Ref	Requirement		
	HEADER		
	ICAEW Technical Accreditation Scheme **"Expense Processing" Software Evaluation**		
	Emburse		
	Certify **Platform current at June-2020**		
	Date completed: June 2021		
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Ref	Requirement	Response	Reviewer Comments
1.	**INTRODUCTION AND PROLOGUE**		
Introduction			
1.01	The suitability of software for each particular user will always be dependent upon that user's individual requirements. These requirements should therefore always be fully considered before software is acquired. The quality of the software developers or suppliers should also be considered at the onset.		
1.02	Fundamentally, good software should: 1. Be capable of supporting the functions for which it was designed. 2. Provide facilities to ensure the completeness, accuracy, confidentiality and continued integrity of these functions. 3. Be effectively supported and maintained. It is also desirable that good software should: 5. Be easy to learn, understand and operate. 5. Make best practical use of available resources. 6. Accommodate limited changes to reflect specific user requirements. It is essential, when software is implemented, for appropriate support and training to be available.		
Approach to Evaluation			
1.03	The objective is to evaluate a product against a set of criteria developed by the ICAEW to ensure that the software meets the requirements of Good Accounting Software, as laid down in the summary.		
1.04	In order to effectively evaluate the software, a product specialist from the vendor completed the detailed questionnaire and provided it to the ICAEW to examine. The ICAEW's Scheme Technical Manager then reviewed the operation of the various aspects of the software assisted by a member of the vendor's technical staff and checked the answers to confirm their validity. The questions were individually reviewed and commented on and the majority of assessments were confirmed.		
1.05	The Technical Manager discussed the assessment with a member of the vendor's staff in order to clarify any points requiring further information. In the event of disagreement between the supplier and the Technical Manager, the Technical Manager's decision was taken as final and the response changed accordingly.		
1.06	The latest version of the software was used throughout the evaluation.		
1.07	When the evaluation had been completed, a draft copy was sent to the ICAEW Scheme Manager for review before completion of the final report.		
Prologue: Matters to consider before purchase			
1.08	General Overview:	Emburse is a global leader in expense management and AP automation solutions, which is trusted by more than 9 million users in more than 120 countries. Over 16,000 customers rely on Emburse to eliminate manual processes, make faster, smarter decisions, and help make users' lives - and their businesses - better. Emburse Certify is rated as a Leader in expense management by analyst firm IDC, and is trusted by more than 4,500 organisations including Boot Barn, H&R Block, and Virgin Galactic, to streamline expense processing, purchasing and travel booking.	

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1.	**INTRODUCTION AND PROLOGUE**		
1.09	Supplier background:	Emburse Certify was founded in 2008 and provides modern spend management solutions designed to meet the needs of small and medium sized companies. In 2020, six leading expense and AP automation companies – among them Certify - came together to form Emburse, a single unified entity. With each company uniquely tailored for specific industries, company sizes, and geographies, Emburse was now able to offer tailored, highly configurable solutions for organisations ranging from start-ups to global enterprises. Emburse employs 750 people worldwide, serving more than 9 million users at 16,000 customers in 120 countries. Emburse is headquartered in Los Angeles, California; with regional offices across the globe, including in the UK, Germany and Spain. Emburse Certify has an expansive partner network that allows customers to work with the suppliers they are most comfortable with.	
1.10	Product background and suitability for the user:	Emburse Certify is a Software as a Service solution designed to empower employees in small and mid-sized organisations with a suite of cutting-edge, fully-integrated spend management software solutions. It allows businesses to streamline manual tasks, while increasing visibility and control over an organisations' spend. · Business travellers benefit from an easy-to-understand interface and features. · Travel managers have access to real-time visibility and reports on key spending trends and a system that prompts users to stay in compliance with travel and expense policy. · Finance teams take advantage of the integrations with ERP systems and financial software, as well as integrations with OBTs, TMCs, and corporate card programs. · CFOs get on-demand spend analytics. · HR managers give their employees the latest technology that works wherever and whenever they do.	
1.11	Add-on modules:	Emburse Cerify also provides an ever expanding range of solutions for Travel, Cards, AP, Invoices, Payments / Reimbursements and Analytics. Please see www.certify.com for a complete overview.	
1.12	Typical implementation [size]:	Emburse Certify offers solutions for small to mid-sized companies	
1.13	Vertical applications:	Emburse Certify delivers future-ready technology for organisations across all industries	
1.14	Server flatform and database:	Emburse Certify offers cloud deployments only. EXPENSE is a 100% SaaS-based solution and simply requires any modern web browser for users to enjoy full functionality. Emburse Certify is responsible for maintaining the system; there is no application or database administration required by the customer.	

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1.	**INTRODUCTION AND PROLOGUE**		
1.15	Client specification required:	Emburse Certify is a 100% browser-based SaaS application. Customers will have no additional hardware to purchase or maintain or software to install or update. The most current version of Emburse Certify can be accessed via any modern browser.	
1.16	Partner network:	The Emburse partner ecosystem helps customers complement and deepen the value of our their Emburse solutions and get exceptional ROI on their investment with Emburse. Emburse has developed a broad range of partnerships with direct integrations with the Emburse Platform – whether that's a bank importing credit card transactions directly to a customer's expense report, or a travel management company importing trip bookings into the customer's system.	

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2.	**ISSUES AND CONCLUSION**			
Highlighted issues				
2.01	**There are a number of limitations in the product, which while not adversely impacting upon this evaluation may be of importance to some organisations. It is important that any business contemplating the purchase of software reviews the functionality described and limitations therein against its detailed requirements. Attention is drawn in particular to the following areas where the product, on its own, may not be suitable for businesses with certain requirements:**			
2.02	The following weakness/omissions were identified:			
*	Whilst there is no native integration with Microsoft's AD; SSO via SAML is supported as standard.			3.08
*	Servers are currently US based, but dedicated servers in Ireland are planned.			3.25 6.01
*	It is not possible for a user to undertake "point in time" backups but the backups undertaken by Emburse could be restored on user-request.			3.28 6.51
*	Regular reports cannot be added to a user's menus in the appropriate area of the system.			4.37
*	No "universal search" or ability to store menu option favourires on a per-user basis.			5.15 5.16
*	Emburse does not offer ESCROW for the software, but this is not unusual for a SaaS service.			5.23
*	No links to other packages such as spreadsheets			5.41
*	The system cannot synchronise tax rates from an accounting/financial package.			7.06
*	There is no direct integration with on-line suppliers apart from for from certain travel management companies. There are certain vendors - TMCS, Uber, Lyft which automatically forward receipt images into Certify.			7.48
*	It is possible to search for specific invoices, but finding specific expenses is limited unless a report with filters is used.			7.55
Evaluation conclusion				
2.03	For the specific use cases in support of expense processing for which the product is designed, it is a solid and capable solution. Those considering the software should be aware of the limitation of the solution as above, and fully understand the role that it can play in an engagement. The lack of EU- or UK-based data centres may be a concern for some members, and anyone considering the solution should enquire as to the status of the vendor's GDPR arrangements, and also to take into account the developing status of the current 'adequate measures' data transfer arrangements between the EU and the UK.			
Disclaimers				
2.04	Any organisation considering the purchase of this software should consider their requirements in the light of proposals from the software supplier or its dealers and potential suppliers of other similarly specified products. Whilst the contents of this document are presented in good faith, neither ICAEW, nor the ICAEW's Technical Manager (RSM UK Consulting LLP or any party nominated by the ICAEW to perform this role on the ICAEW's behalf) will accept liability for actions taken as a result of comments made herein. The decision to purchase software resides entirely with the organisation.			

