Ref	Requirement		
	HEADER		
	ICAEW Technical Accreditation Scheme **"Expense Processing" Software Evaluation**		
	Emburse		
	Chrome River		
	Date completed: May 2021		
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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 Chrome River, rated as a Leader in expense management and accounts payable automation by analyst firm IDC, provides innovative, user-friendly solutions for global enterprises.	

1.09	Supplier background:	Emburse Chrome River was founded in 2007 and provides modern spend management solutions designed to meet the needs of enterprises and companies with complex organisations. In 2014, Chrome River expanded its presence in Europe.	
		In 2020, six leading expense and AP automation companies – among them Chrome River - 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 Chrome River has an expansive partner network that allows customers to work with the suppliers they are most comfortable with. The company has a 98% annual customer retention rate. Emburse's system uptime is 99.96+% and the company's support team consistently scores a 97+% satisfaction rating.	
1.10	Product background and suitability for the user:	Emburse Chrome River is a Software as a Service solution designed to accommodate rapidly evolving enterprise workflows. Emburse Chrome River lets each user see only the functionality needed for his or her exact task, with dynamic fields built specifically for each department and role. There is no clutter on the screen, so the workflow is simple to follow and faster to execute. This means: · 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 Chrome River also provides an ever expanding range of solutions for Travel, Cards, AP, Invoices, Payments / Reimbursements and Analytics. Please see www.chromeriver.com/uk for a complete overview	
1.12	Typical implementation [size]:	Emburse Chrome River offers enterprise-level solutions for businesses with large or complex organisations	
1.13	Vertical applications:	Emburse Chrome River delivers future-ready technology to organisations across all industries. It offers tailored solutions to address individual challenges.	
1.14	Server flatform and database:	Emburse Chrome River 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 Chrome River is responsible for maintaining the system; there is no application or database administration required by the customer.	

