



Emburse Sub-processor Letter Q3 2026

Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country	Category
Certify AP	Airwallex	Global FX + payments platform with broad banking licenses. Unified ledger, treasury, issuing, and reconciliation services	USA	Optional Product Feature
Certify AP	Amazon Web Services (AWS)	Cloud hosting provider	USA	Infrastructure
Certify AP	BillingPlatform.com	Accounts receivable	USA	Business Operations
Certify AP	Files.com	FTP services	USA	Core Product Feature
Certify AP	Google - GCP	Map services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Certify AP	Microsoft Azure	Cloud hosting provider and AI processing	EU	Infrastructure
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	Core Product Feature
Certify AP	Repay	Supplier enablement and payment platform for US and Canada vendor payment services with multi-rail and virtual card payment rails and same day processing services	USA	Optional Product Feature
Certify AP	Snowflake	Data warehouse	USA, EU, Canada	Core Product Feature
Certify AP	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Certify AP	Stuut, Inc.	Billings and collections	USA	Business Operations
Certify AP	Sovos	E-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Certify AP	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Book	Amadeus IT Group SA	Travel reservation services on behalf of the corporation and their agency	Spain, Germany	Optional Product Feature
Emburse Book	Amazon Web Services (AWS)	Cloud hosting provider	USA	Infrastructure
Emburse Book	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Book	Conferma	Travel reservation services on behalf of the corporation and their agency	United Kingdom	Optional Product Feature
Emburse Book	Coralogix	Monitoring and analytics, log management	USA, EU	Infrastructure
Emburse Book	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA	Core Product Feature
Emburse Book	ManticPoint	Supply travelers with a mobile companion that receives push notifications, itinerary information, and alerts	United Kingdom	Optional Product Feature
Emburse Book	Sabre	Travel reservation services on behalf of the corporation and their agency	USA	Optional Product Feature
Emburse Book	SilverRail Technologies UK Limited	Travel reservation services on behalf of the corporation and their agency	United Kingdom	Optional Product Feature
Emburse Book	Southwest	Travel reservation services on behalf of the corporation and their agency	USA	Optional Product Feature
Emburse Book	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Book	SureWare	Travel reservation services on behalf of the corporation and their agency	USA	Optional Product Feature
Emburse Book	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Book	Travelfusion	Travel reservation services on behalf of the corporation and their agency	United Kingdom	Optional Product Feature



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Emburse Book	Travelport	Travel reservation services on behalf of the corporation and their agency	United Kingdom	Optional Product Feature
Emburse Book	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Emburse Captio	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Captio	DataTech	Human-in-a-loop service, manual tickets validation Expense Data Entry Consultants	India	Core Product Feature
Emburse Captio	GainSight	Customer surveys	USA	Business Operations
Emburse Captio	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Emburse Captio	Microsoft Azure	Cloud hosting provider and AI processing	Ireland, Netherlands	Infrastructure
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	Core Product Feature
Emburse Captio	Pendo	Embedded product guides and product usage analytics/usage tracking, NPS surveys	USA	Business Operations
Emburse Captio	Sovos	E-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Emburse Captio	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Captio	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA	Business Operations
Emburse Captio	Wootric	Customer surveys	USA	Business Operations
Emburse Captio	Zendesk	Customer support platform	USA	Business Operations
Emburse Captio	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Emburse Captio	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Cards	Amazon Web Services (AWS)	Cloud hosting provider	USA	Infrastructure
Emburse Cards	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Cards	Castle.io	Identity and fraud analytics and IP detection	USA	Business Operations
Emburse Cards	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA	Core Product Feature
Emburse Cards	Plaid	Risk monitoring	USA	Core Product Feature
Emburse Cards	Postmark	Transactional inbound and outbound email notifications	USA	Core Product Feature
Emburse Cards	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Cards	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Cards	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA	Business Operations
Emburse Enterprise	Airwallex	Global FX + payments platform with broad banking licenses. Unified ledger, treasury, issuing, and reconciliation services	USA	Optional Product Feature



