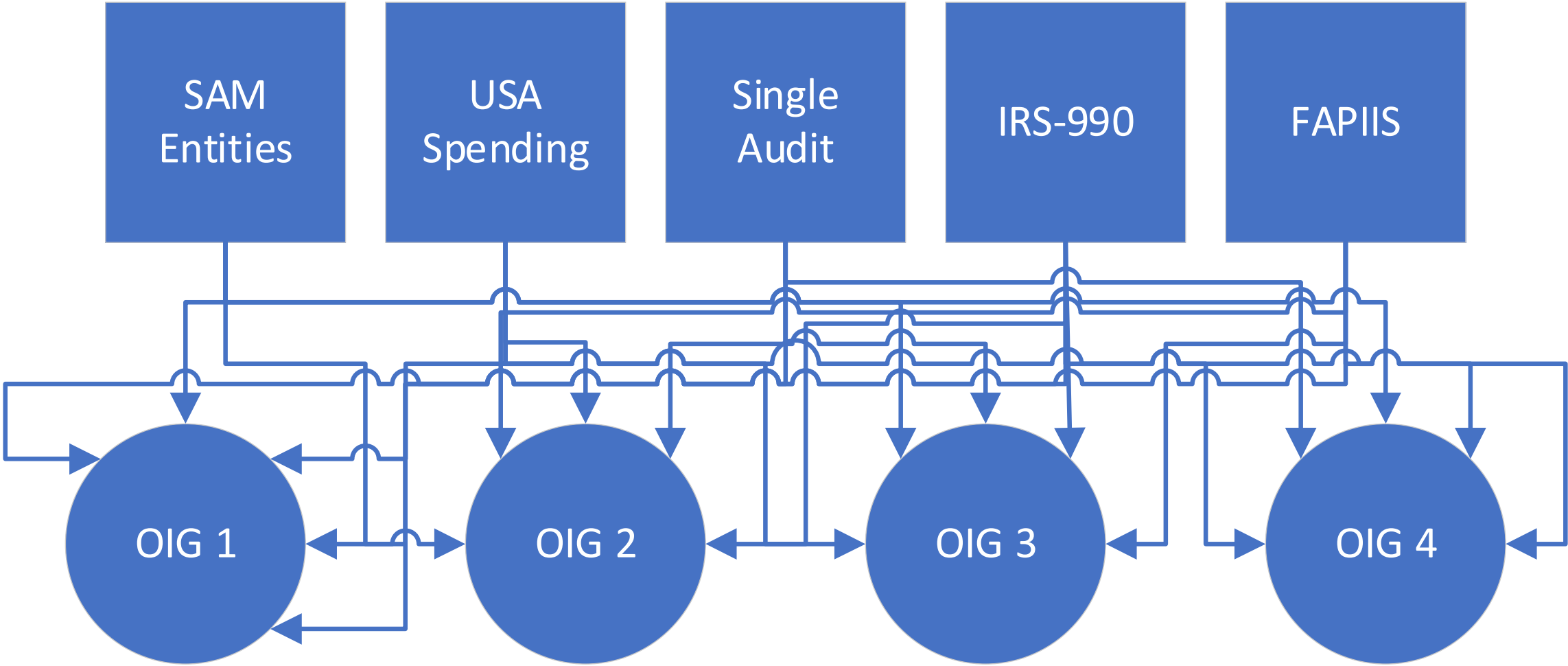
The Pandemic Response Accountability Committee (PRAC) continues to issue alerts to detail how potential fraud in federal pandemic programs has been identified using data analytics tools, and how these lessons learned can be used to prevent fraud in other government programs. In this alert, we detail how we used data analytics to identify suspicious Paycheck Protection Program (PPP) applications by comparing the derived income of sole proprietor PPP applicants with the incomes reported by individuals using the same personally identifiable information as the PPP sole proprietor applicants to obtain housing assistance from the Department of Housing and Urban Development (HUD).