1.15	Client specification required:	Emburse Chrome River 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 Chrome River 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:			
*	There is no native integration with Microsoft's AD; SSO via SAML is supported as standard. However, integration with AD this can be undertaken by Emburse as part of the implementation.			3.08
*	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. However, they can be added to the user's home page.			4.37
*	No "universal search" or ability to store menu option favourires on a per-user basis.			5.15 5.16
*	Advanced does not offer ESCROW for the software, but this is not unusual for a SaaS service.			5.23
*	Context-sensitive help is not provided.			5.26
*	No links to other packages such as spreadsheets			5.41
*	No inbuilt functionality to create definable links to spreadsheets.			5.42
*	The system cannot synchronise tax rates from an accounting/financial package.			7.06
*	It is posisble 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. Members should be aware of the limitation of the solution as above, and fully understand the role that it can play in an engagement.			
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?	Chrome River's access control policies are based on the principles of "least privilege" and "segregation of duties." Segregation is enforced through role-based access control policies and technical controls. All data is encrypted to the AES-256 standard and remains encrypted both in transit and at rest.	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 system by an administrator, through an HRIS file transfer and/or API.	Confirmed. Role and profile based (e.g. CFO, Exec, auditor) assigned to each user.
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.	Confirmed. Person/entity report.
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.	Confirmed
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?	We employ the following security procedures to prevent unauthorized access or data fraud and to maintain data integrity and quality. UNAUTHORIZED ACCESS AND DATA FRAUD Chrome River has an ISO 27001-certified, SOC 2-audited Information Security Management System, which encompasses: • Risk management • Change control • Employee background checks • Role-based access • Monthly access reviews • Multi-tier architecture • Intrusion detection and logging DATA INTEGRITY AND QUALITY Data integrity and quality is maintained through input validation, master/slave database replication, daily integrity checks and annual disaster recovery testing.	Noted
3.08	Does the system security integrate with Microsoft's Active Directory or other tools that provide a single sign-on?	Yes Chrome River Expense fully supports SSO capabilities including a proprietary SSO methodology that allows for a quick and easy implementation as well as the ability to utilize third party SSO methodologies if required.	Noted. SSO via SAML is supported as standard. Integration with AD can be configured for a customer by Emburse.
3.09	Does the system provide 2-factor authentication (2FA)?	Chrome River supports multi-factor authentication (MFA). Generally speaking, customers wishing to employ MFA will use it as part of an integrated SSO approach. While Chrome River does not have a native MFA solution in place, customers wishing to use MFA without implementing SSO could employ a product like Duo Security.	Noted
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.	Via SSO
3.15	Are passwords encrypted?	Yes.	Noted
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. Usually done via SSO login.
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 exported to the ERP. Submitted claims that have yet to be exported can be recalled for further editing if required. Noted: For corporate credit card transactions an administrator can reallocate a transaction between e-wallets.
3.18	If so, then how are deletions controlled by the system?	Administrators can delete failed travel transactions if needed.	Confirmed. As above. Travel administrator has full control to delete expense transactions if required.
3.19	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Yes.	Confirmed. "Expense transaction changes" report.
Audit trails			
3.20	Does the system have an audit trail (log) which records all changes to transactions in the system?	Yes.	As 3.19
3.21	Does this log also record any system error messages and/or any security violations?	Yes.	Noted. 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.	Noted. Each change has the associated expense report ID.
3.24	Are all master file changes recorded in the audit trail?	Yes.	Noted. This is captured as part of the underlying database's system log.
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. Chrome River is fully GDPR compliant and supports 'the right to be forgotten' where an individual may request for their personal data to be erased. In order to preserve database integrity, we do not remove records from the system, but rather remove references to the user's name. This process is called 'anonymization'. Chrome River has built special functionality to support anonymizing key fields of a user's profile and deleting other aspects of the person's profile. This process is triggered when Chrome River receives an API request to deactivate a user (set the user Inactive / Deleted). If the customer would like to delay the processing, we can configure this to allow for processing of expense reports after an employee exits the company. Please see our GDPR policy at www.chromeriver.com/privacy_policy/GDPR	Noted
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
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 but the backups undertaken by Emburse could be restored on user-request. This is for Disaster Recovery purposes.
3.29	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	We have a comprehensive Disaster Recovery Guide and Business Continuity Plan. Disaster recovery procedures are fully exercised annually. As part of our ISO 27001 Information Security Management Plan, all policies and procedures are reviewed annually and certified via annual SOC 1 and SOC 2 audits.	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 notifications are 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?	Chrome River provides both data input validation and error messages.	Confirmed
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. A live expenses policy check is undertaken prior to submission, and additional checks during submission (e.g. expense total value). Entry fields can be made mandatory on a per-customer basis if required.
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	Yes. EXPENSE automatically checks each line item to see if it is a duplicate of any earlier line item. Chrome River conducts a six-way check to determine if the end user is resubmitting an earlier item that may have been already approved and reimbursed. Because Chrome River employs a highly configurable business rules engine and makes use of conditional logic, a user is able to check for duplicates across any number of fields—date, amount, currency, converted amount, merchant, expense type and more—in real time at the user level (at the moment the line item is saved to the expense report). Users can enter a reason as to why they are submitting a duplicate or be alerted that they cannot submit the transaction. In addition, Chrome River can look across an entire population of users as part of the ANALYTICS module's Duplicate Expenses standard report so the user can identify much harder to find duplicates, such as shared receipts from users in different locations or departments at a company-wide function.	Noted. There is also an additional (chargeable) "Audit" managed service available if required that can undertake extra fraud checks.
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	User can review policy checks or error messages prior to saving the data.	Confirmed. All checking is undertaken within the cloud service rather than the browser.
4.08	Is data input by users validated by routines running on the server before data files are updated?	Yes.	Confirmed
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.	Noted. Configurable by the customer.
4.10	Are responses to erroneous data input clear so that they do not lead to inappropriate actions?	Yes.	Noted
4.11	Does the software have an automatic facility to correct/reverse/delete transactions?	Yes.	Confirmed
4.12	If yes, are these logged in the audit trail?	Yes.	Confirmed

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. There is a role that can be setup to receive a message showing the status of batch updates with full details of any failures.
4.14	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Yes.	Noted, see 4.13

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. Defined import formats provided in the "Implementation toolkit".
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.	Confirmed
4.19	Are imported /interfaced transactions detailed in the audit trail? *[See also 3.27]*	Yes.	As per 4.18. Also in the master audit log.
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.	Noted. Expensify have a dedicated team to assist in creating the necessary exports for a customer's ERP system.

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. Processing runs can be scheduled.	Confirmed. A workflow is followed within the system. The frequency of processing runs (weekly, monthly, etc) can be setup by the customer.
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.	Noted
4.23	Is a month/period-end routine required to be undertaken?	Accountants must process data in order to be synced.	Confirmed, see 4.21
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 modifications.	Confirmed
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 you system requirements.	Noted
4.26	How does the software guard against/warn about duplicate account numbers on set up?	Chrome River allows for duplicate account numbers for multiple policies based on department. This will be managed during implementation and integrations.	Noted. This would be picked up during the integration with the ERP system and the testing of this.
4.27	How does the software enable the traceability [from, to and through the accounting records] of any source document or interfaced transaction?	Unique IDs are used.	Confirmed. See also 3.23

