



# Service Guide

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## Service Overview

This Service Guide describes the on-demand services (each, a “Service”) available from Emburse Inc. f/k/a 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 is offered in two models set out below.

- User model: A User means a named user added to Customer’s account, which user may be activated or deactivated at any time.
- Transaction model: An Expense Transaction is an expense report; provided, however, that all submissions and re-submissions of a single expense report shall be counted as a single Transaction.

Each Expense model is offered in two versions set out below:

### 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;
- Access to Emburse Analytics providing high-level overview of spend with reports & dashboards tracking spend across all Certify standard expense category fields;

- Spend request feature with an easy workflow for requesting and pre-approving upcoming spend, providing insight and control over spend before it happens. The entire spend request process is handled within Certify Expense and can be tied to an expense report for easy reconciliation, with policy flags included. Customer can pair Emburse Cards with Certify Expense to take advantage of additional Spend Request features, including pre-approval of Recurring spend (with an auto-reloading Emburse Card) and integrated physical or virtual Emburse Card issuance. For more details, please refer to the help center article located [here](#).
- Access to Emburse Cards, subject to Customer's registration with Emburse and acceptance of the legal terms in Customer's order form;
- Access to Certify Receipt Backup Service providing a monthly file download of all receipts and expense report data processed in the prior month;
- 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;
- Single-Sign On (SSO) configuration via SAML 2.0 for both web and mobile applications. For more detail, refer to <https://help.certify.com/hc/en-us/articles/115000675254-Configuring-Single-Sign-On> ;
- Multi-Factor Authentication – settings can require it for all Users, or each User can be given the option to enable or disable MFA on their Emburse account. (<https://help.certify.com/hc/en-us/articles/360050886973-Multi-Factor-Authentication>)
- Google Maps Mileage to enter mileage for a personal vehicle driven for company business.
- 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

## Certify Expense Enterprise

The Certify Expense Enterprise 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 Certify Mobile

## Certify Invoice

Certify Invoice is an add-on product to Certify Expense, providing a simplistic workflow that parallels the expense submission and approval workflow to allow users to create invoice reports to submit for approval and payment. This service does not provide purchase order capabilities.

## Certify Travel

A Travel Transaction is defined as a trip booked online using the Certify Travel Online Booking Engine that contains any combination of air, car, hotel, and/or rail segments booked at any time on the same itinerary, per traveler included in the booking.

Access to the Emburse Travel service is subject to a fee of \$29.00 for each travel booking done through a live agent call-in service. This additional fulfillment or travel agent fees is levied by the Travel Management Company to Customer directly.

The Certify Travel Service is offered by Emburse as well as Amtrav, a third party vendor. 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;
- Unused 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.

## Certify AP

### Certify AP - Invoice Only

The Certify AP - Invoice Only service is offered in a transaction model: an Invoice Transaction is a vendor payment request that has been submitted, and approved for payment (regardless of the method of payment).

The Certify AP - Invoice Only service includes the following:

- Functionality that automates the preparation, routing, approval, and processing of invoices under defined business policies and rules;
- Optical character recognition (OCR) technology to extract data from invoices to create invoice records;
- 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;
- Certify application configuration capabilities;
- Support Services described in the Support for Emburse Services, found [here](#);
- The service level commitments described in the Emburse SLA are found [here](#). The Emburse SLA however does not apply to the Certify AP QuickBooks Desktop Connector
- Implementation of the service including:

- o Designated Implementation Coach to manage all aspects of the Implementation process;
- o Certify system provisioning and new account activation;
- o Implementation project plan including dates and deliverables by team;
- o Data interchange specifications support for in-bound data feeds;
- o File format specifications and file generation for out-bound data exports;
- o Corporate credit card data feed service request coordination with corporate card issuer;
- o Configuration and Delivery of all Integration Services included in the Service or ordered by Customer;
- o Certify System testing and client review;
- o Certify System Go-Live event with Employee and Manager support; and
- o 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

**1-2-3 Go Implementation Service Packages (US):** The Certify AP - Invoice Only Customers may select an implementation service using the 1-2-3 Go methodology. The scope and project for such implementation is subject to the description set forth at:  
[https://1-2-3-GOServiceDescription\(Certify-AP\) \(Dec2021\).](https://1-2-3-GOServiceDescription(Certify-AP) (Dec2021).)