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3.	**ACCESS AND SECURITY**		
Access control			
3.01	What security features are included to control access to the application?	Certify is a single instance, multi-tenant system. Data separation is accomplished by what we call TripleCheck methodology, which checks for authorization when links are rendered, when links are clicked, and when data is accessed. Data is encrypted at the column level and is keyed to each customer instance.	Noted
3.02	Can access to functions be managed via a permissions matrix so users can only see (in menus and other links) and access those areas they are authorised to access?	Yes. Access is granted at the profile level. Users/ role assignments/ approval workflow are initially configured during implementation. Users can be created/disabled/updated from within the Certify System by an administrator, through an HRIS file transfer and/or API.	Confirmed. Four roles are pre-defined: Employee, Manager, Executive and Accountant. There are also additional flags to set extra roles such as Treasurer, Translater, AP and Auditor. Also a separate Administrator flag with several variants.
3.03	Is this access to the application managed by:- - Individual user profiles? - User groups or job roles?	Individual user profiles with Administrator privileges can modify/configure from the UI.	Confirmed
3.04	Can a report be produced detailing all current users, their user groups if relevant, and their authority levels and/or access rights?	Yes. Analytics includes a Browse Users report.	Noted
3.05	If menus can be tailored does the system limit the display of menu options to those for which permission has been granted for each user?	N/A.	-
3.06	Does security allow for access to be limited to: - Read only? - Read/write? - Read/amend/delete?	Yes. Role-based functions.	Noted. There is no dedicated read-only role, however this could be achieved with a combination of roles and flags.
3.07	If data can be accessed by separate reporting facilities, such as ODBC or an external report writer, is the user access security control applied?	System integration can be accomplished using bi-directional SFTP file transmission, as well as interactive file upload/download over HTTPS/SSL. Files are retrieved by the Certify application from sftp.certify.com using SSH/SFTP protocol. The Certify API uses standard RESTful API calls via HTTP web requests with methods like GET, POST, and PUT. All calls must be made using HTTPS. The Certify API accepts requests and returns responses in either JSON or XML. CertifyAPI integration is initiated Client-Side: https://www.certify.com/APIDOC.aspx Access to data outside of Certify System is deferred to internal process.	Noted
3.08	Does the system security integrate with Microsoft's Active Directory or other tools that provide a single sign-on?	Certify is able to Certify Support Single-Sign-On (SSO) via SAML 2.0 for both desktop and mobile applications.	Noted
3.09	Does the system provide 2-factor authentication (2FA)?	MFA.	Confirmed. This can be set globally or on a per-user basis.
Passwords and access logs			
3.10	Is access to the software controlled by password?	Yes.	Confirmed
3.11	Does each user have a separate log on (user id)?	Yes.	Confirmed
3.12	If there is no password facility please state how confidentiality and accessibility control is maintained within the software?	N/A.	-
3.13	Are passwords masked for any user logging in?	Yes.	Confirmed
3.14	Is password complexity available and enforced?	Yes.	Confirmed
3.15	Are passwords encrypted?	Yes.	Confirmed

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3.	ACCESS AND SECURITY		
3.16	Are users automatically logged off after a pre-set time not using the system? - Can the time period be changed? - Can any information be viewed without being logged in, including after logging off, if so what information?	Yes. No. No.	Noted
Deletion of transactions			
3.17	Is it possible to delete a transaction?	Yes.	Confirmed. Expenses can be added, edited or deleted on an expense report up until the report is submitted. Submitted claims that have yet to be exported can be recalled for further editing if required.
3.18	If so, then how are deletions controlled by the system?	Code required to complete deletion.	Noted. By default data is always retained. Customer can request that old data (over x years old) is purged from the system; and a code is required to do this; provided by Emburse.
3.19	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Yes.	Confirmed. There is an audit trail for each expense report. There is also an expense approval report that shows full details which allows drill through to the underlying transactions. This can be exported to Excel.
Audit trails			
3.20	Does the system have an audit trail (log) which records all changes to transactions in the system?	Yes.	Confirmed. See 3.19
3.21	Does this log also record any system error messages and/or any security violations?	Yes.	Noted. This is not available to users but Emburse's back office team can access this.
3.22	Is it possible to turn off or delete the audit trail?	No.	Noted
3.23	Does the software allocate a system generated sequential unique reference number to each transaction in the audit log, date and time stamp it and record the user id?	Yes.	Confirmed. This is the "Approval code" against the expense reports.
3.24	Are all master file changes recorded in the audit trail?	No for standing data	Noted
Compliance			
3.25	Does the system operate in a way that is compliant with data protection legislation including GDPR? How does the system facilitate this?	Yes. https://www.certify.com/DPA.aspx	Noted. Servers are currently US based, but dedicated servers in Ireland are planned.
3.26	Describe your use of sub-processors if any?	AWS - US	Noted
Backup and recovery			
3.27	Is there a clear indication in the software or manuals as to how the data is backed-up and recovered?	Yes. Detailed information regarding security, certifications, procedures and documentation is available through an online portal with a mutual NDA.	Noted

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3.	**ACCESS AND SECURITY**		
3.28	How often are backups taken and to what point can restores be done?	Backups are continuous. Data is stored for a minimum of 7 years and will typically only be purged upon formal request.	Noted. It is not possible for a user to undertake "point in time" backups. Backups undertaken by Emburse are for the platform itself for Disaster Recovery purposes. However, a user has an option to download all historic expense reports to their local servers if required.
3.29	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	RTO - 24 hours RPO - 30 mins The Recovery Time Objective (RTO) is the duration of time and a service level within which a business process must be restored after a disaster in order to avoid unacceptable consequences associated with a break in continuity. Recovery point objective (RPO) is defined as the maximum amount of data – as measured by time – that can be lost after a recovery from a disaster, failure, or comparable event before data loss will exceed what is acceptable to an organization.	Noted
3.30	If software failure occurs part way through a batch or transaction, will the operator have to re-input the batch or only the transaction being input at the time of the failure?	Expense data must be saved to prevent re-input.	Noted
3.31	What features are available within the software to help track down processing problems?	Email with Batch ID sends an email when an AP batch is made with an ID the user can then use to download the file. Email notificationsare generated for any failures in SFTP interchange.	Noted

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4.	**DATA PROCESSING AND REPORTING**		
Input and validation of transactions			
4.01	Is data input controlled by self-explanatory menu options?	Yes.	Confirmed
4.02	Are these menus user/role-specific?	Yes.	Confirmed
4.03	Can the creation or amendment of standing data (e.g. customer account details) be undertaken using menu options or dialogue boxes as opposed to requiring system configuration?	Yes.	Confirmed
4.04	Does the software provide input validation checks such as: - [account] code validation? - reasonableness limits? - validity checks?	No, all data inputs are forwarded into Certify via a flat-file or API for the submitter or approval to choose. The system does not validate external system's data when selections are made.	Noted
4.05	What control features are within the software to ensure completeness and accuracy of data input?	The system can be configured to make fields required in order to save.	Confirmed
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	Certify System will flag any expenses with the same date and amount for further review. A link to the potential duplicate will be provided. All non-compliant Certify Policies will be flagged.	Confirmed. There is a report to show potential duplicate expenses
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	No, all data inputs are forwarded into Certify via a flat-file or API for the submitter or approval to choose. The system does not validate external system's data when selections are made.	Noted
4.08	Is data input by users validated by routines running on the server before data files are updated?	Data validation is determined by the system configuration and user particiation.	Noted
4.09	Does the above validation ensure that data entered in all input boxes: - Cannot be longer than a maximum length? - Cannot contain unaccepted characters such as semi-colons etc?	 Yes. Yes.	Confirmed
4.10	Are responses to erroneous data input clear so that they do not lead to inappropriate actions?	Yes.	Confirmed
4.11	Does the software have an automatic facility to correct/reverse/delete transactions?	No	Noted. This can be manually done prior to posting the expense report.
4.12	If yes, are these logged in the audit trail?	N/A	-
4.13	Are all data entries or file insertions and updates controlled to ensure that should part of a data entry fail the whole transaction fails?	Yes.	Noted
4.14	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Yes.	Confirmed
Import and export of data			
4.15	Can files/attachments be uploaded and stored against any transaction?	Yes.	Confirmed
4.16	Is there an additional charge made for storage of uploaded files? - If yes, please indicate the cost.	No.	Noted
4.17	Can data be imported into the system from multiple types of files, e.g. XLS, text, CSV?	Yes.	Confirmed. (Note: Mexico cannot import XML data)
4.18	Explain how the system validates imports into the system and what happens to any import which fails?	Email notifications are generated when failure occurs.	Noted. Checks are done prior to the actual import.
4.19	Are imported /interfaced transactions detailed in the audit trail? *[See also 3.27]*	Yes.	Noted
4.20	Can data be exported from all areas of the system to multiple formats e.g. XLS, CSV, PDF, text; if so specify which formats are supported?	Yes. All reports can be exported via Excel or PDF. Custom flat files are available in .csv, .txt, .asc, etc.	Confirmed. "Export to Excel" and "View as PDF" buttons available for reports.
Data processing			
4.21	Does the software ensure that menu options or programs are executed in the correct sequence (e.g. outstanding transactions are processed before month end is run)?	Yes. SFTP can be scheduled. Certify API is also available for client side data transfer controls.	Confirmed

