



**INTEGRITY - INNOVATION - SERVICE**

stakeholders' report  
fiscal year two thousand and three

## The Defense Finance and Accounting Service Stakeholders' Report, FY 2003

Defense Finance and Accounting Service delivers support for the people who defend America. They are the men and women who make the news every night around the world, fighting the war on terrorism and protecting our national security. They are the people who work out of the public eye to deter war and to protect the security of the United States. They are the millions of people DFAS pays every payday. They are the millions more who do business with the Department of Defense. They are the defense leaders who depend on DFAS for timely, accurate and useful business intelligence.

DFAS is the largest finance and accounting operation in the world, fulfilling the world's most important finance and accounting mission. DFAS people are dedicated to their mission of providing customers with responsive, professional accounting services. A strong commitment to integrity, innovation and service guides our DFAS people to success.

This Stakeholders' Report highlights DFAS' performance for fiscal year 2003. At DFAS, we are proud of our record of excellence for those we serve. Our team looks forward to achieving more toward our vision of becoming the best value to our customers as a world-class finance and accounting organization.



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## A Message to DFAS Stakeholders

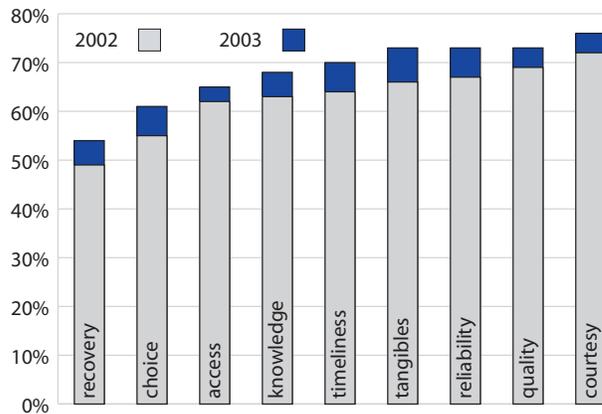
### To Our Stakeholders:

I am pleased to say that fiscal year 2003 was the best year ever in our 12-year history. We are very proud of our DFAS team accomplishments and look forward to FY 2004 being even better.

### A Strong Team

Our organization is strong. In FY 2003, we took impressive strides toward our vision of becoming a world-class finance and accounting organization and solidified our place as the best value finance and accounting leader in the federal government.

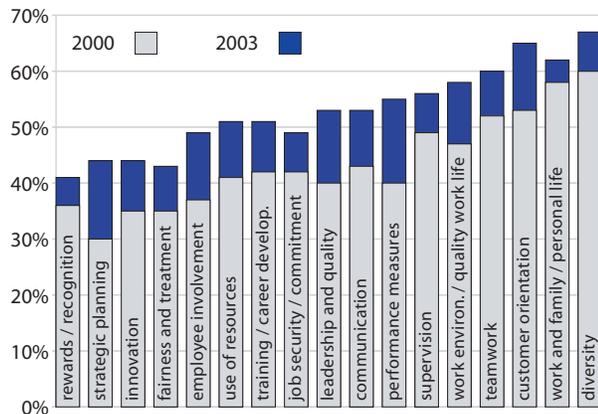
Our customers noticed the difference. A recent independent customer satisfaction survey showed improvement in every one of the nine areas important to customer satisfaction—recovery, choice, access, knowledge, timeliness, tangibles, reliability, quality and courtesy.



overall customer satisfaction survey results

The rest of the federal government is also taking note of the value DFAS delivers. The Office of Personnel Management chose DFAS to be one of the four agencies providing payroll services across the federal government. In the next two years, DFAS, in partnership with the General Services Administration, will pay more than half of all federal civilian employees as we add nearly 300,000 new civilian payroll customers from the Departments of Energy, Veterans Affairs and Health and Human Services.

Looking inside DFAS, our 2003 Organizational Assessment Survey scores again showed steady improvement toward making DFAS a better place to work. Since 2000, we have improved in every measure of the OAS by an overall average of nine percentage points.



organizational assessment survey results

Our core values of integrity, innovation and service are directly linked to our vision. They fuel our passion and keep us focused so that our team can continue increasing customer satisfaction, building business and improving morale.

**Delivering Operational Excellence through Integrity, Innovation and Service**

Our mission is to provide responsive, professional finance and accounting service for the people who defend America. Making that service more efficient produces even better value to the Department of Defense and the American taxpayer. In FY 2003, we lowered the cost of the services we provide to 0.34 percent of the defense budget. That’s a decrease of almost 40 percent from FY 1999. This means that out of every dollar spent on defense, more can go toward protecting, training and equipping our soldiers, sailors, airmen and Marines. A more efficient DFAS means stronger national security and a greater value to the taxpayer.

This past year, our DFAS team performed important roles as America mobilized for the war on terrorism. Our trusted support helped the warfighters focus on their mission, while we focused on their financial needs. The DFAS team remains a key player in supporting the effort to rebuild the Iraqi nation by providing finance and accounting expertise to establish control, disbursing and pay processes.

Our three business lines are performing more work with better results.

In Military and Civilian Pay Services, we now pay about 5.9 million people. Of those customers, more than 2.1 million have chosen to make myPay (<https://mypay.dfas.mil>) their key to accessing and controlling pay information. Our customers enjoy taking charge of their own pay information.



In Commercial Pay Services, our team continued to reduce the amount of interest paid per million dollars disbursed, lowering this figure to just \$160, down from \$343 in FY 2001. That's an impressive decrease of 53 percent.

In Accounting Services, we saw significant improvement on many fronts. In the area of problem disbursements, the team exceeded all performance expectations—reducing negative unliquidated obligations by 34 percent more than the performance goal, unmatched disbursements by 17 percent more, and in-transit disbursements by 71 percent more. Accounting reports are now delivered in 13 days instead of 14. Our accounting team disbursed \$416 billion in FY 2003 and performed nearly 121 million accounting transactions. They also managed \$179 billion in the Military Retirement Fund and generated a market value return of 5.14 percent, which was 2 percent greater than competitive commercial funds. All of these accomplishments enhance DFAS' value to customers.

Internally, a cadre of professionals provide the mission-critical systems, resources, information and environment without which these achievements would not have been possible. The enhanced ePortal makes access to information and applications easier and allows individual members of the DFAS work force to collaborate effectively from their desktops no matter what the geographic distance. Our DFAS systems and corporate communications have competed against other DoD entities, federal agencies, and commercial enterprises to win an impressive array of awards. Executive leaders have taken steps to better link our budget to strategy. Our portfolio management initiative gives us the “total picture” to ensure we make the best resource decisions. The Corporate Resources realignment has delivered improved personnel, resources and administrative support while reducing the overhead cost to our customers.

Smooth teamwork, professional knowledge and expertise, and intrinsic core values of integrity, innovation and service combine to give us a winning edge. We are proving that we have what it takes to continue our journey toward being a world-class finance and accounting service provider for the people who defend America.