### Certify AP

The Certify AP service is offered in a transaction model: an AP Transaction is an invoice and/or a purchase order that has been submitted, approved for payment (regardless of the method of payment).

The Certify AP service is a full suite offering, streamlining the entire accounts payable workflow from selecting goods and services for purchase, approvals, order creation and placement to invoice management and payment. It includes all of the features of Certify AP - Invoice Only plus the following:

- Purchase requisition creation
- Vendor punchouts
- Purchase order generation
- Two- and three-way order matching

### Emburse Pay - B2B Payments

Emburse Pay – B2B Payments is a vendor payments solution with a robust vendor payments dashboard that integrates with Certify AP to create a unified invoice-to-pay offering. Use of the solution itself is free, but additional fees may be incurred based on the number and type of Transactions submitted through the service during each calendar quarter during the Term.

Customer will earn a rebate determined by the amount of basis points ("BPS") identified in the Order Form for each Transaction paid using a WEX virtual card associated with the B2B Payments service. Such rebate will be provided to Customer within thirty (30) days of the close of each calendar quarter during the Term, less a deduction of all fees for Transactions paid via ACH or check through the service. A list of the fees for Transactions using ACH or checks as the payment mechanism and related terms are available in the B2B Payments Support found in Customer's Order Form, incorporated herein by reference, and subject to change from time to time as set forth in the T&Cs. Customer's order of the B2B Payments service is subject to Customer's registration and creation of an account with WEX Bank.

## Certify Payments

The Certify Payments Service enables a customer to electronically send expense reimbursement and invoice vendor payments from Certify to employees and vendors using international or domestic ACH, or Wire Transfer. Payments can be made to banks within the United States and banks located internationally. This service is provided by Certify through two third-party service providers as follows:

Certify Payments with Western Union Business Solutions: Access to this Service is subject to a Customer agreement and an application form, presented to Customer during the implementation process.

Where Customer utilizes a Payments Services which is outside the scope of the Order Form and for which Customer has not prepaid an annual or monthly Subscription Fees, Emburse reserves the right to invoice Customer in arrears for the appropriate fee for the service utilized.

Certify ACH Service with Payroll Experts: Access to the Certify ACH Service with Payroll Experts is subject to additional terms and an application form, presented to Customer during the implementation process. Payroll Experts works only for US domestic reimbursements.

## Emburse Analytics

Emburse Analytics is an analytics platform available to Certify Expense and Certify AP customers. For more details, please refer to <https://www.emburse.com/solutions/analytics>. Emburse Analytics includes the following platform and service options:

## Emburse Analytics Pro

The Analytics Pro platform is an upgrade available to Certify Expense and Certify AP customers that provides a true analytics experience with functionality that extends beyond the basic Certify reporting and beyond the base Emburse Analytics free tier offering. Emburse 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;

## 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 up to 100 hours per year.

## Emburse Analytics Connector

The Emburse Analytics Connector offers customers access to their data in extract format directly from the database in two ways:

1. Direct snowflake to snowflake connection for customers who have a snowflake database.
2. Files sent from snowflake to SFTP server for customers who do not have a snowflake database.

## Emburse Spend for Teams

Emburse Spend for Teams is a companion solution to Certify which provides companies with a corporate credit card management program that includes enhanced visibility and control by approving spend before it occurs. This program empowers companies to; (i) issue pre-approved virtual cards with built-in controls that auto-reconcile. (ii) Manage subscriptions to create automatic recurring payments on Customer's schedule. (3) Gain control of unmanaged team spending.

Emburse Spend for Teams is free to Certify customers and offers a 1% cash back rebate. The Service includes:

- Ability to issue virtual and physical payment cards to Authorized Users through the Emburse Cards program (subject to program terms and conditions);
- Configurable expense policy and routing controls;

- ERP and Accounting integrations (Quickbooks, Netsuite, Intacct and more)
- Accrual accounting sync;
- Functionality that automates the preparation, routing, approval, and processing of expenses under defined business policies and rules;
- Remote access to the Emburse software for expense management over the Internet as a mobile web app on devices that meet the minimum requirements of the Spend for Teams service;
- Configurable expense policy and routing controls;
- Real-time expense submission at point of sale;
- Multi-tiered Hierarchical approval workflow;
- Unlimited custom expense and team fields;
- Email support; and
- SAML-based SSO.