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. Can drill down to an expense line item. From reporting can drill through to the low-level claim/receipt info, including line item notes from approvers.
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.	Confirmed
Report writer			
4.30	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	Every Chrome River deployment includes unlimited user licenses for our ANALYTICS business intelligence and management reporting suite—at no additional cost. ANALYTICS includes a KPI dashboard layer, a suite of highly configurable standard reporting objects (from which hundreds of standard reports can be run) and an ad hoc report writer.	Confirmed. In the background Chrome River is moving from "InformationBuilder" to "Looker" for reporting and analytics.
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 as relates to financial transactions only.	Noted
4.33	Is a comprehensive data dictionary provided to aid field selection?	The inbuilt report writer allows for drag and drop of any field (shown as a categorised list) onto the reporting canvass or query pane to build reports.	Confirmed
4.34	Does the system provide a library of reports and templates which can be amended, saved and re-run?	Yes.	Confirmed
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
4.37	Can regular reports be added to user menus in the appropriate area of the system?	Yes. These can be added to a user's home page.	Confirmed. Cannot add to menus but can add to the home page.
4.38	Does the system support the production of on demand (interactive) and scheduled batch reports?	Yes. Chrome River's licensing model allows for any number of a customer's users to receive a report on schedule using report bursting. These can be emailed directly or run on demand.	Confirmed

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5.	**<u>USABILITY</u>**		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	Yes.	Confirmed. By default have native language based on tax area, but a user can change this.
5.02	Does the system allow for customizable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	Yes.	Confirmed
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. Prefills some fields based on previous entry. Can "memorize" an expense for re-use.
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. If two approvers try to access the same record a "rewiewing" warning is displayed.
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
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	Yes.	Confirmed
5.11	Can the system provide user with reminders and notifications e.g. workflows?	Yes.	Confirmed. Managers get emails re claims awaiting approval.
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Yes.	Confirmed. Approval delegtes easily managed by an employee in their profile.
5.13	Is there the ability for users to define and configure layouts of letters and forms?	Yes. Default expense fields names are hard-coded, Custom Fields allows users to define field names.	Confirmed. Layout fixed but terminlogy and drop-down lists etc can be changed for a customer.
5.14	Can users save the parameters of searches?	Custom reporting is available.	Confirmed
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 subject to SSO restrictions.
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.	Confirmed. Initial "Launch walkthrough" for the first-time user. Detailed help search. Also access to "Training Camp", which is downloadable in full.

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.	Confirmed, as per 5.19
5.21	Is context-sensitive help available within the system?	No.	Confirmed
5.22	Is the manual and/or help editable by the user (subject to the permissions matrix)?	No.	Confirmed. Downloadable manual is in Word format so that customers can amend it. Can also add links to a user's home page.
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
5.24	Please detail the training options available?	Built into Chrome River is "Launch Walkthrough" - an intuitive online guidance. This functionality can be turned on for all end users, and will run the first time they log in. End users will experience a step-by-step process flow on how to create an expense report and how to upload receipts. There is also an extensive help menu which allows Administrators to download the help docuenmtation in a Wod Document format. We adopt a Train-The-Trainer approach at Chrome River. This is supported through our Chrome River Training Camp which offers free, unlimited training for all users. To make this as flexible as possible for users, we're delivering training through live webinars and prerecorded tutorials. Each of these sessions is tailored for expense submitters, approvers or administrators. There is no additional cost for our standard training mentioned above—it's all covered by the one-time setup fee.	Noted
5.25	Who provides training: - Software House? - VAR?	Chrome River	Confirmed: Training materials are provided to the customer so that they can undertake train the trainier.
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
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?	Yes. The Emburse Partnership Team mange this.	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.	Confirmed. Two models: Transactional or submitters.

5.30	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	Chrome River provide customer service and support, starting with the first day of implementation and lasting throughout our entire relationship. All support personnel are in-house Chrome River employees, providing customers with top-tier knowledge for any issue. For application and configuration issues, requests come directly to our support personnel, via email or by logging into the Chrome River Help Desk.Our Help Desk is available 24/7 for support ticketing, tracking and collaboration. The support center is staffed by employees in the US, the UK, Germany and Australia, who take live phone calls from the hours of of 22:00 Sunday through 04:00 Saturday Greenwich Mean Time (GMT). Ticket priority can be set by the customer. Email is a widely used method for support communication as each email is automatically associated with a Help Desk ticket and logged accordingly.	Noted
5.31	Detail the process by which customers raise support requests and how these can be viewed/managed?	For application and configuration issues, requests come directly to our support personnel via email or by logging into the Chrome River Help Desk. The online Help Desk is available 24/7 for support ticketing, tracking and collaboration.	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 & Help Desk	Noted
5.33	Do you offer service credits for failure to meet performance around SLA and uptime (if applicable)	Yes. If Chrome River fails to meet its service level obligation, the customer would notify Chrome River of such failure within 30 days after its occurrence. If and when Chrome River confirms such failure, Chrome River will issue a credit against future fees (if any). Such service level credits will be the customer's sole and exclusive remedy for any failure to meet Chrome River's service level obligation. The service level credit shall equal the product of a) the percentage of time not available during the applicable month up to a maximum of 25% and b) the monthly subscription fee.	Noted
5.34	What is your escalation path for tickets which have not been resolved within a reasonable time?	If a problem is urgent, customer administrators may call the Chrome River support telephone line directly to immediately speak with a support agent. The support agent is responsible for escalating the call to the development/system administration team if necessary. If there is any reason to escalate a call outside of the normal procedures, the senior management team may be made accessible on their mobile numbers to a designated person in the customer's organization.	Noted

