



Service Guide

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Service Overview

This Service Guide describes the on-demand services (each, a “Service”) available from Nexonia, Inc. and its affiliated companies (collectively, “Emburse”) 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 Nexonia® from time to time. The Service(s) are described more fully below.

Services

Nexonia Expenses. Expenses is a simple, highly configurable, cloud-based web and mobile expense report management service. Expenses includes:

- Functionality that automates the preparation, routing, approval, and processing of expense reports under defined business policies and rules;
- International Tax and VAT support;
- GSA per-diem rates;
- Support for custom fields and dimensions, in accordance with Customer’s implementation;
- Access to the Expenses through the Nexonia mobile app;
- Access to a robust reporting engine for standard or customized reports;
- Access to technical support for administrators and end-users as described below; and
- Implementation services as described below and purchased by Customer;

Nexonia Travel

The Nexonia Travel service includes:

- 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 Nexonia 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;
- Nexonia 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;
- Nexonia System testing and client review;
- Nexonia System Go-Live event with Employee at Manager support; and
- The Travel service includes Nexonia Administrator training services and access to free training services for all Authorized Users through the Nexonia Training Camp. Additional training can be provided for an additional charge.

Nexonia Timesheets

Timesheets is a comprehensive suite of time tracking tools designed to provide controls and automation of processes. Timesheets includes:

- Functionality that automates the entry and tracking of employee time with a variety of entry methods;
- Automated timesheet reminders;
- Ability to track billable time against projects or project rates;
- Ability to track vacation, sick and other paid time off, subject to Customer's purchase of and integration with Nexonia Time Off;
- Support for custom fields and dimensions, in accordance with Customer's implementation;
- Access to Timesheets through Nexonia mobile app;
- Access to technical support for administrators and end-users as described below; and
- Implementation services as described below and purchased by Customer.

Nexonia Purchasing

Leveraging Intacct or NetSuite integration, allows users to create purchase requests in Nexonia and route them through approval processes configured to the customer's needs. Once approved in Nexonia, the purchase requisition is exported to your ERP to create a Purchase Order. Nexonia Purchasing includes:

- Ability to add Purchase requisitions;
- Select vendors from orders previously created;
- Associate orders with employees;
- Email notifications for approvers;
- Ability to route requisition order for approval;
- Approve purchase requisitions by email notification;
- Export requisitions to ERP;

Nexonia Accounts Payable

Leveraging Intacct or NetSuite integration, allows users to create invoice payment requests in Nexonia and route them through approval processes configured to the customer's needs. Once approved in Nexonia, the invoice is exported to your ERP to create a Vendor Bill ready for payment. Nexonia Accounts Payable includes:

- Ability to add bills;
- Select vendors from bills previously created;
- Associate bills with employees;
- Allow vendors to create bills by email;
- Ability to route requisition order for approval;
- Approve bills by email notification;
- Export bills to ERP;

Emburse Spend for Teams

Emburse Spend for Teams is a companion solution to Nexonia 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 Nexonia 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.

Abacus Reach

Nexonia 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.

Emburse Solution Administrator

The Emburse Solution Administrator service provides ongoing consulting & configuration engagement as well as prioritized support case handling and is available for the Nexonia Expenses service. 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. Nexonia 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 Nexonia 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. Nexonia 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” 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 Emburse Solution Administrator clients
2	Urgent cases submitted by other clients
3	Non-Urgent cases submitted by Emburse Solution Administrator clients
4	Non-Urgent cases submitted by other clients

Priority	Description	Scope of Impact	Time to First Response	Status Update Frequency	Availability of Support ¹ (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		6 hours	24 hours ¹	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 ¹	72 hours ¹	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		48 hours ¹	Upon request ¹	12 x 5

¹ Excludes weekends and holidays observed by Emburse.

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

In the event Nexonia 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 or fee.

Audit Services

The Emburse Audit Services are available for Nexonia 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 Nexonia. English is the supported language for all audit comments.

Emburse Audit

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 hours of submission or resubmission of the expense report with instructions as provided by Customer in the event a 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 to assist with compliance.