### **A Transformed Future**

Transformation is our integrated approach for assessing every product line and function within our agency to ensure we deliver the right products and services to the right customers in the best way possible. It will allow us to better anticipate and meet our customers' needs and increase the future value we deliver. DFAS team members have always demonstrated the ability to adapt and succeed in the face of significant change. That is why I am confident that our DFAS team will achieve a successful transformation.

Less than a year into our transformation, our teams have completed several business case analyses. For Marine Corps Accounting, the team recommended conducting an A-76 competition, while the Vendor Pay team recommended transforming that function into a High-Performing Organization without conducting a competition in the foreseeable future. Several other BCAs are in the final stages of review and coordination before the results are announced.

In FY 2004, we will take on the significant challenge of conducting BCAs for Army, Navy, Air Force and Defense Agencies Accounting; and Corporate Communications and Equal Employment Opportunity functions.

In addition to the structural and procedural changes involved in transformation, *Lean Thinking* and *Six Sigma* are producing cultural change where everyone on the team is entrusted, empowered and energized to fight waste and look for opportunities to continually pursue perfection. *Lean Thinking* and *Six Sigma* will help ensure that everything we do generates value for the customer and will help us to better identify and act on opportunities to improve.

The principles of *Lean Thinking* are based on ensuring value is defined by the customer, clearly determining the complete value chain, allowing value to flow through the entire process, and letting customer demand pull the process along. The final principle of *Lean Thinking* involves continuously pursuing perfection and it never ends.

Such fundamental change will be successful only if we take care of DFAS' most valuable resource—our team members. DFAS' Human Capital Working Group is evaluating and addressing the challenges facing our team members in order for DFAS to truly become an employer of choice. In FY 2003, DFAS spent \$1,811 per employee on training—or nearly 3.8 percent of its total payroll—which is more than double the average U.S. industry training expenditure of \$826 per employee in calendar year 2002. The investments we make in retaining qualified employees and recruiting new talent make certain DFAS will continue to employ the best and the brightest to serve the men and women who defend America.

#### **To Continued Success in FY 2004**

A strong team, meaningful core values, operational excellence and a process for continued improvement mean the state of DFAS is excellent as we begin FY 2004.



**Thomas R. Bloom**  
Director



**UK** Urbach Kahn & Werlin LLP  
**&W** CERTIFIED PUBLIC ACCOUNTANTS

December 10, 2003

Mr. Thomas R. Bloom  
Director  
Defense Finance and Accounting Service  
1931 Jefferson Davis Hwy  
Arlington, VA 22240

Dear Mr. Bloom:

The purpose of this letter is to confirm that we have recently completed our audit of the financial statements (not separately presented herein) of the Defense Finance and Accounting Service as of and for the year ended September 30, 2003, and have issued our unqualified report thereon, together with our related internal control and compliance reports. We understand that these reports and related financial statements appear in their entirety on DFAS' Web site at [www.dfas.mil](http://www.dfas.mil). We appreciate the opportunity to be of service to DFAS.

Very truly yours,

*Urbach Kahn & Werlin LLP*

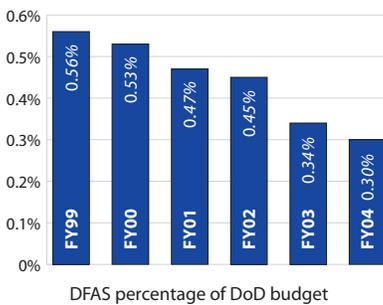
**URBACH KAHN & WERLIN LLP**

1030 Fifteenth Street, NW, Suite 1200, Washington, DC 20005 (202) 296-6505 FAX (202) 223-8487  
An Independent Member of Urbach Hacker Young International

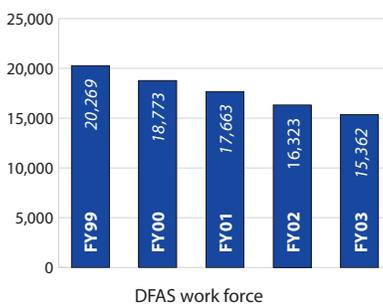
## DFAS at a Glance: The world's largest finance and accounting operation

- Paid 5.9 million military members, civilian personnel, retirees and annuitants
- Processed 12.3 million contractor invoices
- Made 6.8 million travel payments
- Disbursed \$416.1 billion
- Recorded 121 million accounting transactions
- Accounted for 279 active DoD appropriations
- Managed \$197.4 billion in military retirement and health benefits funds
- Accounted for \$13 billion in foreign military sales

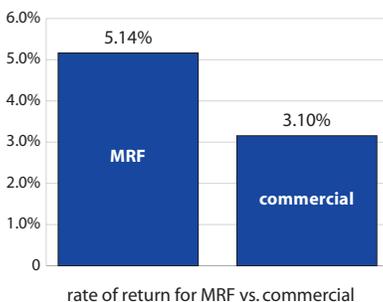
DFAS is financed by its customers rather than through direct appropriations. This service-provider relationship pushes DFAS to seek continuous innovation and improvement.



DFAS has steadily reduced its operating costs and has returned these savings to customers in the form of decreased bills. We closed FY 2003 with a work force that was over 24 percent smaller than four years earlier.