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4.	**DATA PROCESSING AND REPORTING**		
4.22	Does the software provide automatic recalculation, where appropriate, of data input? (e.g. VAT)	Yes. A custom tax table can be configured through the UI to automatically calculate taxes on an export file.	Confirmed
4.23	Is a month/period-end routine required to be undertaken?	Accountants must process data in order to be synced.	Confirmed. Continuous within Certify.
4.24	Is it possible to delete accounts if the balance if Nil but transactions have been recorded against the code?	No. Historical data for everything PROCESSED is maintained regardless of modications.	Noted
4.25	What is the size and format of reference numbers and descriptions within:- - Ledgers? - Stock? - Currencies?	Name, Code - 255 character limit. Custom file can be built with character limits according to your system requirements.	Noted
4.26	How does the software guard against/warn about duplicate account numbers on set up?	Certify allows for duplicate account numbers for multiple policies based on department. This will be managed during implementation and integrations.	Noted
4.27	How does the software enable the traceability [from, to and through the accounting records] of any source document or interfaced transaction?	UID.	Noted. There are unique identifiers for records and images.
4.28	What drill down/around functionality is available within the software?	Analytics provides search options, drill downs are available from within the given report.	Confirmed
4.29	If the software uses a lot of standing information which changes frequently or regularly, does the software allow for such changes to be effected through the use of parameters or tables?	Yes. Configuration page allows system administrators to make real-time changes to the system.	Noted
Report writer			
4.30	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	Certify offers over 50 predefined Analysis Reports with summary and detail data. The Enterprise Dashboard allows you to view key performance charts. Each dashboard has "drill-down" functionality to view granular level details. There are 8-10 variable search parameter for each report. You can run one of the standard reports and utilize Certify's Flexible Reporting to show or hide columns, ensuring you're only exporting the data you need. Custom reporting is also available. All reports can be exported via Excel or PDF.	Confirmed. Inbuilt.
4.31	Is the report writer based on a standard SQL-type approach and is it flexible and easy to use?	Yes.	Confirmed
4.32	Can the report generator operate over the financial and operational aspects of the system, e.g. combining service metrics with financial information?	N/A	-
4.33	Is a comprehensive data dictionary provided to aid field selection?	No	Noted
4.34	Does the system provide a library of reports and templates which can be amended, saved and re-run?	Yes.	Confirmed. This is very simple to operate.
4.35	Can users create their own reports? If so, what are the controls on users doing this?	Yes. Accountant roles have the ability to build custom reports.	Confirmed
4.36	Can users create saved searches /filters / queries?	Yes. Flexible Reporting is available on most standard reports to show or hide columns and saved according to user based preference.	Confirmed. Tis would need to be done in the custom report builder.
4.37	Can regular reports be added to user menus in the appropriate area of the system?	No. Standard reports are role-based and available within the Analytics suite.	Noted
4.38	Does the system support the production of on demand (interactive) and scheduled batch reports?	Reports can be filtered and run on demand, scheduled batch reporting is not available.	Noted

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5.	USABILITY		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	Yes.	Confirmed. Per user. Changes on mobile App too.
5.02	Does the system allow for customizable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	No.	Noted
5.03	Does the system have a similar look and feel and overall and consistency between screens and modules?	Yes.	Confirmed
5.04	Is data entry easily repeated if similar to previous entry?	Yes.	Confirmed. There is an option to clone an expense.
5.05	Does the software prevent access to a record while it is being updated?	N/A. Only saved data will be accessible as a record.	Noted. An expense report is only available for one user at a time.
5.06	Is there locking at file or record level?	Yes.	Noted
5.07	Does the software allow for the running of reports whilst records are being updated?	Yes. Only saved data will be accessible as a record.	Noted
5.08	Can timestamps or user comments be added to transactions?	Yes.	Confirmed
5.09	Is there the ability to store preferences and default values on a per-user basis. e.g. department/team/user?	Yes.	Confirmed. Part of the setup.
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	Yes.	Confirmed. Called "General ledger dimensions".
5.11	Can the system provide user with reminders and notifications e.g. workflows?	Yes.	Confirmed
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Yes.	Confirmed
5.13	Is there the ability for users to define and configure layouts of letters and forms?	No. Default expense fields names are hard-coded, Custom Fields allows users to define field names.	Noted
5.14	Can users save the parameters of searches?	Custom reporting is available.	Confirmed. Within a custom report.
5.15	Does the system have a "universal search" option, allowing a search to be undertaken over all modules of the system?	No.	Noted
5.16	Can the system store menu option 'favourites' on a per user basis?	No.	Noted
5.17	Can a user open multiple windows accessing the same or different modules of the system?	Yes.	Noted
5.18	Can more than one software function be performed concurrently?	No.	Noted
User documentation and training			
5.19	Is the manual provided as: - hard copy - on CD - by download - via a web-interface?	 Yes, print PDF No. Yes, exported to PDF. Yes.	Noted
5.20	Does the manual include: - An index or search facility? - A guide to basic functions of the software? - Pictures of screens and layouts? - Examples? - A tutorial section? - Details of any error messages and their meanings?	 Yes. Yes. Yes. Yes. Yes. Yes.	Noted
5.21	Is context-sensitive help available within the system?	Yes.	Confirmed
5.22	Is the manual and/or help editable by the user (subject to the permissions matrix)?	No.	Noted
5.23	Will the Software House make the detailed program documentation (e.g. file definitions for third party links) available to the user, either directly or by deposit with a third party (ESCROW)?	No. Source code is proprietary.	Noted. The data belongs to the customer.

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5.	**USABILITY**		
5.24	Please detail the training options available?	Employees, managers, approvers, administrators, account processors and treasurers all receive hands-on training. Live Webinar User Training - Included in our Full Service Implementation package, your users will receive live on-line user training in dedicated sessions for all user roles. Video Training - Certify provides online pre-recorded training videos for all of our users via our online Certify Support portal. Certify offers all users access to our award-winning Certify Support Portal. Included here are FAQ's, Certify Training Camp, training documents, training videos, live webinar registration, online trouble ticket service and Live Chat with Certify Support Experts. Our Certify Support Portal and Certify Support Experts are included in our service offering at no additional cost with unlimited access to your entire organization.	Noted
5.25	Who provides training: - Software House? - VAR?	Certify.	Noted
Support and maintenance			
5.26	How is the software sold: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	 Yes. Yes.	Noted. VARs for Emburse are referrers rather than sellers of the product.
5.27	How is the product supported: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	 Yes. No.	Noted
5.28	Do VARs have to go through an accreditation process?	Through Partnership.	Noted
5.29	Is the software sold based upon number of named users or a number of concurrent users?	By Active User or Processed Expense Report.	Noted. Larger organisations are usually transaction based.
5.30	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	Live, unlimited Certify Support is available to all users 24/5 Monday - Friday EST. During off-hours, Certify offers all users access to our award-winning Certify Support Portal, where employees can create and log Certify Support tickets. Included here are FAQ's, Certify Training Camp, training documents, training videos, live webinar registration, online trouble ticket service and Live Chat with Certify Support Experts. Our Certify Support Portal and Certify Support Experts are included in our service offering at no additional cost with unlimited access to your entire organization.	Noted
5.31	Detail the process by which customers raise support requests and how these can be viewed/managed?	All Certify Support staff use a standard ticketing Certify System and knowledge base to assist with customer technical or usability questions. Average response time via phone is typically three rings whereas emails are responded to same day. Chat is also responded to within a minute.	Noted
5.32	Please note the methods of support available: - Telephone? - Internet chat? - Remote access to customer workstation? - Other, please specify?	 Yes. Yes. Yes, as needed. Email.	Noted

