



# Service Guide

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## Table of Contents

<b>Service Overview .....</b>	<b>4</b>
<b>Certify Expense .....</b>	<b>4</b>
1. Certify Expense Professional .....	4
2. Certify Expense Enterprise .....	5
3. Training .....	6
<b>Travel .....</b>	<b>6</b>
<b>Invoice Services .....</b>	<b>7</b>
1. Certify AP .....	7
2. Certify P.O. Box Invoice .....	7
<b>Certify Payments .....</b>	<b>8</b>
<b>B2B Payments .....</b>	<b>8</b>
<b>Certify Pre-Approval .....</b>	<b>9</b>
<b>Emburse Analytics .....</b>	<b>9</b>
1. Emburse Analytics Pro .....	9
2. Emburse Insight Advisor .....	9
<b>Solution Administrator .....</b>	<b>9</b>
<b>Emburse Audit Service .....</b>	<b>11</b>
1. Emburse Audit .....	12
2. Emburse Audit Plus.....	12
<b>Other Services .....</b>	<b>13</b>
<b>Updates.....</b>	<b>13</b>
<b>Security .....</b>	<b>13</b>
1. <b>Third-Party Audits and Compliance Standards .....</b>	<b>13</b>
1.1 SOC 1 Type 2 and SOC 2 Type 2 Audits .....	13
1.2 PCI-DSS Compliance .....	13
2. <b>Security .....</b>	<b>14</b>
2.1 Security Policy .....	14
2.2 Systems Security .....	14
2.3 Access Control.....	16
2.4 Physical and Environmental Security .....	16
2.5 Security Incident Manager .....	16
3. <b>Back Up/Archival .....</b>	<b>16</b>

4. Disaster Recovery ..... 17

5. Business Continuity ..... 17

***Reimbursement of Expense..... 17***

## Service Overview

This Service Guide describes the on-demand services (each, a “Service”) available from Certify, Inc. and its affiliated companies (collectively, “Certify”) to its customers (each, a “Customer”) that is accessed by the Customer over the Internet or through an application downloaded by Customer, as reasonably modified by Certify™ from time to time. The Service(s) are described more fully below.

## Certify Expense

The Certify Expense service comes in two versions set out below.

### 1. Certify Expense Professional

The Certify Expense Professional service includes the following:

- Functionality that automates the preparation, routing, approval, and processing of expense reports under defined business policies and rules;
- Remote access to the Certify software for expense reporting over the Internet or as a mobile web app on devices that meet the minimum requirements of the Expense service;
- Credit Card Integrations for one (1) data feed into Certify importing corporate card transactions directly into each user’s Certify Wallet;
- Ability for users to link a personal credit card into Certify importing transactions directly into each user’s Certify Wallet.
- Accounts Payable Data Integration Service providing one (1) output data feed mapped to customer’s accounting software;
- Receipt capture service with a variety of access methods within Certify;
- Multiple currency support with real-time exchange rates;
- Customer general ledger dimensions;
- Access to Certify reporting suite with analytics and dashboards;
- Access to Emburse Analytics providing high-level overview of spend with reports & dashboards tracking spend across all Certify standard expense category fields;
- Access to Certify Receipt Backup Service providing a monthly file download of all receipts and expense report data processed in the prior month;
- Access to Emburse Cards, subject to Customer’s registration with Emburse at <https://app.emburse/signup> and acceptance of the legal terms with Emburse at <https://cards.emburse.com/legal/terms/>;

- Provision of secure data interface for importing or exporting data from Customer internal systems;
- Unlimited data and receipt image storage;
- Unlimited user access across Customer's entire organization, in accordance with the terms of Customer's order;
- Support for Single-Sign On via SAML 2.0 for both web and mobile applications;
- Support Services described in the Support for Emburse Services, found [here](#);
- The service level commitments described in the Service Level Commitments for Emburse found [here](#); and
- Implementation of the service including:
  - Designated Implementation Coach to manage all aspects of the Implementation process;
  - Certify system provisioning and new account activation;
  - Implementation project plan including dates and deliverables by team;
  - Data interchange specifications support for in-bound data feeds;
  - File format specifications and file generations for out-bound data exports;
  - Corporate credit card data feed service request coordination with corporate card issuer;
  - Configuration and Delivery of all Integration Services included in the Service or ordered by Customer;
  - Certify System testing and client review;
  - Certify Systems Go-Live event with Employee and Manager support