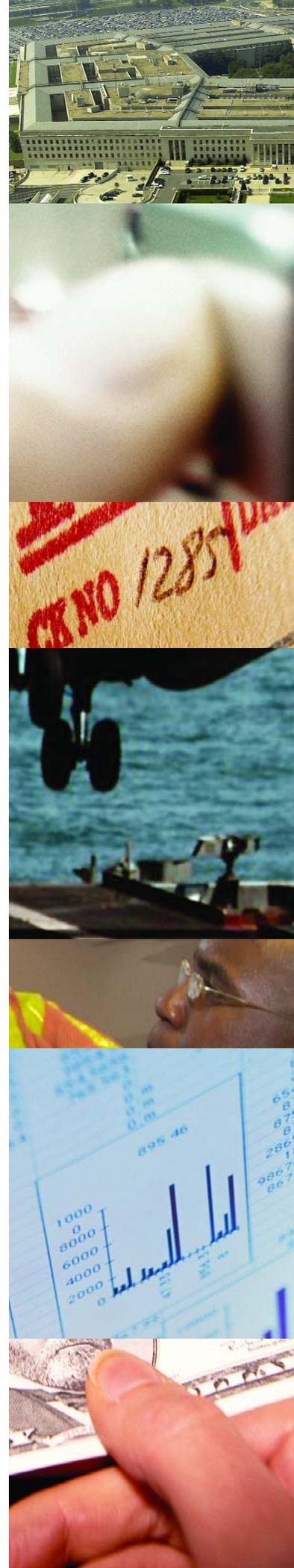


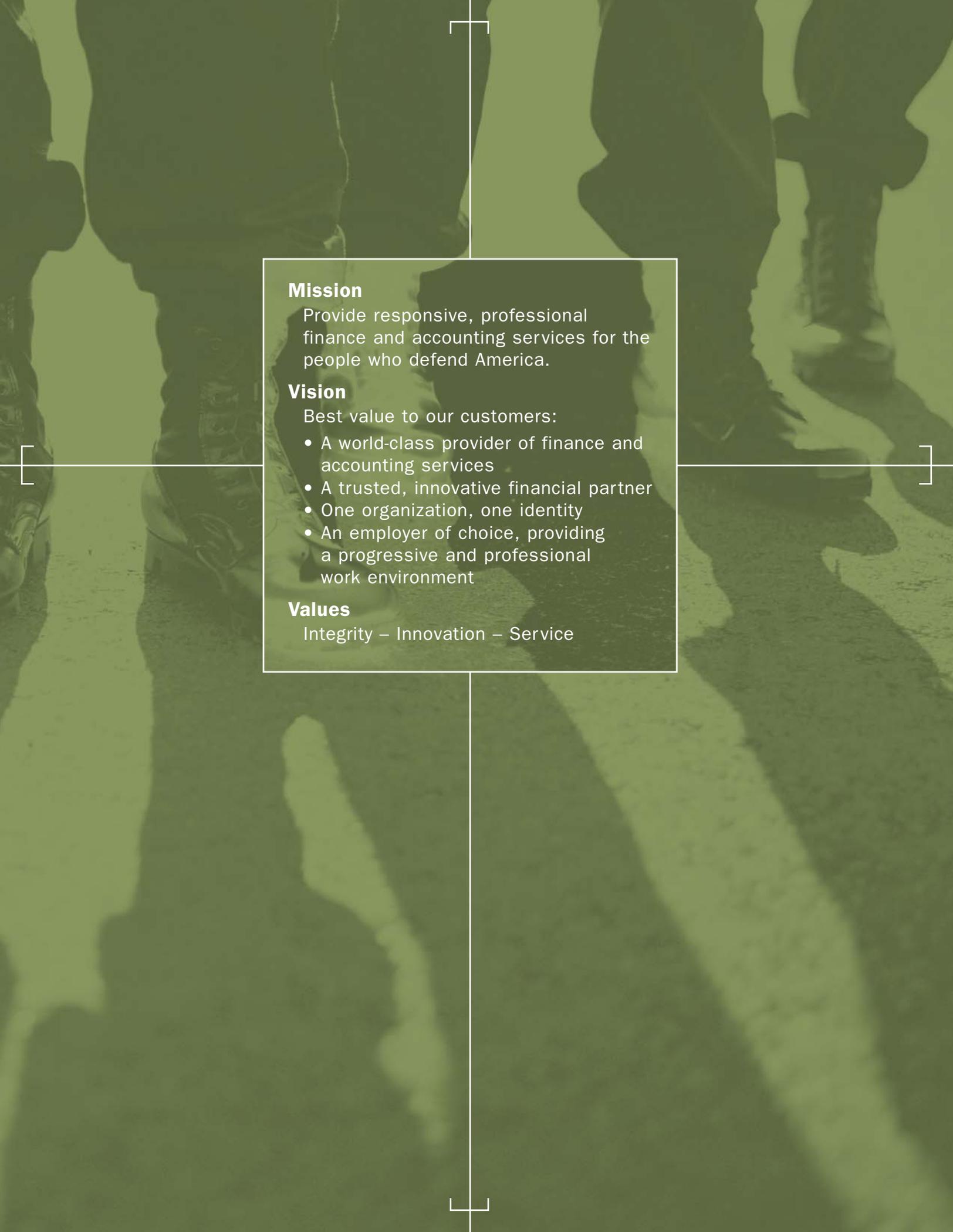
Not only is DFAS saving money and making every dollar go farther, it is also making money for the people who defend America. In FY 2003, the Military Retirement Fund (MRF) earned over 5.1 percent, while the market average return on competitive commercial funds was 3.1 percent.



At the same time DFAS increased its productivity and efficiency, customer satisfaction has improved according to annual independent customer surveys conducted by the Office of Personnel Management.

DFAS is big business and is focused on organizing to provide bottom-line best value to our customer. For our auditor's letter and audited financial statements with accompanying notes or to read more about DFAS visit <http://www.dfas.mil>.





**Mission**

Provide responsive, professional finance and accounting services for the people who defend America.

**Vision**

Best value to our customers:

- A world-class provider of finance and accounting services
- A trusted, innovative financial partner
- One organization, one identity
- An employer of choice, providing a progressive and professional work environment

**Values**

Integrity – Innovation – Service

## **DFAS Mission:**

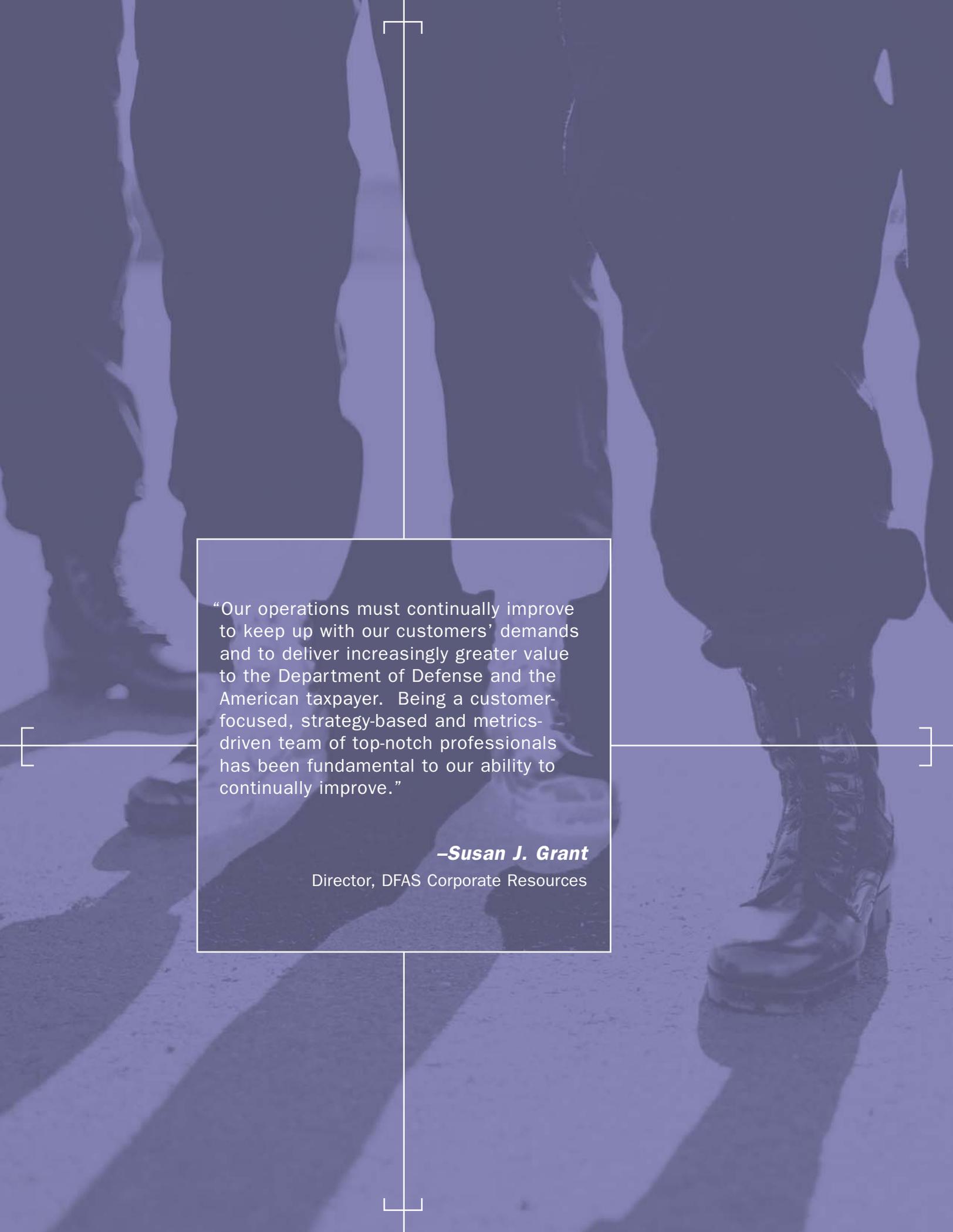
**Provide responsive, professional finance and accounting services for the people who defend America**