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5.	**USABILITY**		
5.33	Do you offer service credits for failure to meet performance around SLA and uptime (if applicable)	Yes. Certify utilizes a third party provider, SiteUptime to monitor any outages of the Certify System. Stats and incident history may be viewed at https://status.certify.com/. SLA details are available at https://www.certify.com/TermsConditions.aspx	Noted
5.34	What is your escalation path for tickets which have not been resolved within a reasonable time?	Your organization would be assigned a dedicated Customer Success Manager that is the lead for the customer. Escalation process for the Customer Success Manager would be through the Manager of Customer Success then escalated to the VP, Customer Success. Resources available to the Success Manager included Implementation Coaches, Certify Support Experts and Integration Specialists.	Noted
5.35	How often are general software enhancements provided?	Certify manages all updates and enhancements. Major enhancements are released quarterly, Minor updates are released monthly.	Noted
5.36	Will they be given free of charge?	Yes.	Noted
5.37	How are enhancements and bug fixes provided to customers?	All maintenance, upgrades and bug fixes are released into production without interruption to service. New features are included in your package and are released as 'Disabled' until you enable them. Your Customer Success Manager will work closely with you to notify you of new features. We also send out a monthly newsletter including this information.	Noted
5.38	Is "hot line" support to assist with immediate problem solving available?	Yes.	Noted
5.39	If so, is there an additional cost involved?	No.	Noted
5.40	At what times will this support be available?	24/5 Monday - Friday EST.	Noted
Integration and www facilities			
5.41	Can the software be linked to other packages e.g. word processing, graphics, financial modelling, to provide alternative display and reporting facilities?	No.	Noted
5.42	Can definable links to spreadsheets be created?	No	Noted. URL links to expense images can be included in reports for subsequent viewing (a valid Certify login would be requied).
5.43	Does the system provide secure document storage capability: If so, please give examples of the document types saved and what transactions these might relate to.	Yes. SaaS. All expense data and receipt images are stored at AWS.	Confirmed
5.44	Can documents be scanned into a secure repository?	Yes, scan and upload through UI/browser.	Noted
5.45	Does the system provide data migration tools for transactional and master data sets (e.g. employees customers, suppliers, journals, invoices).	Yes SFTP and/or API.	Noted
5.46	What connection mechanisms does the software have and what breadth of functionality in terms of: - operations (add, update, delete)? and - what transactions/data it can access? E.g. if webservices APIs available, then can customers connect to whatever software they wish?	System integration can be accomplished using bi-directional SFTP file transmission, as well as interactive file upload/download over HTTPS/SSL. Files are retrieved by the Certify application from sftp.certify.com using SSH/SFTP protocol. The Certify API uses standard RESTful API calls via HTTP web requests with methods like GET, POST, and PUT. All calls must be made using HTTPS. The Certify API accepts requests and returns responses in either JSON or XML. CertifyAPI integration is initiated Client-Side: https://www.certify.com/APIDOC.aspx	Noted

Ref	Requirement	Response	Reviewer Comments
5.	**USABILITY**		
5.47	Does the system support mobile working?	Yes.	Confirmed. Native mobile App as well as mobile browser.