## Emburse Solution Administrator

Emburse Solution Administrator is a collection of Services that can be ordered in connection with the Certify Expense and/or Invoice service for an additional fee. Solution Administrator includes the following service options:

### Emburse Solution Administrator Pro

The Solution Administrator Pro service provides ongoing consulting & configuration engagement as well as prioritized support case handling. 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. The Emburse Solution Administrator Pro 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 Emburse Solution Administrator Pro service covers configuration changes 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.

Customer 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 chosen 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/Issue" cases in the following order, and provide updates for "Report A Problem/Issue" 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 other clients
3	Non-Urgent cases submitted by <b>Emburse Solution Administrator</b> clients
4	Non-Urgent cases submitted by 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 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.	Majority of users within a country or business unit	2 hours	Every 4 hours	24 x 7 (English Only)
High	An incident should be categorized as High if a critical product feature stops working, preventing transactions from being imported, created, submitted, approved, processed or extracted or a substantial persistent performance problem exists	Majority of users within a country or 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	One or more users	48 hours <sup>1</sup>	Upon request <sup>1</sup>	12 x 5

	documentation error exists which does not impact user operation				
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<sup>1</sup> Excludes weekends and holiday observed by Emburse.

\* Notifications may be made via the Help Center messaging system, the case tracking system and email.

### Emburse Solution Administrator Plus

The Emburse Solution Administrator Plus service provides ongoing consulting & configuration engagement as well as assistance with support case updates and responses. Emburse Solution Administrator Plus covers all subscriptions and features in place. The Emburse Solution Administrator Plus service includes the following:

- Up to three hours with a consultant each month to provide assistance on the topics requested by the customer;
- The Emburse Solution Administrator Plus Coordinator will reach out to schedule the sessions;
- The sessions will be conducted by a subject matter expert in the designated topic or by the Emburse Solution Administrator Plus Coordinator;
- The Emburse Solution Administrator Plus Coordinator will facilitate responses to open support desk cases each week.

Examples of topics to be discussed are: Reviewing new and changing administration options and features; defining export changes; consulting to optimize the end user experience; rule changes along with other experienced consulting advice.

The Emburse Solution Administrator Plus service covers configuration changes 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.

### Emburse Audit Service

The Emburse Audit Services are available for Certify Expense. 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.

## 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.

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 a highly configurable business rules engine as well as configurable approval routing workflows, MCC verification, and merchant verification, to assist with compliance.

## 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.

## Emburse Go

### Emburse Go

Emburse Go is a mobile travel companion solution procured by an organization for use by their travelers/employees to aggregate all of their travel itineraries such as air, hotel, car, rail, ground transport and to manage on trip events such as restaurants, meetings, and other events. It provides robust destination information and easy access to preferred suppliers including OBT, TMC, Duty of Care, corporate card and expense solution providers. The app is Emburse branded and offers some corporate customization the Customer can get.

Customers can get:

- iOS mobile app for employees; and/or
- Android mobile app for employees
- Portal for desktop for travel/security/finance teams

The self-service portal for the travel team is always included in the offering, as it is a unique selling point: enabling targeted messaging to drive travel program adoption and awareness, as well as reporting and travel program insights.

Additional features include:

- Itinerary aggregation based on:
  - TMC PNR Feed (1 included) with real-time updates
  - Unlimited email parsing
  - Manually added items
- App Distribution: iOS/Android native app store
- Messaging center: in portal configured targeted messaging
- Messaging center: standard alerts, notifications, reminders
- Risk & Safety: standard sources for health, safety and COVID related information, GeoSure neighborhood, lgbtq+, women's safety overview
- Transportation: Public Transport, Taxi, Train, Uber, Lyft, walking including cost estimate (preference and order as configured in portal)
- Carbon Footprint based on GGP: displayed in flight, hotel and car rental detail screens & overview in menu
- Auth0 login flow - Single Sign-on (SSO - Okta / AD)
- Discover: Maps, POIs such as restaurants, atms, gyms, and directions
- City Guides: relevant suggestions on itinerary (actionables and banners) - up to 15
- Trip review