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country	Category
Emburse Enterprise	Amadeus	Travel reservation services on behalf of the corporation and their agency	Spain, Germany	Optional Product Feature
Emburse Enterprise	Amazon Web Services (AWS)	Cloud hosting provider	USA, Canada, Ireland	Infrastructure
Emburse Enterprise	AppZen, Inc.	AppZen audit service and hosting of audit data	US or EU as agreed with the customer during implementation	Optional Product Feature
Emburse Enterprise	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Enterprise	Comm100	Messaging (phone and chat) services	Canada	Optional Product Feature
Emburse Enterprise	Coralogix	Log management	USA, EU	Infrastructure
Emburse Enterprise	DataVine	Co-processor, platform integrations	USA	Optional Product Feature
Emburse Enterprise	FenixGlobal	Emburse auditor service provider	USA	Optional Product Feature
Emburse Enterprise	GainSight	Customer surveys	USA	Business Operations
Emburse Enterprise	Google - Google Analytics	Website usage analytics/usage tracking	USA	Infrastructure
Emburse Enterprise	Google Mapping	Map services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Emburse Enterprise	Mailgun	Transactional inbound and outbound email notifications	USA	Core Product Feature
Emburse Enterprise	Microsoft Azure	Cloud hosting provider and AI processing	EU	Infrastructure
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	Core Product Feature
Emburse Enterprise	Pendo	Embedded product guides and product usage analytics/usage tracking, NPS surveys	USA	Business Operations
Emburse Enterprise	Repay	Supplier enablement and payment platform for US and Canada vendor payment services with multi-rail and virtual card payment rails and same day processing services	USA	Optional Product Feature
Emburse Enterprise	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Emburse Enterprise	Snowflake	Data warehouse	USA, EU, Canada	Core Product Feature
Emburse Enterprise	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Enterprise	Sovos	e-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Emburse Enterprise	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Enterprise	Twilio	Service to send communications via email, SMS regarding the services, using its web service APIs	USA	Business Operations
Emburse Enterprise	Zendesk	Customer support platform	USA	Business Operations
Emburse Go/Premier	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Go/Premier	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Emburse Go/Premier	Mailgun	Transactional inbound and outbound email notifications	USA	Core Product Feature
Emburse Go/Premier	Microsoft Azure	Cloud hosting provider and AI processing	Netherlands	Infrastructure
Emburse Go/Premier	Stuut, Inc.	Billings and collections	USA	Business Operations



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Emburse Go/Premier	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Go/Premier	Traxo, Inc.	OCR - Hotel/Car Folios including manual data entry Email parsing for bookings, folios/trips	USA, India, Germany	Optional Product Feature
Emburse Professional	Amazon Web Services (AWS)	Cloud hosting provider	USA, Ireland	Infrastructure
Emburse Professional	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Professional	DataVine	Co-processor, platform integrations	USA	Optional Product Feature
Emburse Professional	FenixGlobal	Emburse auditor service provider	USA	Optional Product Feature
Emburse Professional	Finicity	Payment processing	USA	Optional Product Feature
Emburse Professional	Forte	ACH processing	USA	Optional Product Feature
Emburse Professional	ShareTru	sFTP	USA	Core Product Feature
Emburse Professional	Google - GCP	Map services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Emburse Professional	Microsoft Azure	Cloud hosting provider and AI processing	USA, Netherlands	Infrastructure
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	Core Product Feature
Emburse Professional	Pendo	Embedded product guides and product usage analytics/usage tracking, NPS surveys	USA	Business Operations
Emburse Professional	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Emburse Professional	Snowflake	Data warehouse	USA, EU, Canada	Core Product Feature
Emburse Professional	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Professional	Sovos	E-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Emburse Professional	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Professional	Zendesk	Customer support platform	USA	Business Operations
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	Core Product Feature
Emburse Reshop (TripBam)	QIT Solutions	Cloud service provider for Microsoft Azure	USA	Business Operations
Emburse Reshop (TripBam)	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Reshop (TripBam)	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Spend	Amazon Web Services (AWS)	Cloud hosting provider	USA, AUS	Infrastructure
Emburse Spend	Auth0	Authentication	USA	Core Product Feature
Emburse Spend	BillingPlatform.com	Accounts receivable	USA	Business Operations
Emburse Spend	Castle.io	Identity and fraud analytics and IP detection	USA	Business Operations