5.35	How often are general software enhancements provided?	Chrome River updates the system every two weeks as part of our routine build/release cycle. There is no cost for these updates—they are included in the subscription fee. All updates and upgrades are announced in advance through regular release notes sent to customers's program administrators. They are also tested exhaustively for system reliability prior to release. Updates have virtually no impact on users, as releases can occur during live operation without interruption. Major upgrades to the system are performed no more frequently than once per month, scheduled on Saturdays and may or may not require brief system downtime. Upgrades accommodate specific customer enhancements, bug fixes, important product enhancements and security/administration updates. New product functionality is introduced in a way that allows the customer to turn on the new features immediately or at a later, more convenient time. Chrome River also provides every customer with a full-time QA environment to test any new product enhancements prior to promoting them to production.	Noted
5.36	Will they be given free of charge?	Yes.	Noted
5.37	How are enhancements and bug fixes provided to customers?	Chrome River follow an agile development model with system updates deployed every two weeks. These biweekly updates install without downtime and with minimal impact to end users. These updates include patches and bug fixes, as well as new product functionality and system performance tuning. Updates are automatically installed upon next use of the software. New product functionality is introduced in a way that allows the customer the opportunity to turn on the new features immediately or at a later, more convenient time. Because Chrome River provide each client with a full-time QA environment, clients can choose to enable new features in the QA environment to evaluate their potential effect on the user community. When ready, the client can request the functionality be promoted to the production environment. This is all handled through Chrome River's standard support communication.	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?	24/7	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
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.	Noted
5.44	Can documents be scanned into a secure repository?	Yes, scan and upload through UI/browser.	Confirmed
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?	Once the initial configuration has been deployed, customers have a great deal of flexibility in maintaining the codes and values that the rules reference. As rules evolve, customers's personnel can easily update them using Chrome River's interface, or the support team can do it for a customer at no extra cost.	Noted
5.47	Does the system support mobile working?	Yes. Chrome River offers a unique solution—a hybrid mobile app. This combines all of the functionality and usability of a full web-based app, but combines it with the ease of use of a native app. It can be downloaded from the Apple and Android app stores, and allows either biometric authentication or single sign-on. However, unlike native apps, it doesn't restrict users with a stripped-down version, which forces them to use a laptop to complete many functions. By downloading Chrome River to their mobile devices, users can easily create, submit, and approve expense reports and invoices on-the-go, approve transactions, upload receipts and much more.	Noted