## 2. Certify Expense Enterprise

The Certify Expense Professional service includes all of the features of Expense Professional plus the following:

- HRIS Employee Data Integration Service allows your company to synchronize your complete employee census, including expense report approval hierarchy;
- General Ledger Dimension Synchronization allows your company to synchronize custom fields with Certify;
- Certify Sunshine Act integration;
- Automatic calculation of allowable GSA reimbursable amounts using Certify's GSA Per Diem Categories;
- Multiple tax authority service for international tax tracking; and
- Use of 64 languages within Certify and the mobile App

### 3. Training

The Expense service includes Certify Administrator training services and access to free training services for all Authorized Users through the Certify Training Camp. Additional training can be provided for an additional charge.

## Travel

The Certify Travel service includes the following:

- Functionality that automates the preparation, routing, approval, and processing of travel reservations (such as airline, hotel, rail and car rental) under defined business policies and rules;
- Pre-Trip approval by manager;
- Un-used ticket tracking;
- The ability to load discount codes corresponding to negotiated rates available to the Customer;
- Lowest logical fares for flexibility and cost-savings;
- The ability for employees to manage their personal travel profile information including preferences and travel reward programs;
- Integrated access via the Certify Expense service;
- Travel desk support available 24 hours per day, 7 days a week;
- Support Services described in the Support for Emburse Services, found [here](#);
- The service level commitments described in the Service Level Commitments for Emburse found [here](#);
- Implementation of the service including:
  - Designated Implementation Coach to manage all aspects of the Implementation process;
  - Certify system provisioning and new account activation;
  - Implementation project plan including dates and deliverables by team;
  - Configuration and Delivery of all Integration Services included in the Service or ordered by Customer;
  - Certify System testing and client review;
  - Certify System Go-Live event with Employee at Manager support; and
  - The Travel service includes Certify Administrator training services and access to free training services for all Authorized Users through the Certify Training Camp. Additional training can be provided for an additional charge.

## Invoice Services

### 1. Certify AP

Certify AP includes all product features enabled and available to its users as part of the Certify Expense service purchased by Customer, including:

- Functionality that automates the preparation, routing, approval, and processing of invoices under defined business policies and rules;
- Remote access to the Certify software for invoice reporting over the Internet or as a mobile web app on devices that meet the minimum requirements of the Invoice service;
- Access to Certify Wallet;
- Receipt capture service with a variety of access methods within Certify;
- Access to Certify ReceiptParse for extraction of data from receipts;
- Certify application configuration capabilities;
- Support Services described in the Support for Emburse Services, found [here](#);
- The service level commitments described in the Service Level Commitments for Emburse found [here](#); and
- Implementation of the service including:
  - Designated Implementation Coach to manage all aspects of the Implementation process;
  - Certify system provisioning and new account activation;
  - Implementation project plan including dates and deliverables by team;
  - Data interchange specifications support for in-bound data feeds;
  - File format specifications and file generation for out-bound data exports;
  - Corporate credit card data feed service request coordination with corporate card issuer;
  - Configuration and Delivery of all Integration Services included in the Service or ordered by Customer;
  - Certify System testing and client review;
  - Certify System Go-Live event with Employee and Manager support; and
  - Certify Administrator training services and access to free training services for all Authorized Users through the Certify Training Camp. Additional training can be provided for an additional charge

### 2. Certify P.O. Box Invoice

The Certify P.O. Box Invoice service can be purchased with the Certify Invoice service and includes the following:

- Client shall send paper invoices to Certify via turnkey lock box service (managed P.O. Box for vendor invoice submission), or via USPS signature required service;

- Certify will scan each invoice into one designated Accounts Payable User account and will be found in the Certify Wallet;
- Certify ReceiptParse will extract the relevant data and auto-populate the Invoice data fields;
- Certify will review each invoice image ensuring its is fully legible in the scanned image file; and
- Certify will shred all paper invoices one week after processing.