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| Ref | Requirement | Response | Reviewer Comments |
|---|---|---|---|
| **6.** | **SAAS/HOSTED OPERATION** | | |
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| | **This evaluation covers the system but not the method by which it is delivered and/or contracted for. Potential users need to satisfy themselves on the security and disaster recovery aspects and licensing of the online system and any data protection issues of their own and customer/supplier information, contained therein, being held on the system, as well as the return of the data when the contract expires or is terminated.** | Please refer to Contract. Detailed information regarding security, certifications, procedures and documentation is available through an online portal with a mutual NDA. | |
| **Data centres and customer data** | | | |
| 6.01 | Whose data centres are used and where are these located:<br>- If hosted -- where data centre controlled by a third-party?<br>- If SaaS -- where the software vendor will be in control? | AWS US. | Noted |
| 6.02 | Does the customer get a choice of the jurisdiction in which their data resides? | No. | Noted |
| 6.03 | What certification(s) do you or your platform operators hold relating to your data centres and your business operations? | Certify is a PCI DSS Level 1 service provider and maintains an annual SOC 2 type II report. SOC 1, SOC2, and ISO 27001 are maintained for our secure data environment by AWS.<br>Detailed information regarding security, certifications, procedures and documentation is available through an online portal with a mutual NDA. | Noted |
| 6.04 | Do you or your platform operator have an SSAE16 (System and Organization Controls) report available? | Yes. | Noted |
| 6.05 | What are the physical controls over the:-<br>- Premises?<br>- Fileservers?<br>- Communications equipment? | Certify production environment is physically isolated from other Certify units at AWS hosting facility. Logical access is only available via multi-factor VPN to the system administration group and product development group, based on principle of least privilege.<br>https://aws.amazon.com/compliance/data-center/controls/ | Noted |
| 6.06 | Is the space in this/these data centre(s) shared with any other companies? | Yes. | Noted |
| 6.07 | Is data for different customers/companies kept:-<br>- On separate servers?<br>- In different databases?<br>- In separate database tables?<br>- In a database with data for other customers and companies using logical security to partition customers' data? | Certify is a single instance, multi-tenant system. | Noted |
| 6.08 | How is it ensured that data for different customers and companies is reliably identifiable and only accessed by authorised users for each customer/company? | Data is encrypted at the column level and is keyed to each customer instance. | Noted |
| 6.09 | What controls are in place to prevent users from one customer/company accessing data from another customer/company by accident or by design? | Data separation is accomplished by what we call TripleCheck methodology, which checks for authorization when links are rendered, when links are clicked, and when data is accessed. | Noted |
| 6.10 | How is [Internet] communication traffic monitored to identify potential problems before they happen:<br>- From a performance perspective?<br>- From a security standpoint? | Certify utilizes a third party provider, SiteUptime to monitor any outages of the Certify System. Stats and incident history may be viewed at https://status.certify.com/.<br><br>IDS and endpoint protecton is in place. | Noted |
| 6.11 | What procedures are in place to prevent a break in Internet Connection (at the server, client or in between) from causing data corruption? | Data integrity and quality is maintained through input validation, master/slave database replication, daily integrity checks and annual disaster recovery testing. | Noted |
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| Ref | Requirement | Response | Reviewer Comments |
|---|---|---|---|
| **6.** | **SAAS/HOSTED OPERATION** | | |
| 6.12 | Are communications between the user's computer and the software service encrypted:<br>- User log in data only?<br>- All data exchanged between user client and software service? | <br><br>Yes.<br>Yes. | Noted |
| 6.13 | Is data on your servers encrypted at rest? | Yes. | Noted |
| 6.14 | Is a test environment provided to test configuration changes?<br>If so, is there an additional charge for this? | <br>Yes.<br>No. | Noted |
| **Access to customer data** | | | |
| 6.15 | What are the implications of the Data Protection Act over information held by the hosting service provider, and how does the vendor mitigate these? | https://www.certify.com/DPA.aspx | Noted |
| 6.16 | Are you subject to any legal or regulatory requirements obliging you to retain a copy of customer data? | No. | Noted |
| 6.17 | Who will be able to access or see customer data? | Logical access is only available via multi-factor VPN to the system administration group and product development group, based on principle of least privilege. | Noted |
| 6.18 | Explain the procedures to prevent unauthorised access from staff, or contractors, working for the service provider or any other people with access to the service provider's internal systems. | Logical access is only available via multi-factor VPN to the system administration group and product development group, based on principle of least privilege. | Noted |
| 6.19 | Explain the release management procedures in place and the associated segregation of duties ? | Certify has operating procedures that are documented, maintained, and made available to all users who need them. We have a formal operational change management and change control process. We have a standard change control process, emergencies would still adhere to the same process.<br>All application owners are notified of all operating system changes. The requestor of the c hange is separate from the approver as there are segregation of duties for approving a change and those implementing the change. Additionally, we support and maintain a development, test, staging, QA and production environment. | Noted |
| 6.20 | Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files? | Yes. | Noted |
| 6.21 | Explain the review and approval procedures covering system operations staff when emergency changes need to be made to live applications and data? | Emergency change requests come directly to our support personnel, via email or by logging into the Certify Help Desk. Our Help Desk is available 24/7 for support ticketing, tracking and collaboration. Ticket priority is set by degree of emergency. | Noted |
| 6.22 | Is an audit trail always maintained of these emergency changes? | Yes. | Noted |
| 6.23 | What procedures are in place when members of staff leave to ensure that their system access is stopped? | When an employee is terminated, all assets listed in the Employee On-boarding section will be revoked at the time of termination. | Noted |
| **Platform and service levels** | | | |
| 6.24 | Which databases can be used (Hosted) or are used (SaaS)? | SaaS. | Noted |
| 6.25 | What forms of user authentication are supported e.g. user names, passwords certificates, tokens etc.? | Username, Passwords, Tokens, MFA, SSO,. | Noted |
| 6.26 | What is the proposed product/service availability percentage? | 99.90% | Noted |
| 6.27 | What percentage availability has been achieved over the past 12 months? | 100% for 12 months to April 2021 | Noted |
| 6.28 | Is a service level agreement ("SLA") offered regarding:<br>- Service availability?<br>- Data recovery? | <br>Yes.  For complete details: https://www.certify.com/TermsConditions.asp x<br>Yes. | Noted |
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Ref	Requirement	Response	Reviewer Comments
6.	**SAAS/HOSTED OPERATION**		
6.29	Is the service available 24x7 or are there downtime periods for maintenance?	24/7. Disruptive maintenance may occur within our regularly scheduled maintenance window each week on Sunday, 2:00am – 4:00am ET.	Noted
6.30	Is the customer made aware of maintenance periods in advance?	Yes.	Noted. There are no periods of downtime for maintenance; servers are rotated behind the scenes.
6.31	Does the application software:- - Require any client software to be installed on the user's computer? - Work entirely within Internet Browser software on the user's computer?	 No. Yes.	Noted
6.32	Where the product/service relies upon downloading and running an executable program, has that program been secured with a digital certificate to verify the source and integrity of the program?	N/A.	-
Platform security			
6.33	What security steps are taken to prevent and detect intrusion attempts?	DMZ, IDS and endpoint protection are in place.	Noted
6.34	Is firewall hardware and software used to protect the live systems from unauthorised access?	Yes.	Noted
6.35	Which monitoring software is used to create alerts when intrusion attempts are suspected?	Threatstack.	Noted
6.36	Are designated staff responsible for receiving and urgently responding to these alerts?	Yes.	Noted
6.37	Have clear procedures been established for identifying and responding to security incidents?	Yes.	Noted
6.38	Is all security sensitive software, such as operating systems and databases, kept up to date with the latest software patches? Please indicate how regularly updates are applied.	Yes. Patches are obtained from vendor automatic subscription and email notification. All patches are reviewed and tested before being implemented in production environments. Timeframe to deploy security patches is determined based on severity of the vulnerability. Patches are typically deployed within one week of availability; critical zero-day patches maybe evaluated for implementation with reduced testing.	Noted
6.39	List the procedures and software tools in place to prevent or detect and eliminate interference from malicious code, such as viruses?	Certify maintains an anti-virus / malware policy and a process for emergency anti-virus signature updates. Workstation and servers scans are scheduled daily. Reviews are conducted at least monthly to detect unapproved files or unauthorized changes. End-point protection console logs are reviewed daily for compliance, signature update, and connectivity events. All security incidents are reviewed and appropriate follow up actions are taken to ensure that threats are eliminated and that security posture is maintained.	Noted
6.40	Is a system log maintained by the service provider that details - User access? - User activity? - Error messages? - Security violations?	 Yes. Yes. Yes. Yes.	Noted
6.41	Is this log available to the customer?	Yes.	Noted. This is not normally provided.
6.42	Have there been any successful unauthorised access attempts been made during the last year? If Yes:- - What was the effect on the business and users? - What steps are in place to prevent this happening again?	No.	Noted
6.43	Is penetration testing regularly carried out by (please indicate frequency of tests): - Staff specialising in this field? - External specialists?	 Yes. Yes.	Noted