Ref	Requirement	Response	Reviewer Comments
6.	**SAAS/HOSTED OPERATION**		
	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: - If hosted -- where data centre controlled by a third-party? - If SaaS -- where the software vendor will be in control?	With Chrome River, customers will be supported by a reliable (99.96% average uptime) and scalable system. Amazon Web Services (AWS) is our data centre partner. AWS meets Chrome River's requirements for compliance with ISO 27001, PCI DSS and SOC 1, 2 and 3. Chrome River has a data centre located in Dublin, Ireland and all data will remain resident within that location. We have a separate disaster recovery data centre within Paris, France.	Noted
6.02	Does the customer get a choice of the jurisdiction in which their data resides?	No. European customers will be hosted by AWS in Dublin, Ireland. Chrome River is fully GDPR compliant. See points 3.25 & 3.26 for further information.	Noted
6.03	What certification(s) do you or your platform operators hold relating to your data centres and your business operations?	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:- - Premises? - Fileservers? - Communications equipment?	Chrome River employs physical, technical, and administrative controls to protect customer data. Physically, the data is secured at AWS. The physical security controls are top tier and reviewed by Emburse security at least annually. Technical controls include encryption at rest (AES 256) and encryption in motion (TLS 1.2 or stronger). Other technical controls include role based access control, network segmentation, anti virus/anti malware, SDLC, firewalls, IDS, vulnerability management, secure backups, BCP, and DR. Administrative controls include these information security policies: • 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	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:- - On separate servers? - In different databases? - In separate database tables? - In a database with data for other customers and companies using logical security to partition customers' data?	Chrome River utilizes the multi-tenant model. Our multi-tenant database architecture is the optimal design for SaaS applications; it provides speed, security and maintainability. With Chrome River, each tenant is identified by a unique customer identifier within all systems. Each customer is given the same application code but with customer-specific configuration options that adapts the application to their own needs.	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?	Each tenant is served using a single common instance, with configurable metadata specific to them, that is applied at run time to give each customer a unique user experience. Customers access a load-balanced farm of multiple instances with configurable metadata and data isolation where the data of each customer is kept completely separate from all other customers.	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?	Chrome River employs the Shared Database Separate Schema methodology (i.e., all customer data is stored in a shared database and schema and data are separated by SQL query filters). The configurability of Chrome River provides each customer with unique deployment and configuration options. Each customer implementation is controlled with a CompanyID that determines which data is presented to the user, once login credentials have been authorised.	Noted
6.10	How is [Internet] communication traffic monitored to identify potential problems before they happen: - From a performance perspective? - From a security standpoint?	Chrome River has implemented Intrusion Detection Sensor (IDS)/Intrusion Prevention Sensor (IPS) and file integrity monitoring systems in our data centers. In addition, Chrome River monitors email traffic for inappropriate file transfers. 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
6.12	Are communications between the user's computer and the software service encrypted: - User log in data only? - All data exchanged between user client and software service?	 Yes. 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? If so, is there an additional charge for this?	Yes. No, there is no additional cost for the test environment —it's all covered by the one-time setup fee.	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?	Chrome River are committed to protecting our own critical information assets and the critical information assets of our customers, employees, trading partners and others. Chrome River is ISO 27001 certified, PCI DSS compliant and audited for SOC 1 and SOC 2 compliance. Chrome River also complies with the European Union's General Data Protection Regulation (GDPR). Chrome River has put processes in place to ensure GDPR compliance and to meet our obligations to our customers and employees. Chrome River have appointed a Data Protection Officer to oversee compliance, conducted a full Data Protection Impact Assessment (DPIA), and tuned its current incident response and breach notification policy and process to align with the requirements of the GDPR. Chrome River have also implemented business processes to deal with privacy-related requests outside the Chrome River platform and to ensure any requests from a user's employees directed to Chrome River, are made known to the customer in a timely manner, if applicable.	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?	Chrome River enforces strict segregation of duties. A limited number of personnel have access to data in order to perform customer support duties. A different set of employees have infrastructure access. All access is controlled by LDAP group, requires multi-factor authentication through a bastion host and is logged.	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.	Chrome River's access control policies are based on the principles of "least privilege" and "segregation of duties." Segregation is enforced through role-based access control policies and technical controls.	Noted
6.19	Explain the release management procedures in place and the associated segregation of duties ?	See previous answer.	Noted
6.20	Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files?	Yes. See answer 6.17.	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 Chrome River Help Desk.Our Help Desk is available 24/7 for support ticketing, tracking and collaboration. Ticket priority can be set by the customer.	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?	Chrome River has SOC-audited processes in place for the removal/adjustment of access rights during employees' termination or role change.	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?	Our SLA guarantees 98% availability; our actual uptime for the past 12+ months has been 99.96%.	Noted
6.27	What percentage availability has been achieved over the past 12 months?	100% over 12 months to April 2021.	Noted
6.28	Is a service level agreement ("SLA") offered regarding: - Service availability? - Data recovery?	 Yes. Yes.	Noted

6.29	Is the service available 24x7 or are there downtime periods for maintenance?	Yes, 24/7. Scheduled maintenance downtime updates occur once per month, and are announced to all customers in advance.	Noted
6.30	Is the customer made aware of maintenance periods in advance?	Yes.	Noted
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?	Chrome River uses endpoint threat detection and response monitoring, in conjunction with a host-based intrusion detection system (Threat Stack), to flag possible intrusion or compromise. We also employ continuous security monitoring and audit history logging. Chrome River is ISO 27001 certified, PCI DSS compliantand audited for SOC 1 and SOC 2 compliance.	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?	See answer 6.33.	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?	Firewalls are in place. Networks and emails are monitored for illicit file movement and movement of confidential data. Anti-virus and anti-malware are installed on all workstations and FTP servers.	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. A customer would have this for their environment only.
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
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)?	Chrome River has implemented Contrast Security to monitor all code for OWASP vulnerabilities before it is deployed. We conduct monthly internal scans using Tenable Nessus and Sikich conducts monthly external vulnerability scans. We also use Threat Stack. In addition, Grafana, Sensu, New Relicand ELK are independent tools used to monitor the information systems. These procedures are conducted in accordance with established SOC 1, SOC 2 and PCI DSS compliance standards.	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: - How is a customer's data backed up? - How often is this undertaken? - What is backed up? - What's the media used? - Where are backups stored? - How many copies are there? - How long are they retained for? - Who has access to them? - Is the data encrypted?	For backup and disaster recovery, Chrome River maintains data centers in Dublin, Ireland (primary) and a separate disaster recovery location in Paris, France (secondary) for our European Customers. Data from primary to secondary databases are replicated in near-real time for high availability and resilience. All backups are preserved as disk images (at the AWS secondary site); disks are destroyed at end of life according to DoD standards. Disaster recovery is tested annually according to our disaster recovery policies.	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. This may require scoping and could incur an additional charge.	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: - Database or application software corruption? - Hardware failure or theft? - Fire, flood and other disasters? - Communication failures?	Chrome River has an ISO27001 approved, SOC 1 ,SOC 2 audited Disaster Recovery Program 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: - Recovery Point Object (RPO) standards? - Recovery Time Objective (RTO) minimum standards?	Chrome River's Recovery Point Objective (RPO) is 15 minutes. Chrome River's Recovery Time Objective (RTO) is 10 hours.	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