- Share Itinerary
- Alternative flights
- Multiple language support (7) (default: ENG)
- Profile: contains home country (point of sale) and preferred currency
- Click-to-call or email for TMC, Duty of Care, emergency
- Calendar integration (from native phone into timeline)
- On-boarding communication flow

## Emburse Go Premier

The Premier version of Emburse Go offers everything in Go plus additional corporate customization including the following:

- Branding: company branding & content
- App Distribution: MDM/own app store
- Company travel program & policy information
- Top Destinations configurable: company most traveled to destinations
- Risk & Safety: configurable sources for health, safety and COVID related information, GeoSure neighborhood, lgbtq+, women's safety overview
- Contacts: Click to call, chat or email with agent & external suppliers (safety, service, company service) & 'how to get help' guide
- Useful links: can be added in separate section or directly in menu options
- Carbon Footprint corporate specific calculation: displayed in flight, hotel and car rental detail screens & overview in menu
- Display hotel amenities and/or negotiated benefits in Hotel Detail Screen & Top Destinations
- Company branded landing website about the travel app and company branded onboarding emails
- Reporting - adoption, engagement, influence & sustainability
- Employee feedback (survey & feedback loop)
- FAQ

## Abacus Reach

Certify leverages Abacus Reach to provide customers with an expense management solution to manage reimbursements to non-employee groups. Abacus Reach includes:

- Functionality that automates the preparation, routing, approval, and processing of expense reports under defined business policies and rules for non-employee groups, including volunteers, recruits, contractors and consultants;
- Real-time expense submission at the point of sale;
- Ability to reimburse expenses within forty-eight hours;
- Automated reconciliation alerting users to submit expenses upon purchase;

- Ability to issue virtual and physical payment cards to users;
- Flexible approval workflows;
- Ability to sync expenses to a variety of ERPs or export data; and
- Guided implementation services for the configuration of Abacus Reach in a phased process in cooperation with Customer's resources, including live, webinar-based training for administrators and approvers.

## TripLog

Triplog is a GPS Mileage Tracking service that provides software (and optionally hardware) that allows travelers to automatically capture mileage while driving through GPS. TripLog works through a mobile phone app (an independent software interface) to capture the data, or it uses independent hardware (to mitigate battery/data concerns), that can be downloaded directly into the expense system. For more details, please refer to the help center article at <https://triplog>.

## Training

Both live and on-demand training materials are available in the Certify Help Center [here](#).

## Other Services

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

## Support

Certify provides live, unlimited support to Users 24/5 Monday - Friday. During off-hours, Certify offers Users access to the Certify Help Center (<https://help.certify.com/hc/en-us>), where Users can create and log support tickets. The Help Center includes FAQ's, Certify Training Camp, training documents, training videos, live webinar registration, online trouble ticket service and Live Chat with Support Experts. Our Support Service is included as a standard service offering at no additional cost with unlimited access to Customer's entire organization.

All Certify support staff are full-time employees of Certify, located at a Certify office. Certify does not deploy contracted resources for User support to provide a more consistent user experience. The support staff uses a standard ticketing system and knowledge base to assist with Customer's technical or usability questions. Response time varies depending on the severity of the reported issue. The response times vary depending on the channel of support utilized as we offer many options and resources.

Customers are assigned a dedicated Customer Success Manager ("CSM") that is the lead for the Customer. Escalation process for the CSM would be through the Manager of the CSM and then escalated to the VP, Customer Happiness. Resources available to the CSM include Implementation Coaches, Support Experts, Legal and Integration Specialists. Customers may contact their designated CSM via

phone or email regarding renewals, cancellations, data download, access to Certify's security documentation or other Documentations etc.

## 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

### Third-Party Audits and Compliance Standards

#### 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.

### 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.

## Security

### 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:

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- 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

## 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.

## Access Control

The networks, databases, software, and computer systems 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.

## Physical and Environmental Security

Certify's hosting provider limits 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.

## 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.

## 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.

## 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 the 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.

## 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 the 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.