By making the financial operations of the DoD more efficient, DFAS team members make a direct contribution to national security by allowing more of every taxpayer's dollar to go toward protecting, training and equipping America's soldiers, sailors, airmen and Marines.

The needs of service members, defense civilians, military retirees and their families grow everyday. The pressure on defense industry partners to deliver materiel and support intensifies. The demand for more accurate and timely business intelligence increases as decision makers help determine the course of our national defense.

DFAS customers deserve the very best and the DFAS team will not be satisfied with delivering anything less. Nothing matters more to our professionals than serving the men and women who defend America. This sense of mission energizes DFAS people toward becoming a world-class finance and accounting organization and instills personal pride in delivering the best value to our customers.





“Our operations must continually improve to keep up with our customers’ demands and to deliver increasingly greater value to the Department of Defense and the American taxpayer. Being a customer-focused, strategy-based and metrics-driven team of top-notch professionals has been fundamental to our ability to continually improve.”

**–Susan J. Grant**

Director, DFAS Corporate Resources

## DFAS Operations: Organized to generate value for the customer

DFAS is organized to anticipate and meet the needs of our customers. To ensure each major customer receives dedicated attention, DFAS assigns a client executive to each military service and to the defense agencies, who helps ensure DFAS understands value from the customer’s perspective. The client executive works closely with the client’s senior leaders to understand their specific needs and ensures DFAS’ three business lines meet those needs.

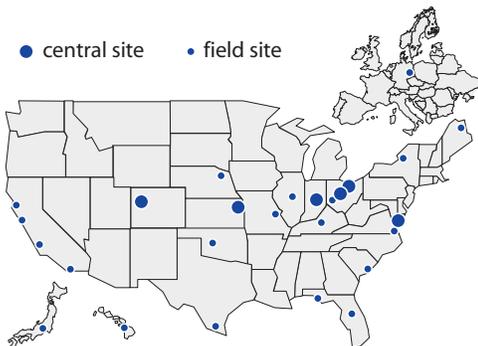
DFAS has business line executives who are responsible for delivering specific products and services:



- The Military and Civilian Pay Services Business Line Executive manages all aspects of pay to individuals—pay, travel reimbursements and garnishments.
- The Commercial Pay Services Business Line Executive provides payment services to all contractors doing business with DoD.
- The Accounting Services Business Line Executive provides departmental and field-level accounting and disbursing services.

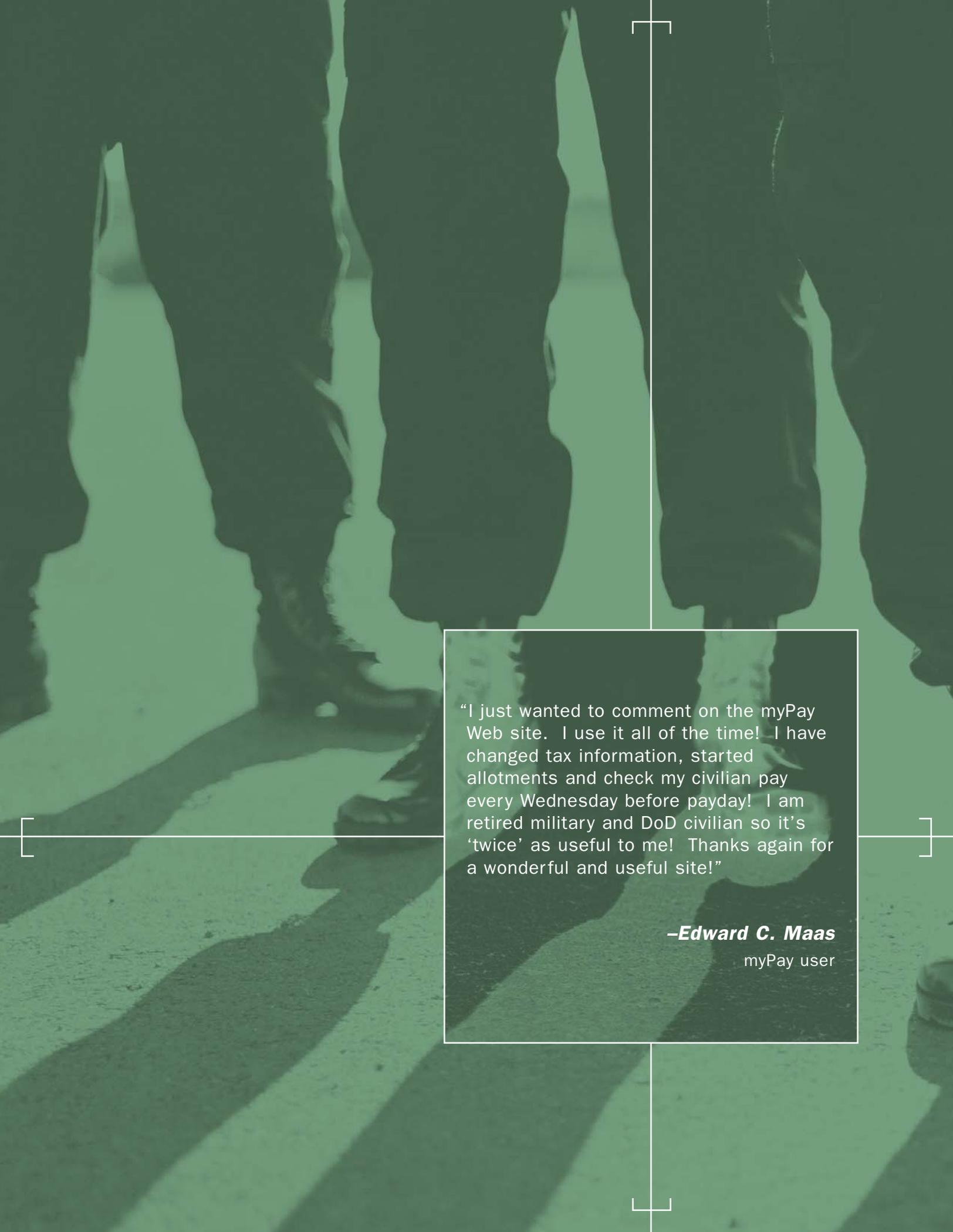
To support these functions, DFAS also includes technology and support services that provide resources, facilities, training and business support to enhance DFAS’ ability to meet its mission and serve its customers.