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?	From a data availability perspective, Chrome River's customers export all their "approved" expense data on a daily basis, sending that to their financial system. This covers the majority of all of data backup concerns. Further, Chrome River also standardly offers an Image API that allows customers to export all image receipts associated with these expenses on the same basis. The only thing a customer is missing are those expenses currently 'in process'. For that, Chrome River offers some basic ANALYTICS reports that customers could run at any frequency they like to export additional data.

With a 98% retention rate and a significant customer base (95% of the AmLaw 100, 90% of the AmLaw 200, dozens of Fortune 100/500 customers), Chrome River hope's that with this information the customers feel the risk is minimal for the shutdown of the service without any adequate access to their data and the ability to migrate with data and a customer's business rules (saved to a project plan) to an alternative resource. | 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?
If so, how long does the arrangement allow? | As a single-SaaS, multi-tenant solution, providing access to the core service would create security risks for our other customers. Further, there is no basis where any customer could independently manage the service and as such, Chrome River cannot extend that right. | 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. See answer 5.35	Noted
6.62	Are users able to test the application before new versions go into live use?	Yes.	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?	Chrome River provides each customer with a fully functional QA system. Through the QA system, customers can 1) test new business rules and configuration changes and 2) provide a training area for their users. Before new features are released, customers can determine if and how they wish to use the new functionality. Once rule or configuration changes have been validated by the customer, these changes can then be promulgated to the production environment. In this way, Chrome River provides customers with the same change control procedures and processes they are accustomed to with internal systems.	Noted
6.66	If a hosted system, explain the release management procedures in place and the associated segregation of duties ?	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?
If so, please describe what they should ordinarily do.	No. All such updates have been fully tested by Chrome River staff before release. Release notes are posted to customers to notify them of major updates at least two weeks in advance.	Noted
Subscription options			

6.69	What is the minimum level of commitment must the customer sign up to, e.g. 36 months?	The initial contract term is one (1) year, which then converts to month-to-month with 90 days' termination notice.	Noted
6.70	Where online payment is used, what type of security is used to protect sensitive information?	Chrome River 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
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 an account is active. If there is an issue or discrepancy in billing, Chrome River will notify a customer before closing access to their 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 Chrome River 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?	Customer data is stored and retained in the system until or unless you instruct otherwise. Upon contract termination, Chrome River gives the customer the opportunity to download all data. Once we are notified that data has been downloaded, customer data will be removed from all Chrome River systems. Because databases are replicated frequently, customer data will disappear from all mirrored systems in short order. All backups (preserved as disk images) are destroyed according to DoD standards.	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 Chrome River	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?	Chrome River offers 100% browser-based SaaS solutions. No apps or local client installations are required, no additional software is required to run mobile functionality and no database administration is required by our customers. Our mobile platform uses a responsive web design approach leveraging HTML5. This allows the experience to be consistent across all mobile devices, regardless of the operating system. It also ensures that no data is stored on the device since everything is through the device browser.	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.	Noted
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. Report links can be shared with team members subject to permisisons. Once downloaded (XLS, CSV, etc) then subject to a customer's local access controls.
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: - Is there any protection against other users viewing the report or data on which it is based? - 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. Yes. Login required. Yes.	Noted
6.88	Are communications between the browser and the server encrypted for any report related communications?	Yes.	Noted
6.89	If reports are produced dynamically each time the user views them can historical reports be reproduced at any time?	Yes. Reports have filter capabilities that allows users to select the date range required.	Noted
6.90	Can reports viewable in a browser be navigated dynamically by users? For example: - Enabling drill down to more detailed information? - Altering which columns and rows of data are displayed. - Choosing time periods? - Specifying selection criteria?	Yes. Yes. Yes. 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. Direct export to Excel with layouts in place.
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. Will only complete a report when all the data has downloaded.

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. This is part of the business rules. A default set is provided which can then be amended by the customer's admin.
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. A key differentiator for Chrome River is our ability to seamlessly integrate expense data with our customers' systems of record (e.g., finance, HR, ERP, CRM systems) via SFTP, web services or dedicated connectors. As part of the implementation process, Chrome River's project team will conduct workshops to finalise any data format requirements. It is common for Chrome River to integrate with multiple customer systems and provide different file exports based on global requirements or the requirements of specific ERP instances.