Specifically, as shown by the case examples in the text box on this page, our data analysts found evidence of substantial disparities between the derived income by sole proprietor applicants seeking Small Business Administration (SBA) PPP loans as compared to the income reported to HUD by individuals using the same personally identifying information to obtain housing assistance that was available for individuals with limited incomes.¹

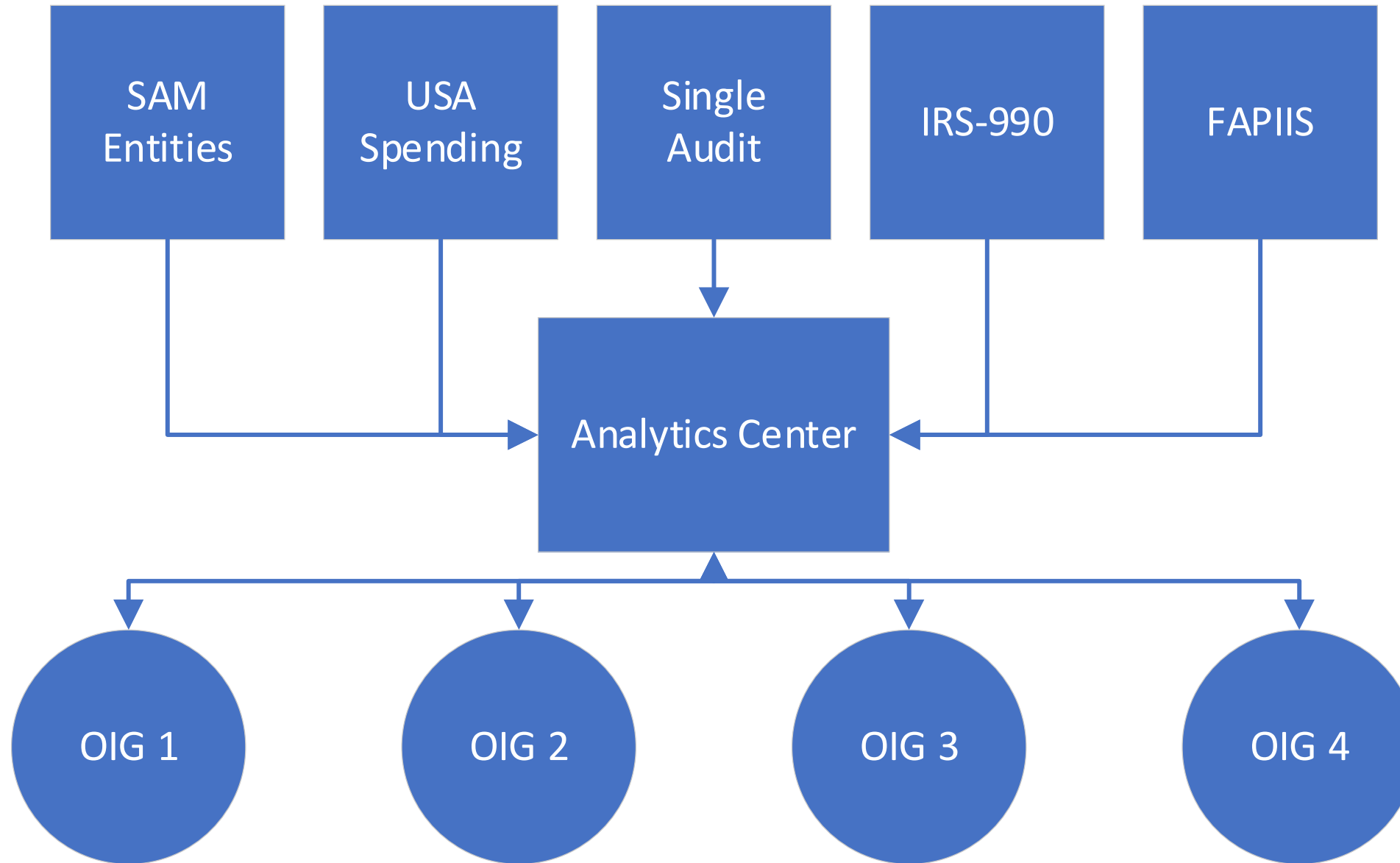


1. While many types of businesses were eligible to receive a PPP loan, our analysis focused on sole proprietors or equivalent, including Sole Proprietorship, Independent Contractors, Self-employed Individuals, and Single Member LLCs. Our analysis only considered these businesses as their annual income could be derived based on the loan amount [using an SBA formula](#).

Problem



Solution



The Ask

Pilot Proposal October 2023

*“The analytics center incorporates **three tools** for use by OIGs:*

(1) A simple search tool where OIG staff can enter one or more awards numbers or entities and return relevant data across all datasets.

(2) A tool where OIG staff can filter all of the data by agency or program as well as risk flags.

(3) An API or other tool where OIG data team members can obtain all integrated records associated with their agency to bring them into their own environment.”

From the user perspective

An entity/award came up in a complaint. I want to know everything about it with a single search.

I have limited resources to conduct audits / inspections / reviews of spending. I want to target the highest value and highest risk award/entity.