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| Ref | Requirement | Response | Reviewer Comments |
|---|---|---|---|
| **6.** | **SAAS/HOSTED OPERATION** | | |
| 6.44 | If penetration testing by a specialist is not performed regularly, please indicate the main procedures in place to identify weaknesses? | N/A. | - |
| 6.45 | Are security procedures regularly reviewed? Please indicate frequency of reviews. | Yes. Annually at minimum. | Noted |
| 6.46 | What security reporting is provided demonstrating compliance against certification(s) and policy(ies)? | Certify conducts periodic risk assessments to identify cybersecurity threats, vulnerabilities and potential business consequences. Annually, we take inventory of physical devices and systems, including mobile and external devices. We have ways to track and deactivate mobile and/or external devices. Vulnerability scans - Monthly internal scans, Quarterly external scans. Pen Testing - conducted yearly at minimum. | Noted |
| 6.47 | Are any security breaches communicated to customers? | Yes. | Noted |
| **Backups by the service provider** | | | |
| 6.48 | In relation to backups undertaken by the system provider please explain:<br>- How is a customer's data backed up?<br>- How often is this undertaken?<br>- What is backed up?<br>- What's the media used?<br>- Where are backups stored?<br>- How many copies are there?<br>- How long are they retained for?<br>- Who has access to them?<br>- Is the data encrypted? | Backups are maintained at AWS - US. Certify implements a set of backup servers configured as secondaries. Backups are continuous. Backups are tested every quarter. Access based on Least privilege. Sensitive data is encrypted at the database column level (at rest) using AES-256 with salted-hash. Detailed information regarding security, certifications, procedures and documentation is available through an online portal with a mutual NDA. | Noted |
| 6.49 | How frequently is a test-restore of backups undertaken? | Annually at minimum. | Noted |
| 6.50 | Can the provider restore from a backups that it has taken at a customer request? | Yes. | Noted |
| 6.51 | Does a customer have the ability to undertake their own backups? | No. | Noted |
| 6.52 | If so, can a customer restore data a backup that they have taken? | N/A. | - |
| **Platform recovery** | | | |
| 6.53 | What contingency plans are in place to enable a quick recovery from:<br>- Database or application software corruption?<br>- Hardware failure or theft?<br>- Fire, flood and other disasters?<br>- Communication failures? | Certify has an ISO27001 approved, SOC 1 ,SOC 2 audited Disaster Recovery Program<br><br>Detailed information regarding security, certifications, procedures and documentation is available through an online portal with a mutual NDA. | Noted |
| 6.54 | How often are these plans tested? | Annually at minimum. | Noted |
| 6.55 | How often are these plans reviewed and updated? | Annually at minimum. | Noted |
| 6.56 | What are your:<br>- Recovery Point Object (RPO) standards?<br>- Recovery Time Objective (RTO) minimum standards? | RTO - 24 hours<br>RPO - 30 mins The Recovery Time Objective (RTO) is the duration of time and a service level within which a business process must be restored after a disaster in order to avoid unacceptable consequences associated with a break in continuity. Recovery point objective (RPO) is defined as the maximum amount of data – as measured by time – that can be lost after a recovery from a disaster, failure, or comparable event before data loss will exceed what is acceptable to an organization. | Noted |
| 6.57 | If transaction records are dated and time stamped are the times used local to the user or based on where the server is located? | GST. | Noted |
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| Ref | Requirement | Response | Reviewer Comments |
|---|---|---|---|
| 6. | SAAS/HOSTED OPERATION | | |
| 6.58 | What protection is in place to enable users to able to access their accounting and other data if the service provider should experience serious difficulties, cease trading or decide to stop providing the service? | Certify will retain data for a minimum of 7 years. Data will only be deleted upon formal request. A complete digital copy of all data associated with their account will be provided. Once client confirms all data is received, the data is purged from the solution. | Noted |
| 6.59 | If the system is hosted are there arrangements in place for this third party to continue providing a hosting service in the short term to allow time for customers to negotiate their own arrangements?<br>If so, how long does the arrangement allow? | The system is Software as a Service (SaaS) . | Noted |
| 6.60 | Are there any individual members of the vendor's staff whose leaving or illness would significantly reduce, or even stop, the service provider's ability to provide a full and reliable service to customers? | No. | Noted |
| **Platform change management** | | | |
| 6.61 | Describe your approach to upgrades including what option customers have not to take upgrades (if any)? | Add ons/Upgrades are optional. | Noted |
| 6.62 | Are users able to test the application before new versions go into live use? | N/A. Certify manages all updates and enhancements. Major enhancements are released quarterly, Minor updates are released monthly. All maintenance, upgrades and bug fixes are released into production without interruption to service. New features are included in your package and are released as 'Disabled' until you enable them. Your Customer Success Manager will work closely with you to notify you of new features. We also send out a monthly newsletter including this information. | Noted |
| 6.63 | Are users given notice before application changes are applied to the live system? | Yes. | Noted |
| 6.64 | Are changes delivered into the live environment "switched off" to enable users to test them before enabling them for their environment? | Yes. | Noted |
| 6.65 | Describe what testing and QA processes are undertaken before upgrades and other changes are made live/available to customers? | Certify has a formal operational change management and change control process. All application owners are notified of all operating system changes. The requestor of the change is separate from the approver as there are segregation of duties for approving a change and those implementing the change. | Noted |
| 6.66 | If a hosted system, explain the release management procedures in place and the associated segregation of duties ? | The system is Software as a Service (SaaS) . | - |
| 6.67 | Are users informed when they next login of the application changes that have gone into live use? | Yes.  What's new is available on home page. | Noted |
| 6.68 | Do customer staff have to take any action (e.g. regression testing) when new editions, patches or upgrades are released?<br>If so, please describe what they should ordinarily do. | No. | Noted |
| **Subscription options** | | | |
| 6.69 | What is the minimum level of commitment must the customer sign up to, e.g. 36 months? | N/A. | Noted. No minimum but a 90-day out clause.<br>There may be deals available for paying for a minimum period up-front. |
| 6.70 | Where online payment is used, what type of security is used to protect sensitive information? | Certify is a PCI DSS Level 1 service provider. | Noted |
| 6.71 | Where online subscription / payment is used, is an invoice provided to the customer and, if so, in what format? | Yes.  Invoice is provided by our billing team to the email address listed on the contract. This email can be changed per authorized user request. The contract will be sent out monthly/annually in .pdf format | Noted |
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Ref	Requirement	Response	Reviewer Comments
6.	**SAAS/HOSTED OPERATION**		
6.72	When subscriptions need to be renewed, what advance notice is provided and what is the time limit for renewal?	90 day out.	Noted
6.73	Is there a procedure for late renewal and is there a time limit after which subscriptions cannot be renewed?	Contracts will automatically renew if not given notice of changes or cancellation.	Noted
6.74	How soon after creating or renewing a subscription (if applicable) can the system / service be used?	As long billing is kept up to date, there will be no lapse in service once your account is active. If, there is an issue or discrepancy in billing, we will notify you before closing access to your account.	Noted
6.75	What notifications / confirmations are provided to the customer regarding subscriptions and payments?	Emails.	Noted
6.76	To what extent are users able to access their accounting and other data if: - They miss one or two payments? - They cease being customers?	Client will be informed if they area going to have access to account limited if they miss payments. Prior to several warnings, access to data will not be limited. If you are no longer a client, you pay a small re-activation fee to gain temporary access back to Certify and to re-run your data archive so you can access your data again.	Noted
6.77	At the end of the contract term, how long does a customer have to obtain a copy of their data from you?	A customer can access their data during their 90 day cancellation period, however, after that, they will need to pay for re-activation to access their data again.	Noted
6.78	At the end of the contract term, how is a customer's data destroyed (if appropriate) and will that destruction be certified?	Assets to be reused in Certify's production environment are wiped/sanitized using methods as described by NIST guidelines.	Noted
6.79	What is your processes regarding disposal of end-of-life and failed hardware devices that were used to operate your service?	NIST 800-88 Guidelines are followed for data wipes. Once the data is wiped from the database, it is removed from all spare servers and storage.	Noted
SaaS/Hosted Reporting			
6.80	Are reports produced from the same software as the financial applications or is separate reporting software used?	Reports are produced from within Certify.	Confirmed
6.81	Does any application software (i.e. other than a web browser or PDF reader) need to be installed on the user's computer in order to prepare or view the reports?	No.	Confirmed
6.82	What browser versions are support: - On desktop/laptop (PC, Mac, Linux)? - On Tablets? - On mobiles?	Minimum requirements are a modern browser HTML 4.0 or higher. Yes. Yes. Yes.	Noted.
6.83	Is access to the reporting facilities and data controlled by the same procedures as access to the main application?	Yes.	Confirmed
6.84	If it's different, explain the user access control facilities available to ensure information is only viewed by users with appropriate authority?	N/A.	-
6.85	In what electronic formats are reports produced:- - PDF? - XML? - MS Excel spreadsheet? - CSV file? - As html for viewing in a web browser? - Other, please specify?	 Yes. No. Yes. Yes. Yes.	Confirmed
6.86	Are report documents stored on the web server or on the user's computer? If stored on the web server, are they secure to ensure only users with appropriate authority can get access?	 Cloud. Yes.	Noted. Users can save output documents locally or in the cloud.

