



# TTS IMPACT

## Providing Secure Access to Banks in the Wake of COVID-19

U.S. Small Business Administration (SBA) partnered with GSA's Federal Acquisition Service Technology Transformation Services (TTS) to centralize their identity management platform.



**SBA'S STORY** SBA helps Americans start, build, and grow businesses. Created in 1953, SBA is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise as the nation's only go-to resource and voice for small businesses.



**THE CHALLENGE** The COVID-19 pandemic's unprecedented economic impact created immense demand for Payroll Protection Plan (PPP) loans. Due to the nature of the PPP loans, SBA needed to provide online credentials for small and mid-sized banks that the agency hadn't worked with before to help facilitate loan processing. SBA's previous identity management solution was based upon legacy code and was difficult to maintain. Additionally, not all SBA programs used the legacy solution; therefore, some small businesses might need multiple system accounts when utilizing SBA's services.



**THE SOLUTION** SBA has been on a modernization journey for a number of years, including implementation of [login.gov](https://login.gov) over the past year. In the wake of COVID-19, SBA needed to provide secure access for bank employees to access the PPP application for guarantee and disbursement of loans to small businesses. When they needed to move quickly, SBA was able to successfully launch the PPP Lender Gateway with login.gov integrated in eight days.

SBA was able to leverage login.gov's identity management expertise to provide users with a single and secure login experience, effectively protecting SBA's Lender Gateway by providing multi-factor authentication credentials quickly and efficiently. This capability provided SBA with the assurance of knowing it met the [NIST SP 800-63-3](https://nist.gov/SP800-63-3) requirements for protecting federal systems at an appropriate authentication assurance level.



**THE IMPACT** In approximately five months, SBA's PPP program has been able to support [5,461 lenders](#) and approve 5,158,938 loans helping small businesses keep their workforce employed during COVID-19. SBA's rapid implementation of login.gov and how they leveraged this government-wide cloud-based identity shared service allowed them to avoid unnecessary burden in their rollout and helped their technology teams focus on their mission and reduce processing times.

By outsourcing this capability to login.gov, SBA was able to leverage the years of investment GSA has made in developing this market-leading, strong authentication service. Since the beginning of April, there have been over 180,000 users that have gone through login.gov at SBA.

### KEY SHIFTS



Eight days to integrate a production level identity capability



5 - 5 - 5: Over 5k lenders supporting over 5M loans totaling over \$500B in 5 months



Login.gov is the public's one account for government.

**WORK WITH US** | Contact Rebecca McBride at [tts-info@gsa.gov](mailto:tts-info@gsa.gov)