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country	Category
Emburse Spend	Coralogix	Log management	USA, EU	Infrastructure
Emburse Spend	Finicity	Payment processing	USA	Optional Product Feature
Emburse Spend	Forte	ACH processing	USA	Optional Product Feature
Emburse Spend	Google - Google Analytics	Website usage analytics/usage tracking	USA	Infrastructure
Emburse Spend	Imgix	Image processing/resizing	USA	Core Product Feature
Emburse Spend	Mailgun	Transactional inbound and outbound email notifications	USA	Core Product Feature
Emburse Spend	Microsoft Azure	Cloud Hosting Provider and AI processing	EU	Infrastructure
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	Core Product Feature
Emburse Spend	Pendo	Embedded Product Guides and Product Usage Analytics/usage tracking, NPS surveys	USA	Business Operations
Emburse Spend	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Emburse Spend	Stuut, Inc.	Billings and collections	USA	Business Operations
Emburse Spend	Sovos	e-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Emburse Spend	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Emburse Spend	Zendesk	Customer Support Platform	USA	Business Operations
Emburse Spend	Plaid	Financial data aggregation	USA	Optional Product Feature
Emburse Spend	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Emburse Spend	Snowflake	Data warehouse	USA, EU, Canada	Core Product Feature
Nexonia	Amazon Web Services (AWS)	Cloud hosting provider	USA, Canada	Infrastructure
Nexonia	BillingPlatform.com	Accounts receivable	USA	Business Operations
Nexonia	Pendo	Embedded product guides and product usage analytics/usage tracking, NPS surveys	USA	Business Operations
Nexonia	Snowflake	Data warehouse	USA, EU, Canada	Core Product Feature
Nexonia	Sovos	e-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Nexonia	Stuut, Inc.	Billings and collections	USA	Business Operations
Nexonia	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Nexonia	Yodlee	Data aggregator for banking information	USA	Core Product Feature
SpringAhead	Amazon Web Services (AWS)	Cloud hosting provider	USA	Infrastructure
SpringAhead	BillingPlatform.com	Accounts receivable	USA	Business Operations
SpringAhead	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
SpringAhead	Salesforce (Service Cloud)	Customer support platform	USA	Business Operations



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Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country	Category
SpringAhead	Stuut, Inc.	Billings and collections	USA	Business Operations
SpringAhead	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
SpringAhead	Zendesk	Customer support platform	USA	Business Operations
Tallie	Amazon Web Services (AWS)	Cloud hosting provider	USA	Infrastructure
Tallie	BillingPlatform.com	Accounts receivable	USA	Business Operations
Tallie	Files.com	FTP services	USA	Core Product Feature
Tallie	Google - GCP	Map Services - places, dynamic maps, static maps, geocoding	USA, EU, Canada	Core Product Feature
Tallie	Mailgun	Transactional inbound and outbound email notifications	USA	Core Product Feature
Tallie	Okta	Authentication	USA	Optional Product Feature
Tallie	Salesforce (Service Cloud)	Customer Support Platform	USA	Business Operations
Tallie	Sardine	KYC/KYB, Anti-Money Laundering (AML) watchlist, and credit risk monitoring	USA	Business Operations
Tallie	Snowflake	Data Warehouse	USA, EU, Canada	Core Product Feature
Tallie	Sovos	E-invoice and tax compliance reporting services	Netherlands	Optional Product Feature
Tallie	Stuut, Inc.	Billings and collections	USA	Business Operations
Tallie	SurveyMonkey	Customer surveys	USA	Business Operations
Tallie	Tackle	Cloud marketplace operations platform used to facilitate software procurement, order management, billing coordination, and transaction processing through AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace. (Only applicable to Customers purchasing through Marketplace).	USA	Optional Product Feature
Tallie	Zendesk	Customer support platform	USA	Business Operations



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Proposed Sub-processors for Next Quarter				
Emburse Service	Sub-processor Entity Name	Sub-processor Services Provided	Country	Category

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.



Emburse Sub-processor Letter Q3 2026

Emburse – Affiliates	
Name	Place of Incorporation or Filing
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