



## Emburse Sub-processor Letter Q3 2025

Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Certify AP	Amazon Web Services (AWS)	Cloud Hosting Provider	USA
Certify AP	BillingPlatform.com	Accounts Receivable	USA
Certify AP	Files.com	FTP services	USA
Certify AP	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
Certify AP	OpenAI	OCR, Transcription *Open AI will have Zero Data Retention (ZDR) and no identifiable customer data will be used to train the OpenAI model.	USA, EU, Canada
Certify AP	RecordsForce	OCR Invoice - Manual Data entry	USA
Certify AP	Snowflake	Data Warehouse	USA, EU, Canada
Emburse Book	Amadeus IT Group SA	Travel reservation services on behalf of the corporation and their agency	Spain, Germany
Emburse Book	Amazon Web Services (AWS)	Cloud Hosting Provider	USA
Emburse Book	BillingPlatform.com	Accounts Receivable	USA
Emburse Book	Conferma	Travel reservation services on behalf of the corporation and their agency	United Kingdom
Emburse Book	Coralogix	Monitoring and analytics, log management	USA, EU
Emburse Book	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA
Emburse Book	ManticPoint	Supply travelers with a mobile companion that receives push notifications, itinerary information, and alerts	United Kingdom
Emburse Book	Park n Fly	Travel reservation services on behalf of the corporation and their agency	USA
Emburse Book	Sabre	Travel reservation services on behalf of the corporation and their agency	USA
Emburse Book	SilverRail Technologies UK Limited	Travel reservation services on behalf of the corporation and their agency	United Kingdom
Emburse Book	Southwest	Travel reservation services on behalf of the corporation and their agency	USA
Emburse Book	SureWare	Travel reservation services on behalf of the corporation and their agency	USA
Emburse Book	Travelfusion	Travel reservation services on behalf of the corporation and their agency	United Kingdom
Emburse Book	Travelport	Travel Reservation services on behalf of the corporation and their agency	United Kingdom
Emburse Captio	BillingPlatform.com	Accounts Receivable	USA



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Emburse Captio	DataTech	Human-in-a-loop service, manual tickets validation. Expense Data Entry Consultants	India
Emburse Captio	GainSight	Customer surveys	USA
Emburse Captio	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
Emburse Captio	Hitech iSolutions	Human-in-a-loop service, manual tickets validation. Expense Data Entry Consultants.	India
Emburse Captio	Microsoft Azure	Cloud Hosting Provider	Ireland, Netherlands
Emburse Captio	OpenAI	OCR, Transcription *Open AI will have Zero Data Retention (ZDR) and no identifiable customer data will be used to train the OpenAI model.	USA
Emburse Captio	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA
Emburse Captio	Wootric	Customer surveys	USA
Emburse Captio	Zendesk	Customer Support Platform	USA
Emburse Cards	Amazon Web Services (AWS)	Cloud Hosting Provider	USA
Emburse Cards	BillingPlatform.com	Accounts Receivable	USA
Emburse Cards	Castle.io	Identity and fraud analytics and IP detection	USA
Emburse Cards	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA
Emburse Cards	Plaid	Risk monitoring	USA
Emburse Cards	Postmark	Transactional inbound and outbound email notifications	USA
Emburse Cards	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA
Emburse Enterprise	Amadeus	Travel reservation services on behalf of the corporation and their agency	Spain, Germany
Emburse Enterprise	Amazon Web Services (AWS)	Cloud Hosting Provider	USA, Canada, Ireland
Emburse Enterprise	AppZen, Inc.	AppZen audit service and hosting of audit data (US or EU as agreed with the customer during implementation)	USA
Emburse Enterprise	BillingPlatform.com	Accounts Receivable	USA