## Certify Payments

The Certify Payments Service enables a customer to electronically end expense reimbursement and invoice vendor payments from Certify to employees and vendors using international or domestic ACH, or Wire Transfer. This service is provided by Certify through a third-party service provider and is subject to the terms and conditions of such provider. Payments can be made to banks within United States and banks located internationally.

## B2B Payments

Enables Customers to create payment batches and execute payments from the Emburse platform to Customer's supplier across multiple payment methods including bank transfer (ACH), virtual cards via the WEX Bank card, and checks. B2B Payments is available in the United States (USD only). Use of B2B Payments requires a subscription to the Certify AP Service.

- A Customer must complete an application with WEX to open an account.
  - The WEX application enables a customer to choose secure or unsecured funding options.
- After approval of Customer's application WEX will initiate a commercial charge account for Customer pursuant to the WEX customer agreement ("WEX Card"). Payments initiated via the WEX Card will generate rebates to Customer as set forth in the Order Form and additional terms related thereto.
- A Customer can choose Non-Card Payment Transactions (ACH or check) through the Emburse platform.
  - Checks: These transactions are initiated by WEX and will be fulfilled through issuance of written checks via check print/mail vendor and written off of Customer's bank account.
  - ACH: These transactions are initiated by WEX, managed by TransferMate, and may be subject to Customer's agreement to applicable TransferMate terms and conditions.



## Certify Pre-Approval

Certify Pre-Approval is a service that can be purchased with Certify Expense that provides insight into upcoming spend. Pre-Approval allows for spend request to be approved in advance of the expense being submitted. The entire pre-approval process is handled within Certify Expense and can be pulled into an expense report with policy flags included. Customer can pair corporate card access with Pre-Approval for additional controls and corporate card spend.

## Emburse Analytics

Emburse Analytics is a collection of services that can be ordered in connection with Certify Expense for an additional fee. Emburse Analytics includes the following service options:

### 1. Emburse Analytics Pro

The Analytics Pro service allows for extended reporting functionality beyond the scope of the standard Emburse Analytics reporting functionality. Analytics Pro includes:

- Reports & dashboards tracking spend across custom expense category fields
- Ability to schedule and send reports to unlimited recipients through a variety of means, including email and SFTP;
- Ability to provide leadership access to monitor spending; and
- One (1) hour of expert guidance from Certify to optimize processes;

### 2. Emburse Insight Advisor

Insight Advisor provides pro-level analytics with the support of a designated team of experts. Insight Advisor includes:

- All of the services described above that are applicable to Emburse Analytics Pro;
- Access to a team of reporting services consultants to provide support for analytics, including report creation, training, and setting up secure data access filtering, up to 100 hours per year.

## Solution Administrator

The Solution Administrator service provides ongoing consulting & configuration engagement as well as prioritized support case holding and is available for both the Expense and Invoice services. A designated team of Emburse Solution Administrators (ESA's) will meet with customers periodically to stay abreast of business objectives, propose and demonstrate system

behavior options, and implement configuration changes in your Services. Solution Administrator service includes the following:

- Providing ongoing consulting to optimize processes;
- Conducting education on new features;
- Administration support for the system through back-end configuration changes upon Customer’s request (as further described below);
- Hands-on assistance with the Customer self-service administration screens; and
- Facilitation of periodic reviews of open support cases (as further described below)

The Solution Administrator service covers configuration changes only within the scope of the existing deployment footprint. Certify will make reasonable efforts to address the identified business requirements within the configurable capabilities of the system without customization to the code base. Any changes that may require code changes are outside the scope of this offering.