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| Ref | Requirement | Response | Reviewer Comments |
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| **6.** | **SAAS/HOSTED OPERATION** | | |
| 6.87 | For documents viewable in a browser is any data stored on the user's computer in a web browser cache or temporary file? If Yes:<br>- Is there any protection against other users viewing the report or data on which it is based?<br>- Is it clear on the reports when they were produced and the date of the data on which they are based, so the user can tell whether they are viewing out of date information? | Yes.<br>Yes. Login required.<br>Yes. | Noted |
| 6.88 | Are communications between the browser and the server encrypted for any report related communications? | Yes. | Confirmed |
| 6.89 | If reports are produced dynamically each time the user views them can historical reports be reproduced at any time? | Yes, however, dates need to be defined each time by the user. | Noted. Reports can be done between date ranges but always show the latest data. |
| 6.90 | Can reports viewable in a browser be navigated dynamically by users? For example:<br>- Enabling drill down to more detailed information?<br>- Altering which columns and rows of data are displayed.<br>- Choosing time periods?<br>- Specifying selection criteria? | Yes.<br>Yes.<br>Yes.<br>Yes. | Confirmed |
| 6.91 | Can report data be reliably copied and pasted direct from browser viewable reports to an MS Excel spreadsheet retaining any table layout? | Yes. | Confirmed |
| 6.92 | If reports are incomplete, for instance due to a poor Internet connection, is sufficient information provided to enable the user to notice that some of the report is missing? | Yes. | Noted |
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Ref	Requirement	Response	Reviewer Comments
7.	**EXPENSE/RECEIPT PROCESSING**		
Global setup			
7.01	Does the system allow for the setup of multiple expense policies?	Yes.	Confirmed
7.02	Can the system process expenses in multiple currencies? - If so, please state which.	Yes. Afghani, Albania Leke, Algeria Dinars, Angolan Kwanza, Argentina Pesos, Australia Dollars, Azerbaijani Manat, Bahamas Dollars, Bahrain Dinars, Bangladesh Taka, Barbados Dollars, Belarus Rubles, Belize Dollars, Bermuda Dollars, Bolivia Bolivianos, Bosnia-Herz. C Marka, Botswana Pulas, Brazil Real, Brunei Darussalam Dollar, Bulgaria Leva, Burundi Frances, C.F.A. BCEAO Francs, C.F.A. BEAC Francs, Cambodia Riels, Canadian Dollars, Cape Verde Escudos, Cayman Islands Dollar, Chile Pesos, China Yuan Renminbi, Colombia Pesos, Comp Fr du P Francs, Congolese Franc, Costa Rica Colones, Croatia Kuna, Cuba Pesos, Czech Republic Koruny, Denmark Kroner, Dijbouti Francs, Dominican Republic Pesos, East Caribbean Dollars, Egypt Pounds, El Salvador Colones, Eritrea Nakfa, Estonia Krooni, Ethiopia Birr, Euro, Fiji Dollars, Gambia Dalasi, Georgian Lari, Ghana Cedis, Guatemala Quetzales, Guinea Francs, Guyana Dollars, Haiti Gourdes, Honduras Lempiras, Hong Kong Dollar, Hungary Forint, Iceland Kronur, IMF Special Drawing Rights, India Rupees, Indonesia Rupiahs, Iran Rials, Iraq Dinars, Israel New Shekels, Jamaica Dollars, Japan Yen, Jordan Dinars, Kazakhstan	Noted
7.03	Does the system integrate to accounting/financial package? - If so, please list which ones are supported and explain the method of integration (e.g. dedicated connector, webservices, etc):	Yes. System integration can be accomplished using bi-directional SFTP file transmission, as well as interactive file upload/download over HTTPS/SSL. Files are retrieved by the Certify application from sftp.certify.com using SSH/SFTP protocol. The Certify API uses standard RESTful API calls via HTTP web requests with methods like GET, POST, and PUT. All calls must be made using HTTPS. The Certify API accepts requests and returns responses in either JSON or XML. CertifyAPI integration is initiated Client-Side: https://www.certify.com/APIDOC.aspx	Noted
7.04	Does the system provide functionality for global tax support? - If so, detail the types supported, e.g. UK VAT, GST, etc	Yes. The Certify System provides custom VAT or Multiple Tax Authorities to be created in order to identify and help assist in managing any applicable taxes such as VAT etc. Certify currently handles the following Canadian tax calculations: GST, HST, PST and QST. Additionally, we offer a Taxes Paid report in our suite of Certify Analytics to disseminate all tax authorities, categories, regions, etc. A tax field can be added to each expense category for the employee to enter. A default percentage can be set to capture state sales tax amounts. Alternatively, a custom tax table can be configured to automatically calculate taxes on an export file.	Noted

Ref	Requirement	Response	Reviewer Comments
7.	**EXPENSE/RECEIPT PROCESSING**		
7.05	Does the system accommodate different VAT rates (e.g. standard, reduced, zero-rated, exempt, etc)	Yes. The custom tax table will support this.	Confirmed. The custom tax table links category and location to a tax rate.
7.06	Can the system synchronise tax rates from an accounting/financial package?	This can be built into the custom tax table.	Noted
7.07	Does the system allow import or manual setup of custom tax names, rates, codes, and defaults for every expense policy?	Yes.	Confirmed
7.08	Does the system enable multiple codes, categories and/or cost centres to be setup that can be applied to expense transactions?	Yes.	Confirmed
7.09	Does the system allow for allocation of costs to projects?	Yes.	Confirmed. Codes can be specific to categories, and departments.
7.10	Can multi-level project codes also be used?	Yes.	Confirmed
7.11	Can these codes, categories, cost-centres and projects be updated from the accounting/financial software?	Yes.	Noted. Via flat file transfer or an API
7.12	Does the system support transaction compliance, providing the ability to define different types of expenses categories and appropriate/inappropriate transactions? e.g. transactions relating to gambling might not be accepted under the compliance policy. - If yes, please explain how this operates.	Yes. Standard policies can be configured at the expense level. InstantAudit will allow for OCR based triggers including MCC, Vendor, etc.	Confirmed. Policies and auditing rules can be applied.
7.13	Does the system provide inbuilt workflow functionality?	Yes.	Confirmed
7.14	Does the system allow a user to use multiple devices, e.g. a phone and a tablet?	Yes.	Confirmed
7.15	Can the system work in an "offline" mode, with transactions transferred to the server once connectivity is available and enabled?	Yes.	Noted. This works on the mobile App.
User setup			
7.16	Does the system provide a permissions matrix so that rights can be set at user and group level?	Users/ role assignments/ approval workflow are initially configured during implementation. Users can be created/disabled/updated from within the Certify System by an administrator, through an HRIS file transfer and/or API.	Confirmed. Also see 3.02
7.17	Does this apply to: - functionality? - workflow? - authorisations? - use of the central "back-office" application; residing on a server or in the cloud-service?	 Yes. Yes. Yes. Yes.	Confirmed
7.18	Is it possible to define delegated access?	Yes.	Confirmed
7.19	Can expense value-limits be set at user-level?	Auto-categorization can be determined by Vendor or MCC.	Confirmed
7.20	Can workflow authorisations be set to work at a user and/or group level?	Yes.	Confirmed
7.21	Can multi-level authorisations be set?	Yes.	Confirmed
7.22	Can approval value-limits be set for approvers?	Yes.	Confirmed
7.23	Can limits be set at user-level below which approval is not required?	Yes. Flexible approval routing will allow submission directly to Accountant. Locked approval workflows require approvers regardless of expense report total.	Confirmed
Mobile expense/receipt processing			
7.24	Does the system have a desktop client-application as well as a mobile app?	Yes.	Confirmed
7.25	Can files/attachments be uploaded and stored against any transaction?	Yes.	Confirmed
7.26	Can expenses/receipts processed via the app be: - Scanned? - Validated locally? - Stored locally? - Uploaded to a remote server / cloud-service?	The mobile app functions in offline mode. User can manually edit offline fields and save data locally. Once a network connection is established, they can sync images with saved data to Certify.	Confirmed. At receipt entry a user can can scan, email forward, take from the mobile app, upload, or use automatic receipt integration inc links to travel companies.

Ref	Requirement	Response	Reviewer Comments
7.	**EXPENSE/RECEIPT PROCESSING**		
7.27	Can expenses/receipts be extracted from an email rather than scanned?	Yes.	Confirmed
7.28	What expense/receipt details are captured? - Date? - Supplier? - Expense amount, currency, tax? - Other details, please specify?	 Yes. Yes. Yes. Expense types determine the field capture (check in/out, carrier, etc)	Confirmed. Location is also captured.
7.29	Are OCR errors highlighted? If Yes, are they:- - Rejected and reported on screen? - Rejected and logged for future analysis?	No.	Noted. If the OCR can't read the receipt it simply wont capture the image.
7.30	Explain how the expense is categorised and coded in line with the expense policy.	Auto-categorization can be determined by Vendor or MCC.	Noted
7.31	Can a transaction be split and allocated to a number of different categories/codes?	Yes.	Confirmed
7.32	Does the system provide functionality for multi-stage approval of expenses before they are submitted?	Yes.	Confirmed
7.33	Does the system provide validation of expenses/receipt details before they are submitted?	Yes.	Confirmed
7.34	Does the mobile app provide other functionality, such as: - Mileage tracking? - Realtime notifications? - Travel updates? - Other, please specify?	 Yes. No. No.	Noted. Milage can be tracked on the mobile App.
Validation and auditing			
7.35	Does the app undertake checks on the data that's been input / scanned, such as: - Completeness of required fields? - That data is of the expected type, e.g. numbers in an amount field? - A sense check on numeric values (upper and lower limits)? - A check on the tax amounts - That coding has been completed?	 Yes. Yes. Yes. Yes. Yes.	Noted
7.36	Does the system check for duplicate receipts?	Yes.	Confirmed
7.37	How is duplication of data prevented?	Certify System will flag any expenses with the same date and amount for further review. A link to the Expense Report where the potential duplicate line item exists is displayed.	Confirmed
7.38	What checks does the system undertake in relation to missing entries?	Required Fields must be captured before the data can be saved.	Confirmed
7.39	Does the system validate exchange rates? - If yes, are entries within a defined tolerance accepted?	Yes. Certify pulls its FOREX data for over 150 different currencies from SIX Financial, the Swiss operator of Europe's most important independent financial exchange. SIX compiles foreign exchange rates sourced from banks worldwide.	Noted
7.40	Does the system check the compliance of the transaction, e.g. rejecting (say) a gambling receipt?	Yes compliance can be check based on MCC or Vendor name using keywords configured into the InstantAudit feature.	Confirmed
7.41	Is there a check for unusual activity, e.g. multiple entries of the same type or of the same value?	Yes	Confirmed
7.42	Is there a check on the validity of any codes/categories applied to the transaction?	Yes based on data provided through integration.	Noted. Only valid codes can be selected from the drop-downs.
7.43	Explain what happens to any transaction which fails the validation process.	Required Fields must be captured before the data can be saved.	Confirmed
7.44	Is each transaction given a unique identifier? - If so, how does this fit into the audit trail sequence?	Yes.	Noted. The expense report has its own UID which can be tracked.
7.45	Does the system keep an audit trail of all transactions submitted, even those that fail validation? - If yes, can this trail be deleted by the user?	Yes, a complete audit trail exists on every Expense Report that clearly displays any action taken by an individual (employee, manager, accountant, auditer, etc.) This audit trail cannot be deleted by any end-user of the system.	Noted