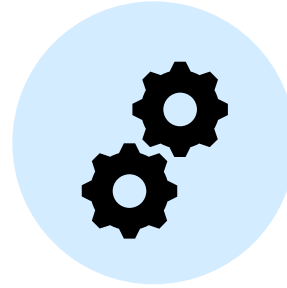
Analytic Center Pilot

Pilot Capabilities



Data Sharing Platform

- PRAC-managed datasets will act as the central repository for all participating OIGs.
- Technical users will have the ability to securely pull authorized datasets into OIG environments. Users will be able to consume filtered data sets to meet their agency needs.



Risk Analytics

- Link contracts and financial assistance data across various public data sources to create comprehensive entity profiles and identify risky behaviors.
- Develop risk flags to support audits and investigations (to be developed with the user community).



Business Insights

- OIG users will have access to pre-defined interactive dashboards, to conduct due diligence and proactive assessment.
- Ability to filter by entity attributes and risk flags and perform further drill-through to view supporting information.

Pilot Data Sources

 Available in Data Share
 Incorporated into the Web Application/Dashboard



USA Spending
(Contracts and
Financial Assistance)



Single Audits



SAM Sensitive



SAM Exclusion



FAPIIS
Terminations



IRS-990



SBIR STTR
Grants



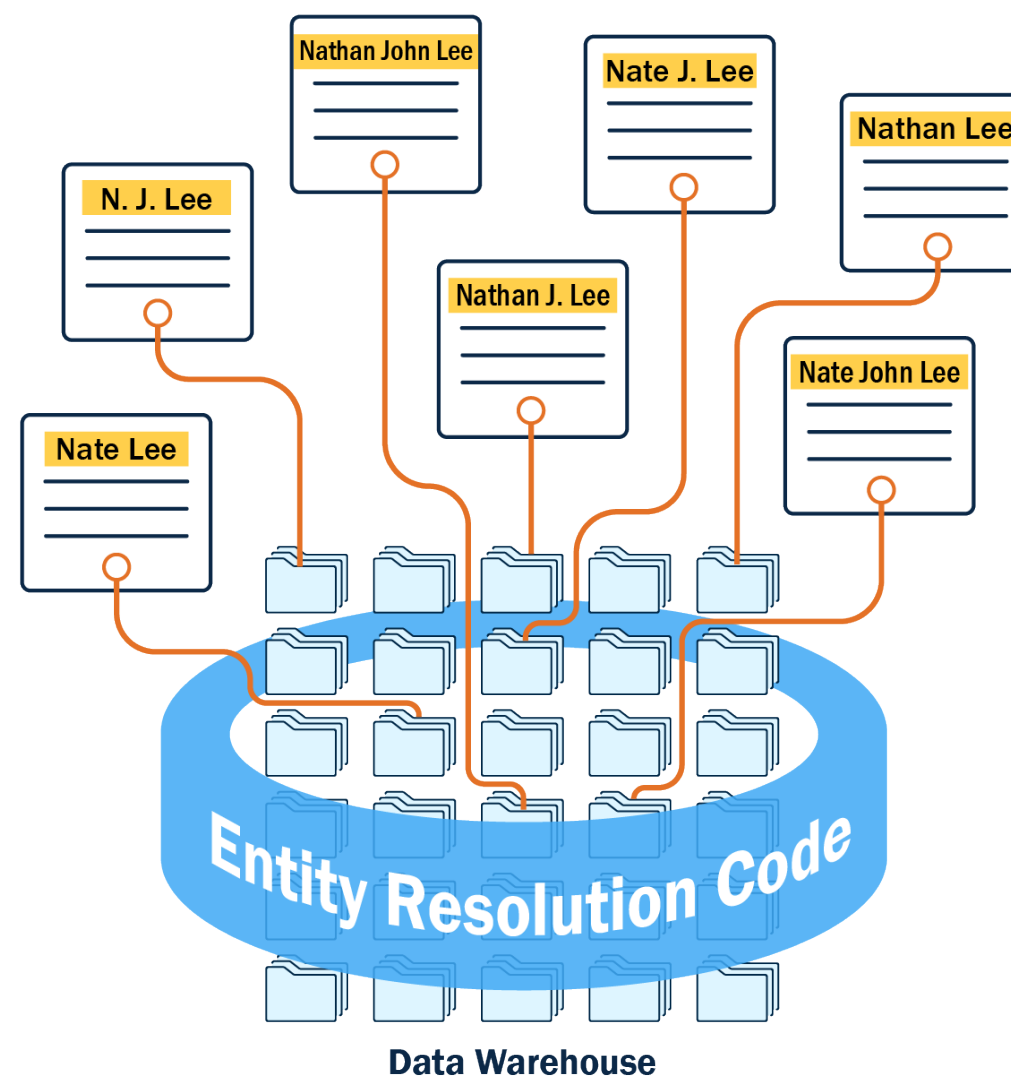
Office of Foreign
Assets Control
(OFAC) Sanctions List