Operating from 26 locations worldwide, DFAS has invested in a secure information technology infrastructure that links employees with each other and with DFAS customers. This robust infrastructure, augmented by e-Government solutions, enables DFAS to provide services globally on a 24/7 basis to enhance support and value for DFAS customers.



DFAS locations





“I just wanted to comment on the myPay Web site. I use it all of the time! I have changed tax information, started allotments and check my civilian pay every Wednesday before payday! I am retired military and DoD civilian so it’s ‘twice’ as useful to me! Thanks again for a wonderful and useful site!”

**–Edward C. Maas**  
myPay user

## Military and Civilian Pay Services

Customers depend on DFAS every day to deliver timely, accurate pay services in peacetime and during times of war.

DFAS pays 5.9 million people, including:

- Members of the Army, Navy, Air Force, Marine Corps
- DoD civilians
- Federal civilians in the Executive Office of the President and the Department of Energy
- Military retirees and annuitants

The Military and Civilian Pay Services team also performs critical support functions that include:

- Staffing call centers and help desks to solve individual customer problems
- Defining and testing changes to automated pay systems
- Processing garnishment, debt and waiver applications
- Working with federal, state and local taxing authorities

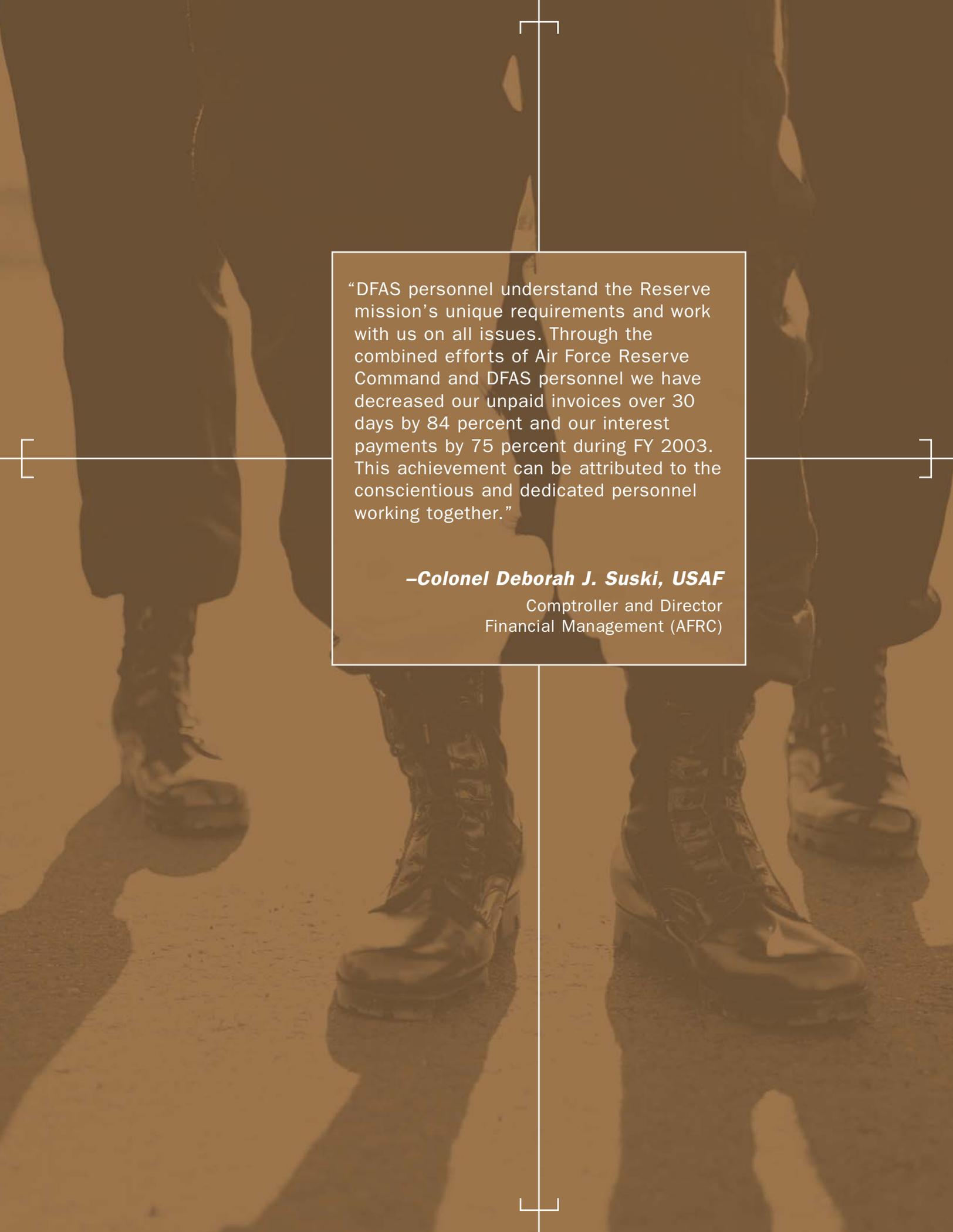
The Military and Civilian Pay Services Business Line provides all forms of payments to individuals, almost entirely through electronic funds transfer.

In FY 2003, DFAS continued to enhance myPay, a Web-based system that allows customers to manage their pay account information securely and easily from around the world, night or day at <https://mypay.dfas.mil>. More than 2.1 million people use myPay regularly.

This year DFAS supported the mobilization of about 165,000 men and women for Operation Iraqi Freedom and the war on terrorism. Alongside deployed finance units, DFAS provides in-theater support to our deployed men and women. Support to mobilized service members includes payroll disbursements, check cashing, currency conversion and contracting.

DFAS is committed to providing the best service at the best value for the people who defend America, delivering pay and entitlements they can trust.





“DFAS personnel understand the Reserve mission’s unique requirements and work with us on all issues. Through the combined efforts of Air Force Reserve Command and DFAS personnel we have decreased our unpaid invoices over 30 days by 84 percent and our interest payments by 75 percent during FY 2003. This achievement can be attributed to the conscientious and dedicated personnel working together.”

**–Colonel Deborah J. Suski, USAF**

Comptroller and Director  
Financial Management (AFRC)

## Commercial Pay Services

DFAS also supports our nation's security by ensuring U.S. defense industry vendors are paid accurately and timely for the materiel and support they provide.