Chrome River does not enforce any version limitations since we create the export files in whatever format customers' current system versions can accept; similarly, customers pass the import files to us from their system in the format we require.Chrome River has template baselines available for dozens of systems of record. Multiple export files can be integrated to support implementations with multiple ERP, HR and other third-party systems as needed. General ledger, accounts payableand payroll interfaces are all available and built to customer requirements. | 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. Global requirements and features were built into the Chrome River system from the outset. We serve end users in 115+ countries and handle 170+ currencies and 45+ different international tax jurisdiction requirements (and can manage any number of tax jurisdictions needed globally). A typical global customer of Chrome River will have operations in at least 20 countries, multiple general ledgers to allocate expense items to and multiple languages, as well as require strict compliance to its own interpretation of local regulations.	Noted
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. This is undertaken as part of the customer setup. A customer admin can amend this. Emburse can manage updates on a customer's behalf as an additional paid service.
7.06	Can the system synchronise tax rates from an accounting/financial package?	Yes. 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. Customer can setup "entities", one of which is set to projects. These can be fed from an external systeme (eg an ERP).
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.	Confirmed
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.	Confirmed
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 for receipt capturing only.	Confirmed
User setup			
7.16	Does the system provide a permissions matrix so that rights can be set at user and group level?	All access is role based and password/SSO protected. You can define multiple roles, such as different roles for different levels of administrators and users. Initial setup in the system is typically derived from data in your HR and financial systems and fed in automatically. Subsequently, you can continue with periodic automatic feeds that can add or remove persons and/or change roles and access levels. Users can also be added, deleted, or changed manually if preferred.	Confirmed

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?	Yes. Policies are category-based. Categories can be assigned by Employee.	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. This can be setup as part of the business rules.
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. Access is simply via a browser.
7.25	Can files/attachments be uploaded and stored against any transaction?	Yes.	Confirmed. Files can be dragged and dropped against any expense line.
7.26	Can expenses/receipts processed via the app be: - Scanned? - Validated locally? - Stored locally? - Uploaded to a remote server / cloud-service?	Yes.	Noted. Validation that the file can be read is done locally, but the actual policy logic is applied once uploaded.
7.27	Can expenses/receipts be extracted from an email rather than scanned?	Yes.	Confirmed. A receipt-ingestion email address is setup per user.
7.28	What expense/receipt details are captured? - Date? - Supplier? - Expense amount, currency, tax? - Other details, please specify?	We have the most advanced OCR capabilities in the industry for managing not only individual receipts, but even the dreaded bulk receipt attachments, such as multiple pages with multiple receipts taped to a page. A major differentiator of our approach is that Chrome River applies our advanced image processing of all receipts entered into the system, regardless of how they are submitted. Other vendors only apply OCR to those submitted through a specific app. Our data extraction includes five key elements: dollar amount, currency, date, merchant/vendor and expense type. Our advanced image processing includes cropping, rotation, image optimisation and the application of business rules.	Noted. The entire receipt is read to capture info such as time, narrative and the merchant. Handwriting is also checked to try and check any tip details. Google Vision is used.
7.29	Are OCR errors highlighted? If Yes, are they:- - Rejected and reported on screen? - Rejected and logged for future analysis?	Only when the system has been unable to map to the correct expense type.	Noted
7.30	Explain how the expense is categorised and coded in line with the expense policy.	As per answer 7.28, we use OCR to determine the expense category from the data read on the receipt. For credit card expenses Chrome River usually defaults the expense types of a card transaction based on criteria like MCC code or merchant name.	Noted
7.31	Can a transaction be split and allocated to a number of different categories/codes?	Yes.	Confirmed. Can be spilt by percentage or value.
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. This would be an extension of your selected OBT/TMC.	Confirmed. An additional service from TripLog provdes a partner app for GPS mileage tracking with a feed into Chrome River.
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. Checks for expense owner, date, amount, currency, expense type. A warning of the possible duplicate entry is shown for manual confirmation. The approver sees the warning too.
7.37	How is duplication of data prevented?	EXPENSE automatically checks each line item to see if it is a duplicate of any earlier line item. We conduct a six-way check to determine if the end user is resubmitting an earlier item that may have been already approved and reimbursed. Because Chrome River employs a highly configurable business rules engine and makes use of conditional logic, we are able to check for duplicates across any number of fields—date, amount, currency, converted amount, merchant, expense type and more—in real time at the user level (at the moment the line item is saved to the expense report). Users can enter a reason as to why they are submitting a duplicate or be alerted that they cannot submit the transaction. In addition, we can look across your entire population of users as part of our ANALYTICS module's Duplicate Expenses standard report so you can identify much harder to find duplicates, such as shared receipts from users in different locations or departments at a company-wide function.	Noted
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. Chrome River includes full support for multi-currency and automatically maintains daily exchange rates for all currencies around the globe. EXPENSE imports 170+ global currency exchange rates on a daily basis from XE.com. The fields in Chrome River are dynamic, so if a spend currency differs from the user's reimbursement currency, currency conversion fields appear, showing the rate for that day and the converted amount. All transactions are automatically translated into the user's currency upon entry based on the exchange rate on the transaction date. These are stored historically, enabling the user to look back on previous rates. These rates and expense amounts can be overridden under certain scenarios (e.g., the hard receipt converted amount may vary from the published rate)and tolerance limits (e.g., +/- 5%) can be applied if desired for automated rules compliance enforcement.	Confirmed. Pulls in from XE.com
7.40	Does the system check the compliance of the transaction, e.g. rejecting (say) a gambling receipt?	Not for gambling - this would be covered with our Managed Service Emburse Audit or with an add-on service with our partner AppZen. However, we can set specific compliance checks for a customer, e.g. validity of hotel additonal costs (e.g. Alcohol or Mini Bar) when using the FOLIO Hotel Receipt service.	Noted
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
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.	Confirmed
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.	Confirmed. Valiation is done before a transaction is submitted. A line can be deleted prior to submission.
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?	No. Chrome River is a SaaS provider. All data is captured in the cloud or locally on Mobile App. Users are able to save a PDF copy of their electronic report for email directly from the expense report. Users can choose to create a PDF of the Cover Page, Full Report, Full Report with Notes & Receipts, Full Report with Receipts, or View Receipts.	Noted. All of Chrome River's transactional data is held in the cloud. Photos or documents on a local device may be uploaded into Chrome River but there is no local mobile app in which data is stored.
7.47	What security is provided over the connection from the local device to the remote server or cloud service?	Chrome River web application and Mobile utilizes TLS 1.2 with 256-bit encryption for all transmissions. Chrome River does not use cleartext protocols. All client communications are via HTTPS/SSL using TLS 1.1 or 1.2.	Confirmed. An https:// connection is used.
7.48	Can the system securely collect receipts/invoices from trusted on-line suppliers, e.g. eBay, PayPal, Amazon, utility/phone providers, travel companies?	No.	Noted