Customers will be able to identify up to 4 Authorized Support Contacts (ASC’s) and 3 Authorized Change Requestors (ACR’s) who will have access to be able to create cases via the Certify help center portal. As part of this case submission process, these case submitters will identify whether a case is being submitted to (a) ask a question, (b) report a problem, or (c) request a configuration change. They will also have the ability to specify a Priority of Urgent, High, Normal, or Low, as described below. Certify Support Coordinators will verify the chose case Type and priority and make modifications to the priority to align with the descriptions below, if necessary. Support Engineers will then work “Report a Problem” cases in the following order and provide updates for “Report a Problem” cases in accordance with the frequency identified below.

Priority Order	Case Classification
1	Urgent cases submitted by <b>Emburse Solution Administrator</b> clients
2	Urgent cases submitted by the other clients
3	Non-Urgent cases submitted by <b>Emburse Solution Administrator</b> clients
4	Non-Urgent cases submitted by the other clients

Priority	Description	Scope of Impact	Time to First Response	Status Update Frequency	Availability of Support <sup>1</sup> (hours per day x days per week)
Urgent	An incident should be categorized as Urgent if the Services are substantially	Majority of users within a	2 hours	Every 4 hours	24 x 7 (English only)

	inoperable and a mutually agreed upon workaround has not been implemented in such a way that the issue has been mitigated, including data or security issues	country of business unit			
High	An incident should be categorized as High if a critical product feature stops working, preventing transaction from being imported, created, submitted, approved, processed or extracted or a substantial persistent performance problem exists	Majority of users within a country of business unit	6 hours	24 hours <sup>1</sup>	12 x 5
Normal	An incident should be categorized as Normal if a product feature is not working or an intermittent system performance issue or bug exists	One or more users	24 hours <sup>1</sup>	72 hours <sup>1</sup>	12 x 5
Low	An incident should be categorized as Low if it is a system performance issue affecting a single user, a cosmetic product or documentation error exists which does not impact user operation	One or more users	48 hours <sup>1</sup>	Upon request <sup>1</sup>	12 x 5

<sup>1</sup> Excludes weekends and holidays observed by Emburse

*\*Notifications may be made via the help messaging system, the case tracking system and email*

In the event Certify fails to achieve the Response Levels set forth above for two consecutive billing periods, Customer's sole and exclusive remedy shall be termination of the Emburse Solution Administrator service without penalty of fee.

## Emburse Audit Service

The Emburse Audit Services are available for the Certify Expense and Certify AP services. Emburse Audit includes online review of receipts, policy exceptions and vendor validation by a team of auditors as part of the approval process within Certify. English is the supported language for all audit comments.

## 1. Emburse Audit

The Emburse Audit provides an intelligent audit model that will analyze Customer's expense transactions against pre-defined criteria to assign a probability of non-compliance with policy. Those with a high probability of non-compliance are then routed to a team of independent human auditors for review.

Once routed, independent human auditors will audit the targeted expense reports as the first step in Customer's approval process of the expense report. Each audit includes the following actions:

- Validate of data points including date, amount, currency, expense type classification, VAT/Tax amount (subject to configuration of VAT/Tax rules in the Service), and merchant;
- Receipt substantiation, consisting of receipt verification to ensure that receipts are attached, legible (including amount, currency, date, and merchant) and match the expenses listed in the expense report;
- Review of targeted line items flagged by our technology; and
- Returning line items to the expense owner within seventy-two (72) hours of submission or re-submission of the expense report with instructions as provided by Customer in the event required receipt is missing or illegible. Customer may configure the service to return an expense report to an expense owner (up to a maximum of two (2) times) or to provide alternate treatment in the approval flow.

The Emburse Audit service includes highly configurable business rules engine as well as configurable approval routing workflows, MCC verification, and merchant verification, to assist with compliance.