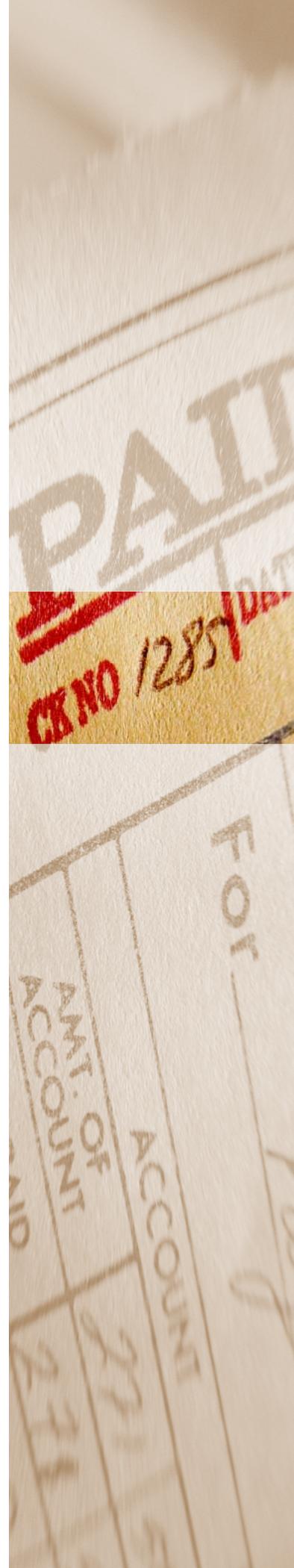
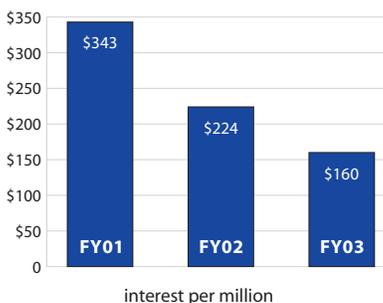
DFAS' Commercial Pay Services Business Line pays all defense industry partners, ranging from small business vendors to large-scale weapon systems developers.

Commercial Pay Services disbursed approximately \$284 billion in FY 2003 through two product lines—Contract Pay and Vendor Pay—up from \$213 billion last year. The DFAS team processed more than 12.3 million invoices and paid 95 percent of them electronically.

DFAS is forging stronger collaborative relationships with its partners in the defense industry and its customers throughout DoD. By increasing industry outreach programs to educate and train contractors and their clients, DFAS reduces the number of problem invoices. Fewer problem invoices means payments are made correctly and timely with less interest incurred.

DFAS made significant progress in reducing the amount of interest paid per million dollars disbursed, reducing the amount to \$160 per million in FY 2003. This amount is down more than 53 percent from the FY 2001 baseline of \$343 per million. Reducing interest returns a greater value to the American taxpayer.

The progress DFAS has made in increasing the efficiency and quality of its Commercial Pay Services is only the beginning. In FY 2003, DFAS conducted a BCA of its Vendor Pay product line and determined it would transform that function into a High-Performing Organization over the next few years. This re-engineering action will generate even more gains in quality, efficiency and productivity in support of the agency's overall transformation initiative.





“Thank you for your tireless efforts making this year-end one of the most successful closeouts ever. Your hard work and attention to detail in processing data files, reconciling errors, and exercising fund controls are truly appreciated. Our success as a command is a direct result of your diligent actions.”

**–Colonel Tony P. Monaco, USA**  
U.S. Army 89th Regional Readiness Command

## Accounting Services

The DFAS Accounting Business Line delivers timely, meaningful business intelligence to meet the management needs of Defense Department leaders. Customers at the field and departmental levels depend on DFAS for accounting support for all types of funds—appropriated funds, working capital funds and trust fund activities. Accounting professionals maintain accounting systems and develop procedures to implement federal accounting requirements mandated by Congress, the Office of Management and Budget, Department of the Treasury and DoD.

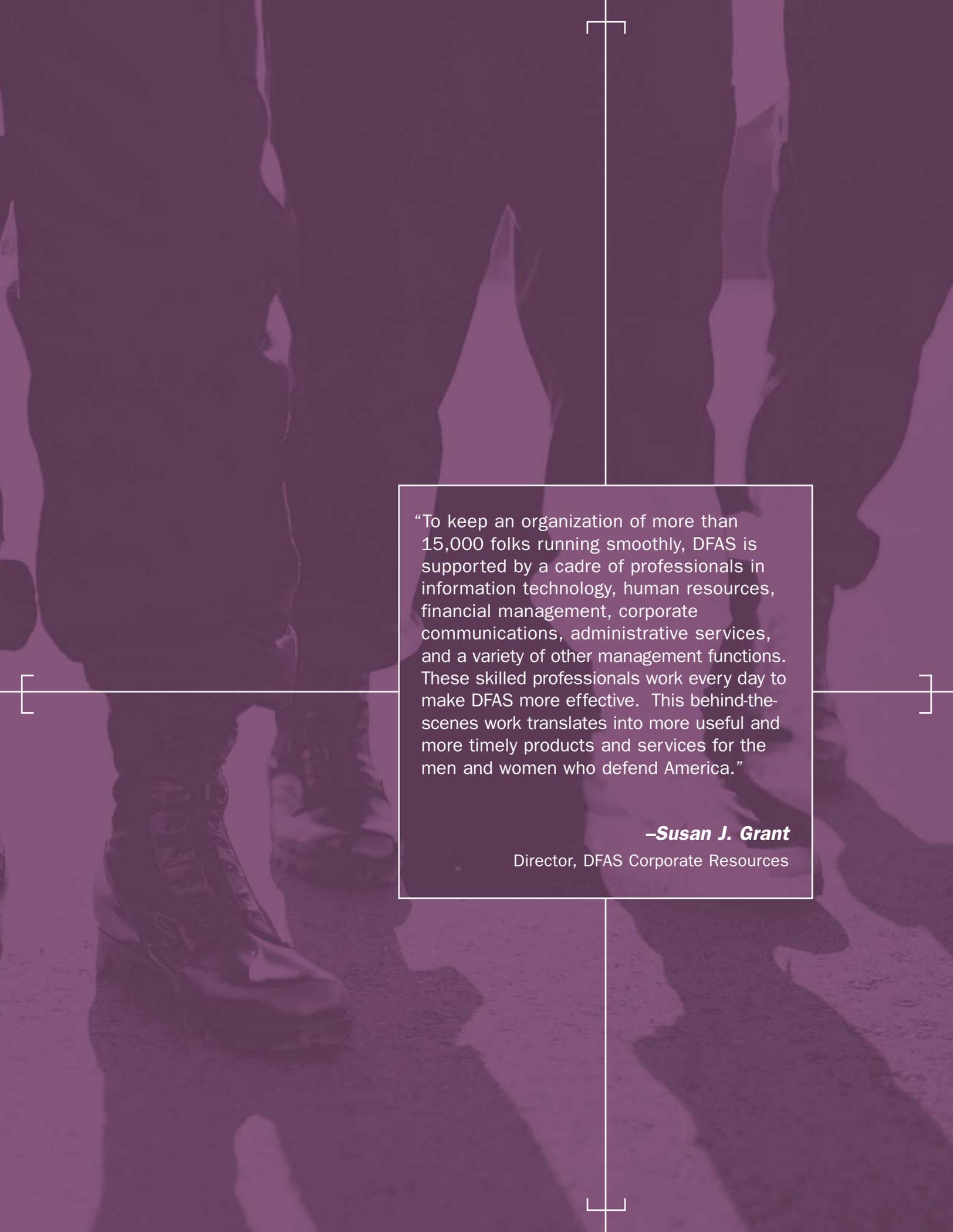
DFAS accounting professionals have reduced the time required to produce accounting reports from 14 to 13 days while performing more than 121 million accounting transactions during FY 2003. DFAS accounting professionals managed \$179 billion in the Military Retirement Fund earning a 5.14 percent market value return and \$18.4 billion in the Medicare-Eligible Retiree Health Care Fund earning 1.06 percent return. The return on the Military Retirement Fund exceeded the market value average return on competitive commercial funds by over 2 percent. The team also accounted for \$13 billion in foreign military sales and \$6 billion in grants and loans through foreign military finance.