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Emburse Enterprise	CogniVision (was Image Scan, Inc)	OCR Invoice - Manual data entry	USA
Emburse Enterprise	Comm100	Messaging (phone and chat) services	Canada
Emburse Enterprise	Coralogix	Log management	USA, EU
Emburse Enterprise	FenixGlobal	Emburse auditor service provider	USA
Emburse Enterprise	Finicity	Payment processing	USA
Emburse Enterprise	GainSight	Customer surveys	USA
Emburse Enterprise	Google - Google Analytics	Website usage analytics/usage tracking	USA
Emburse Enterprise	Google Mapping & OCR	Map Services - Places, Dynamic Maps, Static Maps, Geocoding ; OCR	USA, EU, Canada
Emburse Enterprise	Infrd.ai	OCR Invoice	USA, Canada, Germany
Emburse Enterprise	Mailgun	Transactional inbound and outbound email notifications	USA
Emburse Enterprise	OpenAI	OCR, Transcription *Open AI will have Zero Data Retention (ZDR) and no identifiable customer data will be used to train the OpenAI model.	USA, EU
Emburse Enterprise	Pendo	Embedded Product Guides and Product Usage Analytics/usage tracking	USA
Emburse Enterprise	Snowflake	Data Warehouse	USA, EU, Canada
Emburse Enterprise	Traxo, Inc.	OCR - Hotel/Car Folios including Manual data entry Email parsing for bookings, folios/trips	USA, India, Germany
Emburse Enterprise	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA
Emburse Enterprise	Zendesk	Customer Support Platform	USA
Emburse Go/Premier	Microsoft Azure	Cloud Hosting Provider	Netherlands
Emburse Go/Premier	BillingPlatform.com	Accounts Receivable	USA
Emburse Go/Premier	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
Emburse Go/Premier	Mailgun	Transactional inbound and outbound email notifications	USA
Emburse Go/Premier	Traxo, Inc.	OCR - Hotel/Car Folios including Manual data entry Email parsing for bookings, folios/trips	USA
Emburse Professional	Amazon Web Services (AWS)	Cloud Hosting Provider	USA, Ireland



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Emburse Professional	BillingPlatform.com	Accounts Receivable	USA
Emburse Professional	FenixGlobal	Emburse auditor service provider	USA
Emburse Professional	Finicity	Payment processing	USA
Emburse Professional	Forte	ACH Processing	USA
Emburse Professional	FTP Today (ShareTru)	sFTP	USA
Emburse Professional	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
Emburse Professional	Microsoft Azure	Cloud Hosting Provider	USA, Netherlands
Emburse Professional	OpenAI	OCR, Transcription *Open AI will have Zero Data Retention (ZDR) and no identifiable customer data will be used to train the OpenAI model.	USA, EU
Emburse Professional	Snowflake	Data Warehouse	USA, EU, Canada
Emburse Professional	Zendesk	Customer Support Platform	USA
Emburse Spend	Auth0	Authentication	USA
Emburse Spend	BillingPlatform.com	Accounts Receivable	USA
Emburse Spend	Castle.io	Identity and fraud analytics and IP detection	USA
Emburse Spend	Coralogix	Log management	USA, EU
Emburse Spend	Finicity	Payment processing	USA
Emburse Spend	Forte	ACH Processing	USA
Emburse Spend	Google - Google Analytics	Website usage analytics/usage tracking	USA
Emburse Spend	Imgix	Image processing/resizing	USA
Emburse Spend	Mailgun	Transactional inbound and outbound email notifications	USA
Emburse Spend	OpenAI	OCR, Transcription *Open AI will have Zero Data Retention (ZDR) and no identifiable customer data will be used to train the OpenAI model.	USA, EU
Emburse Spend	Pendo	Embedded Product Guides and Product Usage Analytics/usage tracking.	USA
Emburse Spend	Traxo, Inc.	OCR - Hotel/Car Folios including Manual data entry Email parsing for bookings, folios/trips	USA, India, Germany
Emburse Spend	Zendesk	Customer Support Platform	USA



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Emburse Spend	Plaid	Financial data aggregation	USA
Emburse Spend	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
Emburse Spend	Snowflake	Data Warehouse	USA, EU, Canada
Emburse Reshop (TripBam)	Magnatech Travel Management Solutions Inc	Third party GDS solution used to re-shop and re-book and book on behalf of customers	Canada
Emburse Reshop (TripBam)	QIT Solutions	Cloud Service Provider for Microsoft Azure	USA
Nexonia	BillingPlatform.com	Accounts Receivable	USA
Nexonia	Infrird.ai	OCR Invoice	USA, Canada, Germany
Nexonia	Snowflake	Data Warehouse	USA, EU, Canada
Nexonia	Yodlee	Data aggregator for banking information	USA
SpringAhead	Amazon Web Services (AWS)	Cloud Hosting Provider	USA
SpringAhead	BillingPlatform.com	Accounts Receivable	USA
SpringAhead	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada
SpringAhead	Salesforce (Service Cloud)	Customer Support Platform	USA
SpringAhead	Zendesk	Customer Support Platform	USA
Tallie	Amazon Web Services (AWS)	Cloud Hosting Provider	USA
Tallie	BillingPlatform.com	Accounts Receivable	USA
Tallie	Files.com	FTP services	USA
Tallie	Google - GCP	Map Services - Places, Dynamic Maps, Static Maps, Geocoding OCR DOC AI - OCR, Transcription, ML Training Including Human In the Loop (HITL) Services	USA, EU, Canada