7.49	Can the system securely collect invoices from cloud repositories, e.g. DropBox?	No. Chrome River offers multiple ways to capture receipts. The most popular method is Chrome River SNAP. It is a complementary native app (for iOS and Android) that offers a quick, convenient way to get your receipts into the EXPENSE receipt gallery. EXPENSE users simply open the app, take a photo of the receipt and it is automatically uploaded and saved to their receipt gallery. Chrome River's powerful OCR data extraction and intelligent rules-based assignment logic automatically create expense items from these images.	Noted. There is no direct secure connection.
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.	No Yes. Yes. Using Chrome River SNAP	
7.51	Explain how the multi-currency processing and currency conversion procedures are handled within the system.	The fields in Chrome River are dynamic, so if a spend currency differs from the user's reimbursement currency, currency conversion fields appear, showing the rate for that day and the converted amount. All transactions are automatically translated into the user's currency upon entry based on the exchange rate on the transaction date. Chrome River has a live connection with XE.com or customers can use their own exchange rates via our API.	Confirmed. Pulls in from XE.com
"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. There is a suite of compliance audit reports.
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?	Yes. Drill down functions are available within Analytics.	Confirmed
7.55	Are there search capabilities in the system to enable specific expense/invoice transactions to be located?	Yes. Via our Inquiry module.	Noted. A user can search by date range and sort by expense type. This could be done in detail as a filter in reporting.
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?	N/A see 7.57	-

7.59	Does the system provide a report showing the reimbursement required to users?	Yes.	Confirmed. A financial summary is provided on-screen to the user before submisison. This can be saved as a PDF with or without all the scanned receipts. Any violations are shown on the report.
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. Emburse Pay with our partner "Wise" is used. Yes. We can also produce export files in BACS format to send direcrtly to your bank.	Noted. Can put a business rule in place to inform users when a payment run will take place.
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.	Noted
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. See answer 7.03	Noted
7.63	- Accounting software (e.g. Sage, QB, Xero)?	Yes.	Noted
7.64	- HR and/or Payroll software?	Yes.	Noted
7.65	- Practice management software?	Yes.	Noted
7.66	- Third-party suppliers, e.g. Uber, Trainline?	Yes.	Noted
7.67	- Tax software?	CSV.	Noted
7.68	- Travel systems?	Yes.	Noted
7.69	- Payment software?	Chrome River PAYMENTS service or CSV.	Noted
7.70	- Credit card providers? If so, please state which.	Yes. Chrome River is PCI DSS compliant and supports incoming feeds from all major corporate card platforms and individual bank card formats where available (e.g. VISA, Mastercard, AMEX & more). Our corporate card integration supports multiple geographies, liability types and business purposes (e.g., P-Card, T&E, Meeting, Ghost).	Noted
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. Any of the reports can be sent direct to Excel.