DFAS beat its goals for negative unliquidated obligations, intransits and unmatched disbursements. NULOs finished at \$125 million, \$65 million better than the \$190 million goal for FY 2003. Intransits ended the year at \$95 million, \$237 million under its \$332 million goal. UMDs came in \$178 million better than its \$1,032 million goal at \$854 million.

DFAS is enhancing delivery of accounting support for customers. By expanding the use of mission support accountants with Air Force clients, DFAS is improving responsiveness by collocating the professionals with the units they support. At the end of FY 2003, DFAS professional accountants were collocated with more than 40 Air Force units, demonstrating their commitment to integrity, service and value.

In FY 2003, DFAS helped the Defense Commissary Agency and the Defense Contract Audit Agency earn their second consecutive clean opinions on their audited financial statements, while DFAS earned its fourth consecutive unqualified opinion and the Military Retirement Fund earned its tenth. Accounting for the resources in a creditable and auditable manner demonstrates that the DoD is a responsible steward of taxpayer dollars.





“To keep an organization of more than 15,000 folks running smoothly, DFAS is supported by a cadre of professionals in information technology, human resources, financial management, corporate communications, administrative services, and a variety of other management functions. These skilled professionals work every day to make DFAS more effective. This behind-the-scenes work translates into more useful and more timely products and services for the men and women who defend America.”

**–Susan J. Grant**

Director, DFAS Corporate Resources

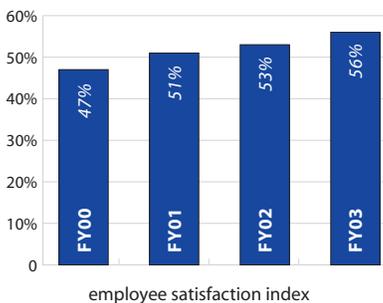
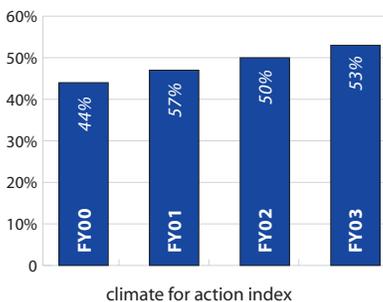
## DFAS Support Services: Technology, Corporate Resources & Corporate Elements

Behind the technicians, clerks and accountants who serve the many customers of DFAS, a cadre of educated and highly-skilled professionals works to ensure they have the personnel, technology, training and other business resources necessary to make their mission a success.

DFAS has made great strides in ensuring its support functions are more efficient, which in turn makes the overall organization more effective. DFAS has reduced its tooth-to-tail ratio by reducing its tail by more than 25 percent since 1999, from 4,096 to 3,070 people at the end of FY 2003.

In FY 2003, DFAS implemented e-Biz, a new cost-accounting system for internal management, to provide greater visibility of business data for managers and to reduce workload associated with processing of time and attendance, financial and cost transactions. DFAS also launched a new enterprise portal that supports the DFAS mission by improving the team's ability to collaborate across great distances, to find documents and guidance more easily, and to build and preserve DFAS business knowledge.

DFAS is committed to being an employer of choice. In FY 2003, DFAS invested more than \$26 million in training or about 3.8 percent of its total payroll. DFAS exceeds the most recent industry average reported by the American Society of Training and Development of 2.2 percent of payroll for U.S organizations in calendar year 2002.



The effort to make DFAS a more effective organization by transforming the support services is working. Early each calendar year the Office of Personnel Management surveys all DFAS employees to measure overall organizational health and progress. Survey data is arranged in 17 categories and consolidated into two key indices—the Climate for Action (how an organization's culture embraces change and innovation) and the Employee Satisfaction Index (an overall indicator of how satisfied employees are with their job, environment and the organization). Each category has improved every year since the survey began in January 2000 with the greatest progress in the areas of Strategic Planning and Performance Measures. The Climate for Action and the Employee Satisfaction Indices improved a total of 9 percentage points over the same period.





“DFAS is transforming. We are seizing the opportunity to reinvent our organization, to build on our record of operational excellence, and to forge even better ways to deliver greater value to our customers. We are transforming to become more competitive to provide the best value to our customers. The DFAS team will not be satisfied with delivering anything less.”

**–Thomas R. Bloom**

Director, DFAS

## Transforming DFAS

In FY 2003, DFAS continued a transformation journey that began when it was created by the Secretary of Defense in 1991. DFAS was established to reduce the cost of finance and accounting operations and to strengthen financial management through standardization and consolidation. We are continuing on this journey.

In the dozen years since our beginning, DFAS has consolidated more than 300 finance and accounting locations into 26 and reduced its work force from about 27,000 to 15,000. Meanwhile, we improved products and services, increased productivity, and raised the bar for finance and accounting excellence in the federal government.

The pressure to continue transforming is great. The challenges facing the men and women who defend America continue to grow. The President's Management Agenda and DoD transformation initiatives call for improvement in financial management, expansion of e-Government, more strategic management of human capital, better performance management and stronger linkage between budget and strategy.

Today, the transformation journey continues as an integrated, leadership-driven approach to reinventing DFAS to meet our customer needs and deliver the best value.

The DFAS team is conducting BCAs for each product line and function to better anticipate customer needs and generate even greater value.