Commercial Mail
Receiving Agency
(CMRA)

Entity Resolution

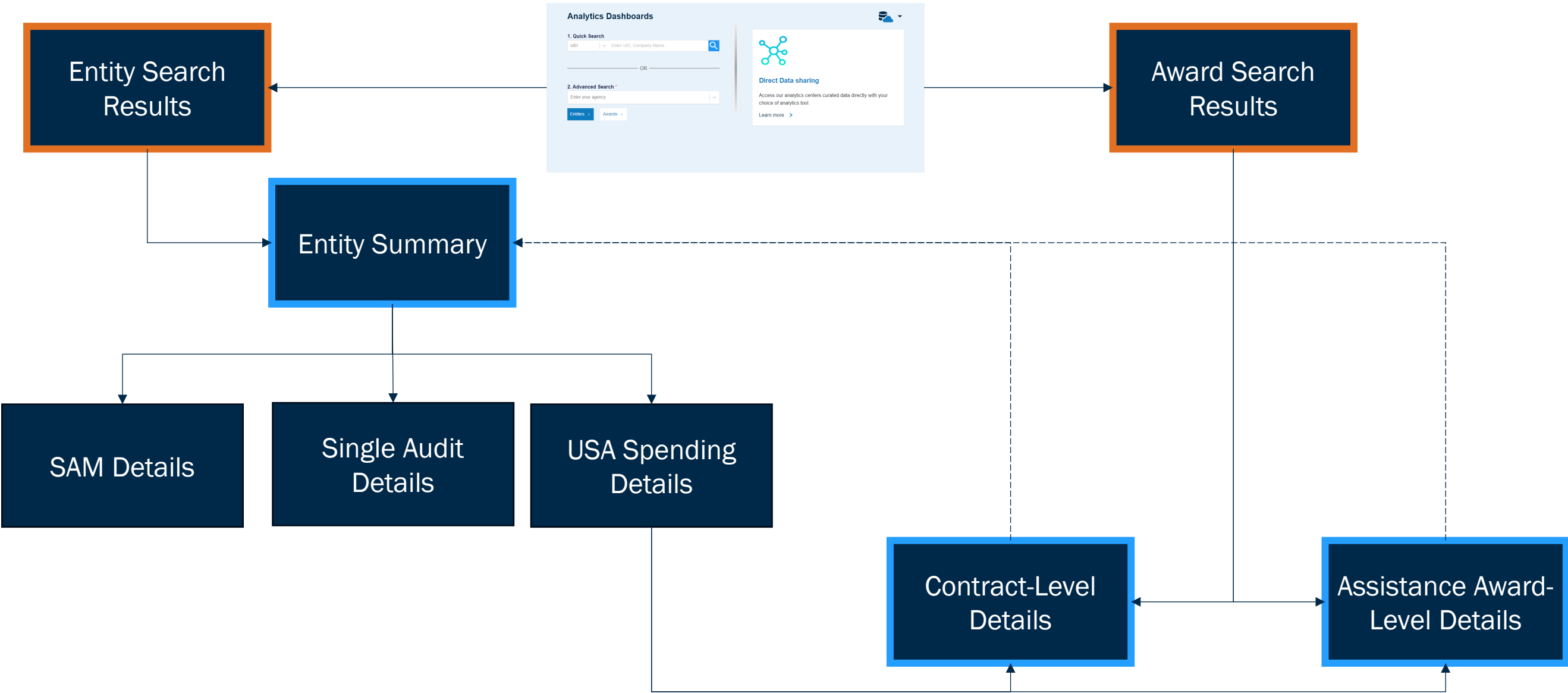
- Each federal program might collect data differently or applicants might vary their submissions
- This makes it difficult to identify which applications are really from the same person or organization
- PRAC-created code identifies multiple records that likely point to the same person or organization



Dashboard User Journey

Legend

- Quick Search
- Advanced Search



User Interface- Analytics Dashboards

Pandemic Response Accountability Committee

Hong Zhou
hong.zhou@pandemicresponse.gov

Analytics Dashboards

1. Quick Search

Please select

OR

2. Advanced Search *

DOI

[Entities](#) [Awards](#)

Direct Data sharing

Access our analytics centers curated data directly with your choice of analytics tool.