Emburse Audit Plus

The Emburse Audit Plus service consists of all of the services described above for the Emburse Audit service.

In addition, each audit with 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 itemizations 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 classifications identified by Customer during the setup process to validate the associated business reason and inclusion of non-allowable items.

Implementation. Nexonia provides two (2) implementation types based upon Customer's order for Services (excluding Abacus Reach).

Standard Implementation (available for all products). The Standard Implementation for Nexonia Services includes the following:

- Nexonia Corporate Credit Card Integrations;
- Nexonia Accounting System integration via direct API or flat file;
- Policy(ies) configuration;
- Approval logic configuration; and
- Training services as described below.

Quick Starter Implementation (only for Expenses product)

The Quick Starter Implementation for Nexonia Services includes the following:

- Nexonia Corporate Credit Card Integrations;
- "Best Practices" export of approved expense data in .csv format (**no customization**);
- "Best Practices" expense policies configuration for all expense categories (**no customization**);
- "Best Practices" approval workflow configuration (**no customization**);
- Administrator, User accounts only. Limit of two administrators.
- Training services as described below.

Training Services

Training is provided to Customer through the Nexonia Training Camp program. This program offers unlimited training support using three principal methods: instructor-led training, visual training with how-to video tutorials, and written step-by-step instructions.

Customer Support & SLA

Unlimited admin and end-user support provided through our help center - <http://help.nexonia.com>. Additional support services are available as described in the Support for Emburse Services guide found [here](#). The Services will achieve the service level commitments described in the Service Level Commitments for Emburse found [here](#).

Other Services

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

Updates

Nexonia 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 Nexonia application software hosted by Nexonia and used to provide the Service ordered under a mutually acceptable agreement between Nexonia 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, Nexonia conducts both SOC 1 (ISAE3402/SSAE18) Type 2 audit of control relating to the Service, which audits will be performed by an independent certified public accounting firm. Upon Customer's request, Nexonia 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

Nexonia 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, Nexonia will provide Customer with copies of its PCI-DSS attestation, subject to regulatory restrictions and confidentiality obligations.

Security

Security Policy

Nexonia maintains an information security policy that is approved annually by Nexonia management and published and communicated to all Nexonia employees and relevant third parties. Nexonia 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

Systems Security

Nexonia 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

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

Intrusion Detection

Nexonia 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

Nexonia 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

Nexonia uses commercially reasonable Internet-industry standard secure encryption methods for the entire Nexonia 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

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

- External Infrastructure Scanning: Nexonia conducts quarterly external infrastructure scanning providing information to an external reporting tool through a qualified independent scanning vendor

- Internal Infrastructure Scanning: Nexonia 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, Nexonia 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: Nexonia performs application vulnerability scanning on the Service on a continuous basis utilizing an interactive assessment tool.
- Malware Scanning: Nexonia performs anti-Malware scanning on externally accessible servers utilized in performing the Service, under a central management platform.
- Patch Management: Nexonia uses a patch management process and toolset to keep all servers up to date with appropriate security and feature patches.
- Documented remediation process: Nexonia uses a documented remediation process designed to timely address all identified threats and vulnerabilities with respect to the Service.
- Secure Coding Practices: Nexonia 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 of Nexonia 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. Nexonia promptly terminates all credentials and access to privileged user accounts of a Nexonia employee upon termination of his or her employment.

Physical and Environmental Security

Nexonia'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

Nexonia maintains security incident management policies and procedures, including detailed security incident escalation procedures. Nexonia 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, Nexonia will promptly perform an investigation, take appropriate remedial measures, and provide Customer with the name of a single Nexonia 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

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

Disaster Recovery

Nexonia maintains a disaster recovery plan in place for the hosting location from which the Service is performed. Nexonia will provide Customer with a copy of its then-current disaster recovery plan promptly

following Customer's written request for the same. Nexonia will notify Customer regarding the occurrence of any disaster where the disaster recovery plan is invoked. If Nexonia's disaster recovery plan is invoked, Nexonia 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 Nexonia customer of the Service.

Business Continuity

Nexonia 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. Nexonia 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.