Ref	Requirement	Response	Reviewer Comments
7.	EXPENSE/RECEIPT PROCESSING		
Transaction management			
7.46	Before being transmitted to the remote server or cloud service can transactions be: - Saved locally on the device? - Saved in a remote [cloud-based] in-box? - Forwarded to a specific email address? - Saved to a third-party cloud service, e.g. DropBox? - Exported as a CSV file or in Excel format?	Certify is a SaaS provider. All data is captured in the cloud or locally on Certify Mobile App. Integrations with external systems utilize SFTP interchange and/or CertifyAPI.	Noted
7.47	What security is provided over the connection from the local device to the remote server or cloud service?	Certify web application and Certify Mobile utilizes TLS 1.2 with 256-bit encryption for all transmissions. Data transfers performed from the Certify web and mobile application occur over HTTPS/TLS. PGP encryption is used by 3rd parties (clients, card brands, banks, etc.) to encrypt data files being transmitted to Certify.The Certify PGP key employs 2048-bit RSA key.	Noted
7.48	Can the system securely collect receipts/invoices from trusted on-line suppliers, e.g. eBay, PayPal, Amazon, utility/phone providers, travel companies?	Yes. There are certain vendors - TMCS, Uber, Lyft which automatically forward receipt images into Certify and eventually the user's Certify Wallet. This is facilitated via an email forward by the vendor. Certify does not access these third-party systems to collect the images.	Noted. There is no direct integration (apart from for from certain travel management companies).
7.49	Can the system securely collect invoices from cloud repositories, e.g. DropBox?	No. Certify offer multiple ways to capture receipts. The most popular method is Certify Mobile, compatible with iOS and Android. Faxes, faxes as PDFs, email, desktop scanner, text, browser and copy/paste are also available options.	Noted
7.50	How is the process to upload receipt/invoice data from users' devices/inboxes initiated: - Automatically sent by the app - Manually sent from the app, initiated by the user - Sent from the app, process initiated from the server / cloud-service - A number/mix of the above options, or in other ways; please specify.	 Yes. Yes. Yes. Certify offer multiple ways to capture receipts. The most popular method is Certify Mobile, compatible with iOS and Android. Faxes, faxes as PDFs, email, desktop scanner, text, browser and copy/paste are also available options.	Noted
7.51	Explain how the multi-currency processing and currency conversion procedures are handled within the system.	Foreign currency is designated based on receipt capture and Certify will automatically convert the currency into the employee's default reimbursable currency.	Noted
"Back-office" functions			
7.52	Does the system provide a series of standard back-office audit reports showing: - Transactions with approvals rejected? - Transactions failing compliance checks? - Any invalid or duplicate transactions? - Any/all changes made to the data uploaded?	 Yes. Yes. Yes. Yes.	Confirmed
7.53	Does the system provide analysis and reporting by a series of filters, e.g. date-range, user(s), approver(s), projects, codes, categories, cost centres, etc	Yes.	Confirmed
7.54	Detail the drill down/around functionality available within the software?	No. Drill down functions is available within Analytics.	Confirmed. Can create own dashboards. "Emburse analytics" is being made available across Emburse's product range.

Ref	Requirement	Response	Reviewer Comments	
7.	**EXPENSE/RECEIPT PROCESSING**			
7.55	Are there search capabilities in the system to enable specific expense/invoice transactions to be located?	No.	Confirmed. It is possible to search for specific invoices, but finding specific expenses is limited unless a report with filters is used.	
7.56	Can a back-office user make changes to transactions (subject to the permissions matrix)?	Yes.	Confirmed	
7.57	Can expense/invoice data be extracted from: - Bank statements? - Building society statements? - Credit card statements? Please specify all currently available.	 No No. No. OCR capture is based on Keywords.	Confirmed	
7.58	With regard to third-party statements, does the system have functionality to: - Upload a statement? - Extract expense data? - Auto-match transactions? - Identify/report exceptions?	 Yes. Yes. Yes. Yes.	Noted	N/A
7.59	Does the system provide a report showing the reimbursement required to users?	Yes.	Confirmed	
7.60	If so, does the system provide the ability to make a payment to a user: - Directly (subject to the permissions matrix) by integrating to a payment portal? - Via a feed to a accounting/financial package? - Other, please specify?	 Yes. Yes.	Noted. Western Union (globally), via the "Treasurer" role who sets reimbursement details. Reimbursement via PayrollExperts is also available in the US.	
7.61	Is a month end routine required to be undertaken in the software? If so, what does this cover?	Yes. Expense reports must be processed before in-system payments or financial system integrations can be completed.	Confirmed	
Integration				
7.62	Does the software directly integrate with on-line software/services? If yes, please list the packages/services in the categories below and explain the method of integration (e.g. dedicated connector, webservices, etc):	Yes. Certify AP can integrate punch out Vendors for business account catalog purchasing.	Noted. AP options and links to c.75 travel agencies.	
7.63	- Accounting software (e.g. Sage, QB, Xero)?	Yes.	Noted. Via FTP, flat file of API.	
7.64	- HR and/or Payroll software?	Yes.	Noted. Via FTP, flat file of API.	
7.65	- Practice management software?	No.	Noted	
7.66	- Third-party suppliers, e.g. Uber, Trainline?	Yes. There are certain vendors - TMCS, Uber, Lyft which automatically forward receipt images into Certify and eventually the user's Certify Wallet. This is facilitated via an email forward by the vendor. Certify does not access these third-party systems to collect the images.	Noted	
7.67	- Tax software?	CSV.	Noted	
7.68	- Travel systems?	Yes. There are certain vendors - TMCS, Uber, Lyft which automatically forward receipt images into Certify and eventually the user's Certify Wallet. This is facilitated via an email forward by the vendor. Certify does not access these third-party systems to collect the images.	Noted	
7.69	- Payment software?	Certify Payments or CSV.	Noted	
7.70	- Credit card providers? If so, please state which.	Yes. Certify works with all the major credit card companies to receive a nightly data import of expenses from Visa, MasterCard, AMEX and Diners Club. The nightly credit card data feed will be imported to Certify as expenses. The credit card expenses are routed to the individual's Certify Wallet.	Noted	

Ref	Requirement	Response	Reviewer Comments
7.	**<u>EXPENSE/RECEIPT PROCESSING</u>**		
7.71	Does the system have the ability to provide a filtered extract of transactions? If so, please list the formats supported, e.g. CSV, XML	Yes.	Confirmed. XLS or flat file, or API.