## 2. Emburse Audit Plus

The Emburse Audit Plus service consists of the services described above for the Emburse Audit service. In addition, every expense report submitted by Customer will be routed to an independent human auditor for verification. Each audit will include the following actions:

- Review of a report submitters response to a policy compliance warning to determine legibility or validity of business explanation;
- Review of expense itemization and receipt details for hotel expenses per Customer's travel policy;
- Verification that the number of attendees identified on a report (if required) matches the number of guests on the receipt (if displayed);
- Verification that the included receipt is a valid tax receipt with a VAT registration number; and

- Review of designated expense type classification identified by Customer during the setup process to validate the associated business reason and inclusion of non-allowable items.

## Other Services

Additional ancillary services are available for additional fees if and when ordered under a mutually acceptable order between Certify and a customer.

## Updates

Certify will perform and schedule all Updates to its services, in its reasonable discretion and at its expense. An “Update” means each code modification of the applicable Certify application software hosted by Certify and used to provide the Service ordered under a mutually acceptable agreement between Certify and Customer.

## Security

### 1. Third-Party Audits and Compliance Standards

#### 1.1 SOC 1 Type 2 and SOC 2 Type 2 Audits

At least annually and at no expense to Customer, Certify conducts both SOC 1 (ISAE3402/SSAE18) Type 2 and SOC 2 (AT Section 101) Type 2 audit of controls relating to the Service, which audits will be performed by an independent certified public accounting firm. Upon Customer’s request, Certify will provide Customer with copies of documentation relevant to such audit to the extent permitted by law and subject to applicable regulatory restrictions and confidentiality obligations.

#### 1.2 PCI-DSS Compliance

Certify will maintain policies, practices, and procedures sufficient to comply with the Payment Card Industry Data Security Standard, as the same may be amended from time to time, with respect to the Service and will, on an annual basis, attest to the same. Upon Customer’s request, Certify will provide Customer with copies of its PCI-DSS attestation, subject to regulatory restrictions and confidentiality obligations.

## 2. Security

### 2.1 Security Policy

Certify maintains an information security policy that is approved annually by Certify management and published and communicated to all Certify employees and relevant third parties. Certify maintains a dedicated security function to design, maintain, and operate security within the organization. This function focuses on developing policy and procedures for system integrity, risk acceptance, risk analysis and assessment, risk evaluation, risk management and treatment, and statements of applicability.

Other Information Security policies and statements include:

- Acceptable Use
- Data Handling
- Password
- Cryptography and Encryption
- Equipment Disposal
- Third Party/Vendor Risk
- Physical Security
- Incident Response
- Disaster Recovery & Business Continuity
- Access Management
- Data Classification
- Secure Application Development
- Infrastructure Hardening

### 2.2 Systems Security

Certify maintains appropriate systems security for the Service in accordance with commercially reasonable industry standards and practices designed to protect Customer Data from theft, unauthorized disclosure and unauthorized access. Such systems security includes, among other things, the following practices and procedures with respect to the Service:

#### **Firewalls**

Certify maintains commercially reasonable Internet-industry standard firewall protection for all of the networks, databases, and computer systems utilized by Certify in performing the Service. Certify updates its firewall software promptly following the availability of updates by the software provider.

#### **Intrusion Detection**

Certify maintains a host-based intrusion detection system to detect unwanted or hostile network traffic. All intrusion detection and prevention engines are to be kept up to date.

### **Encryption of Transmitted Data**

Certify uses commercially reasonable Internet-industry standard secure encryption methods designed to encrypt communications between its server(s) and client browser(s), and between its servers and Customer's server(s).

### **Encryption of Stored Data**

Certify uses commercially reasonable Internet-industry standard secure encryption methods for the entire Certify database using AES-256-bit block level encryption tool. In addition, sensitive data, including credit card numbers, and bank account numbers are further encrypted within the database to provide a second layer of protection.