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Tallie	Mailgun	Transactional inbound and outbound email notifications	USA
Tallie	Okta	Authentication	USA
Tallie	Salesforce (Service Cloud)	Customer Support Platform	USA
Tallie	Snowflake	Data Warehouse	USA, EU, Canada
Tallie	Survey Monkey	Customer surveys	USA
Tallie	Zendesk	Customer Support Platform	USA

Proposed Sub-processors for Next Quarter			
Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country
Emburse Captio	Sovos	e-invoice and tax compliance reporting services	Netherlands
Emburse Enterprise	Sovos	e-invoice and tax compliance reporting services	Netherlands
Emburse Professional	Sovos	e-invoice and tax compliance reporting services	Netherlands
Emburse Spend	Sovos	e-invoice and tax compliance reporting services	Netherlands
Certify AP	Sovos	e-invoice and tax compliance reporting services	Netherlands
Nexonia	Sovos	e-invoice and tax compliance reporting services	Netherlands
Tallie	Sovos	e-invoice and tax compliance reporting services	Netherlands
Certify AP	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Emburse Book	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Emburse Captio	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Emburse Enterprise	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Emburse Professional	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Emburse Spend	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Nexonia	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA
Tallie	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA



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### Emburse Financial Partners

Emburse works directly with financial partners to perform reimbursements and KYC/KYB related to money movement. The partners can vary depending on the different Emburse product implementations, customizations, and product features used by our customers. These partners are not sub-processors of Emburse, customers are required to enter into Terms of Service with these partners independently. Emburse and these partners become co-processors for our shared customers.

Emburse Service	Partner Name	Partner Services Provided
Emburse Cards	Stripe	Card issuing platform - Customers initiate a transfer of funds (ACH, SEPA Bank Transfer, Faster Payment Systems) to fund their Emburse Cards (funds are held in a Stripe GL at many different FI), and then are able to issue cards and set limitations on spending.
Emburse Enterprise	Corpay	Payment services for ACH, reverse wire and check issuance for US and Canada customers
Emburse Enterprise	Wise	Wise directly debits our customers account and then pays out the reimbursement to the end user.
Emburse Enterprise	Convera	Payment services for ACH, wire, currency conversion payments and check issuance for domestic and most global region payments
Emburse Enterprise	Forte	ACH Payment processing. Forte directly debits our customers account and then pays out the reimbursement to the end user.
Emburse Professional	Convera	Payment services for ACH, wire, currency conversion payments and check issuance for domestic and most global region payments
Emburse Professional	Forte	ACH Payment processing. Forte directly debits our customers account and then pays out the reimbursement to the end user.
Emburse Spend	Forte	ACH Payment processing. Forte directly debits our customers account and then pays out the reimbursement to the end user.
Emburse Spend	Stripe	Card issuing platform - Customers initiate a transfer of funds (ACH, SEPA Bank Transfer, Faster Payment Systems) to fund their Emburse Cards (funds are held in a Stripe GL at many different FI), and then are able to issue cards and set limitations on spending. Performs accounts receivable functions.



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<b>Emburse – Affiliates</b>	
<b>Name</b>	<b>Place of Incorporation or Filing</b>
Certify (UK) Ltd.	United Kingdom
Captio Tech, SL	Spain
Captio Tech Italy S.R.L.	Italy
Nexonia Technologies, Inc.	Canada
Chrome River GmbH	Germany
Chrome River International LTD	United Kingdom
Chrome River PTY LTD	Australia
Roadmap Holding B.V.	Netherlands
Roadmap B.V.	Netherlands
Roadmap USA B.V.	Netherlands
TripBam LLC	USA