[Learn more](#)

Entity Summary

DEPARTMENT	13	Potential Non-Filer (Medium)	2	12/19/2006
Total Awards		Single Audits		Entity Start Date (SAM)

Click above and "Drill through" to view corresponding Detail pages

Contract-Level Details

140A0318F0042	DEPARTMENT OF THE INTERIOR	BPA CALL	\$11.93K	\$11.99K
Award ID PHID	Awarding Agency	Contract Type	Obligation Amount	Outlayed Amount

Recipient Details		Award Details	
Name	UEI	Awarding Sub Agency	
AT&T MOBILITY LLC	P257GZFC511	BUREAU OF INDIAN AFFAIRS AND BUREAU OF INDIAN EDUCATION	
Address	5565 GLENBRIDGE CONECTOR, ATLANTA, GA, 30342-4756		

Contract Activity

Contract Obligations Over Time

Outlayed v. Obligated Amount

8 Modifications

2018-02-06
Performance Start Date

2021-02-28
Current End Date

2021-09-30
Potential End Date

Transaction Details

Action Date	Modification Number	Early Modification	Significant Modification	Action Type	Obligation Amount	Transaction Description
2018-11-18	P00002			OTHER ADMINISTRATIVE ACTION	0.00	WIRELESS SERVICES - CONCHO AGENCY
2019-03-29	P00003			EXERCISE AN OPTION	2,000.00	WIRELESS SERVICES - CONCHO AGENCY
2019-04-11	P00004			FUNDING ONLY ACTION	100.00	WIRELESS SERVICES - CONCHO AGENCY
2019-09-13	P00005			FUNDING ONLY ACTION	10,000.00	WIRELESS SERVICES - CONCHO AGENCY
2020-01-07	P00006			EXERCISE AN OPTION	0.00	WIRELESS SERVICES - CONCHO AGENCY
2020-04-10	P00007			FUNDING ONLY ACTION	0.00	WIRELESS SERVICES - CONCHO AGENCY
2021-03-25	P00008			FUNDING ONLY ACTION	0.00	WIRELESS SERVICES - CONCHO AGENCY

Entity Risk Profile

SAM & FARIS Risks

Single Audit Risks

USA Spending Risks

0% 20% 40% 60% 80% 100%

- Delinquent Federal debt
- Bad contact emails
- SAM Exclusion
- FARIS Termination

Single Audit Risks

- Modified or qualified opinion on Single Audit
- Going concern on Single Audit
- Potential Missing Single Audit
- Questioned Costs on Single Audit

USA Spending Risks

- Assistance awards with one or more early modifications
- Assistance awards with one or more significant early actions
- Contracts with one or more early modifications
- Contracts with one or more significant modifications

Right click on award and "Drill through" to Risk Detail pages

Also Known As

Entity Address	Name	UEI	Tax ID	DUNS	Address
	THUNDER VALLEY COMMUNITY DEVELOPMENT				200 EHP016
	THUNDER VALLEY COMMUNITY DEVELOPMENT				PO BOX 290
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016	208090484	794770862	200 EHP016
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016			200 EHP016
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016			PO BOX 290
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016			PO BOX 290
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016			794770862
	THUNDER VALLEY COMMUNITY DEVELOPMENT	ZP1KHZELG016			200 EHP016

Results

- 24 participating offices
- Substantial efficiency gains and cost savings: OIG employees no longer had to repeat the same manual processes. In addition, the ACP provided access to data analytics so OIGs did not have to build dedicated analytics teams.
- Data reliability: The data was normalized to conform with best practices.
- Data sharing: Instead of each OIG negotiating standalone data-sharing agreements with every entity, the ACP had agreements in place, ensuring consistency with legal aspects of data sharing and use.

User Feedback

- Vet Leads in Record Time: Investigators were able to vet leads quickly and avoid the traditional approach of pulling records from different systems. One OIG tested 20 leads and estimated they saved approximately one day per lead.
- Identify Law Enforcement Partners: Multiple OIGs quickly identified other OIGs with contracts from the same vendors and were able to proactively reach out, leading to joint investigations, which dramatically reduced the amount of time it would have taken to investigate a lead alone.
- Streamline Audit Planning and Risk Assessments: Incorporated new data sources like Single Audit and IRS-990 into audit planning.
- Assessed the agency's procurement risk portfolio and evaluated it against other possible audit work. Conducted proactive reach-outs to entities based on risk profiles.
- Selected awards to review for inspections.
- Identify Vendors with Delinquent Federal Debt
- Identify Recipients with Missing Single Audits
- Identify Frequently Audited Grant Recipients: Identified grant recipients that were audited by many different firms in the last five years.

Thank you!