### **Vulnerability Management**

Certify maintains appropriate practices designed to protect Customer Data from system and application vulnerabilities, including:

- *External Infrastructure Scanning:* Certify conducts quarterly external infrastructure scanning providing information to an external reporting tool through a qualified independent scanning vendor
- *Internal Infrastructure Scanning:* Certify performs internal infrastructure scanning through the use of embedded adaptors within its infrastructure providing information to an external reporting tool through a qualified independent scanning vendor.
- *External Penetration Test:* On an annual basis, Certify conducts an application penetration test with respect to the handling of data relating to the Service and to assess the protective controls in place to prevent unauthorized access, which assessment is performed by a qualified independent third party. Reports are made available to Customer on an annual basis, upon written request.
- *Interactive Application Security Testing:* Certify performs application vulnerability scanning on the Service on a continuous basis utilizing an interactive assessment tool.
- *Malware Scanning:* Certify performs anti-Malware scanning on externally accessible servers utilized in performing the Service, under a central management platform.
- *Patch Management:* Certify uses a patch management process and toolset to keep all servers up to date with appropriate security and feature patches.
- *Documented remediation process:* Certify uses a documented remediation process designed to timely address all identified threats and vulnerabilities with respect to the Service.

- *Secure Coding Practices*: Certify uses secure coding practices focused on OWASP standards as well as automated analysis and software testing as part of our deployment and quality assurance program.

### 2.3 Access Control

The networks, databases, software, and computer systems of Certify employs in performing the Service are protected by a user name and password system which requires strong passwords which meet industry guidance for strong password construction and maintenance. Where appropriate, commands requiring additional privileges are securely logged (with time and date) to enable a complete audit trail of activities. Certify promptly terminates all credentials and access to privileged user accounts of a Certify employee upon termination of his or her employment.

### 2.4 Physical and Environmental Security

Certify's hosting provider limit access to the hosting facilities utilized in performing the Service to employees and employee-accompanied visitors using commercially reasonable Internet-industry standard physical security methods. At a minimum, such methods include visitor sign-ins, restricted access key cards or locks for employees, limited access to server rooms and archival backups, and burglar/intrusion alarm systems. Access to all data centers require multi-factor authentication which is limited to authorized personnel reviewed on a monthly basis.

### 2.5 Security Incident Manager

Certify maintains security incident management policies and procedures, including detailed security incident escalation procedures. Certify will notify Customer within seventy-two (72) hours of its discovery of a security breach of the Service that results in the unauthorized disclosure of Customer Data ("Security Breach"). In the event of a Security Breach, Certify will promptly perform an investigation, take appropriate remedial measures, and provide Customer with the name of a single Certify security representative who can be reached with security questions or security concerns twenty-four (24) hours per day, seven (7) days per week, during the scope of its investigation.

## 3. Back Up/Archival

Certify performs full backups of the database(s) containing Customer Data no less than once per day without interruption of the Service. Certify also provides secure on-site archival storage of all backups of the database(s) containing Customer Data.



#### 4. Disaster Recovery

Certify maintains a disaster recovery plan in place for the hosting location from which the Service is performed. Certify will provide Customer with a copy of its then-current disaster recovery plan promptly following Customer's written request for same. Certify will notify Customer regarding the occurrence of any disaster where the disaster recovery plan is invoked. If Certify's disaster recovery plan is invoked, Certify will (a) execute such plan and restore Service to the Service Availability service level described in the Customer agreement in accordance with the requirements of such plan, but no more than one (1) day after invoking such plan subject to hardware availability, and (b) Customer will be treated with at least equal priority as any other Certify customer of the Service.

#### 5. Business Continuity

Certify maintains a business continuity plan that is tested on an annual basis to assist in reacting to a disaster in a planned and tested manner. Certify will provide a copy of its then-current business continuity plan promptly following Customer's written request for same.

Contingency plans have been developed and implemented to ensure that business processes can be restored within identified time-frames. These plans are to be maintained and practiced so as to become an integral part of all other management processes.

### Reimbursement of Expense

The Customer will be responsible for paying Certify's reasonable travel and related expenses incurred by Certify in connection with any on-site services performed in connection with a Customer agreement.