In addition to changing our processes and organization, DFAS culture is transforming into one committed to the pursuit of perfection. By combining the complementary principles, techniques and tools of *Lean Thinking* and *Six Sigma*, DFAS is empowering, energizing and entrusting its team members with the tools to fight waste and continually generate greater value. *Lean Thinking* concepts of customer value, value stream, continuous flow, pull and relentless waste reduction are fundamental to our transformation. *Six Sigma* methods guide us to strive for a measure of quality that nears perfection. With *Lean Thinking* and *Six Sigma*, we will increase DFAS' value to our customers by eliminating variability, defects and waste.

DFAS is **your financial partner @ work**, ready to deliver responsive, professional finance and accounting support that helps make America's defense ready, worldwide. DFAS people stand behind the products and services they deliver with integrity, innovation and service. The men and women who defend America can count on the people of DFAS.





## **FY 2003 Board of Advisors**

The Secretary of Defense established a DFAS Board of Advisors as a forum to build consensus to improve DoD finance and accounting operations. The board includes senior military and civilian DoD officials and private-sector representatives. They provide advice and recommendations to the Under Secretary of Defense (Comptroller) and Chief Financial Officer and the DFAS Director. The following were the members of the Board as of September 30, 2003.

**The Honorable Dov S. Zakheim**

Under Secretary of Defense (Comptroller) and Chief Financial Officer

**General Peter Pace**

Vice Chairman, Joint Chiefs of Staff

**The Honorable Les Brownlee**

Under Secretary of the Army

**Vacant**

Under Secretary of the Navy

**The Honorable Peter B. Teets**

Under Secretary of the Air Force

**General John M. Keane**

Vice Chief of Staff, U.S. Army

**Admiral Michael G. Mullen**

Vice Chief of Naval Operations, U.S. Navy

**General T. Michael Mosely**

Vice Chief of Staff, U.S. Air Force

**General William L. Nyland**

Assistant Commandant, U.S. Marine Corps

**Thomas R. Bloom**

Director, DFAS

**Richard Friedland**

Independent Consultant

**Gregory J. Parseghian**

Chief Executive Officer and President, Freddie Mac

**Josue Robles, Jr.**

Senior Vice President and Chief Financial Officer, USAA

## DFAS: Here to Serve You

### Director

Thomas R. Bloom  
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### Director, Corporate Resources

Susan J. Grant  
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## Client Executives

### Army

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steve.bonta@dfas.mil 317 510.2133 (DSN 699)

### Navy

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### Air Force

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### Marine Corps

Gregory P. Bitz  
greg.bitz@dfas.mil 816 926.7102 (DSN 465)

### Defense Agencies

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## Business Line Executives

### Military and Civilian Pay Services

Patrick T. Shine  
pat.shine@dfas.mil 317 510.2135 (DSN 699)

### Commercial Pay Services

Sally A. Smith  
sally.smith@dfas.mil 614 693.6600 (DSN 869)

### Accounting Services

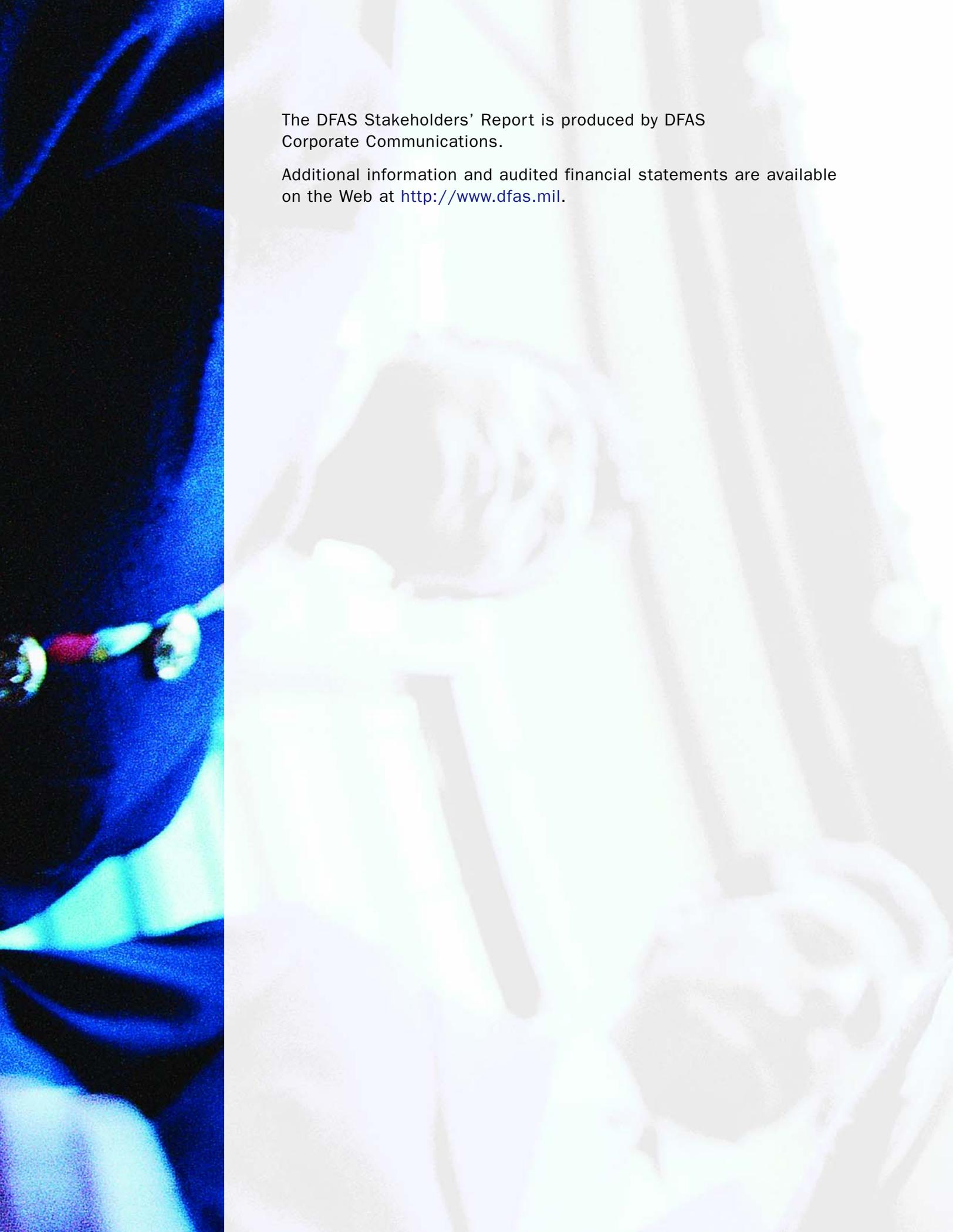
Lee J. Krushinski  
lee.krushinski@dfas.mil 216 522.5511 (DSN 580)

## Independent Auditors

### Urbach Kahn & Werlin LLP Certified Public Accountants

1030 Fifteenth St, NW, Suite 1200  
Washington DC 20005  
202 296.6505





The DFAS Stakeholders' Report is produced by DFAS  
Corporate Communications.

Additional information and audited financial statements are available  
on the Web at <http://www.dfas.mil>.





## **Your Financial Partner @ Work**

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