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	ICAEW Technical Accreditation Scheme "Expense Processing with Card Management" Software Evaluation		
			
	Date completed: 13th November 2023		
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7	Expense Processing with Card Management		

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1.	<u>INTRODUCTION AND PROLOGUE</u>		
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:	Payhawk is a leading spend management solution for domestic and international businesses throughout the US, the UK and Europe. Combining company cards, reimbursable expenses, accounts payable, and seamless accounting software integrations into a single product, Payhawk makes business payments easy — for everyone.	
1.09	Supplier background:	Founded July 2018, 265 employees across 8 offices. Payhawk's founders are Bulgarian and are based in Bulgaria but the Company HQ is the UK.	

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1.10	Product background and suitability for the user:	<p>The company was started by Hristo and Boyko in 2018 with the idea to solve a big problem in a big market. Later on in 2020 they were joined by Konstantin who worked with Hristo and Boyko at Telerik (acquired by U.S. Progress Software). Initially, this was based on the insight that businesses struggled to get visibility and control over payments, particularly subscription payments. After interviewing more than 40 finance directors, they identified an additional problem related to managing company cards. They realised that many of the challenges were due to the disconnect between the payment instruments, expense management solutions and accounting software. One week and a development “sprint” later, Payhawk was born.</p> <p>We want to build a single solution for all business payments, in every currency, delivering world-leading solutions for controlling spend, simplifying finance operations, and automating spending processes.</p>	
1.11	Add-on modules:	PO Automation Tool (Released Nov 22)	
1.12	Typical implementation [size]:	2-3 entities - 4-6 weeks 3-8 entities - 6-8 weeks 8+ entities - 12 weeks	
1.13	Vertical applications:	Can be developed. As an example Payhawk has recently become the enterprise expense management solution for a logistics company; providing back office expense management and ERP integration as well as a mobile card payment solution for staff in the field.	
1.14	Server platform and database:	AWS, data warehouse in Belgium	
1.15	Client specification required:	N/A - any device, any browser. App available on Google, iPhone and Huawei.	
1.16	Partner network:	General - We are a Principal Member of Visa - We are a Visa Innovation Partner ISVs: - Microsoft Dynamics [Official Microsoft Partner] - Oracle NetSuite [NetSuite SDN Partner] - Xero - Travelperk - 60Dias - Exact - Wise (as of September 26 2023) - SAP (“SAP Build” program)	

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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	Findings for considerations by potential customers: (See vendor comments against the various Questions)		
	* Multi-factor authentication is currently being developed.		3.09
	* Backup and recovery are functions designed for disaster recovery of the platform; not for recovery of data for individual customers.		3.28
	* There is no internal report generator. However the platform enables filters of transactions to be created very easily for subsequent export to Excel. There is a limited library of reports provided as standard but users can create their own filers and save these.		4.30-4.37
	* Customisable branding is not available.		5.02 7.23
	* It is not possible to store preferences and default values on a per-user basis.		5.09
	* There is no universal search facility; but this is really not required as filtering is so straightforward.		5.15
	* The user manual/help is not editable by the end-user.		5.22
	* Service Credits are not offered should an anticipated service SLA not be met; but no SLA is explicitly offered.		5.33 6.28
	* Hot-line support to assist with immediate problem solving is only available 7am-5pm weekdays London time.		5.38
	* There us no guarantee provided relating to service availability.		6.28
	* It is not possible for a customer to take their own backups.		6.51
	* Users are not able to test new versions before they go live. Note that this is not uncommon for SaaS platforms.		6.62
	* Reports are currently only produced in PDF format; with other formats planned for future releases.		6.85
	* Delegated access is not supported.		7.29
	* Information relating to VAT reclaims for milage is not provided by the platform.		7.65
	* No automated collection of invoices from trusted suppliers or cloud repositories. Files can be forwarded via email though.		7.85 7.86
	* No upload/import of thrd-party statements. The expectation is that the Payhawk virtual debit/credit cards will be used.		7.97
	* There is no internal report generator. The platform enables filters of transactions to be created very easily for subsequent export to Excel. There is a limited library of reports provided as standard but users can create their own filers and save these.		7.106-7.113
Evaluation conclusion			
2.03	For the specific use-cases in support of expense management and associated card processing by Firms of all sizes, for which the product is designed, it is a solid and capable solution. It continues to be actively developed and enhanced. Members should be aware of the limitation of the solution as above, and fully understand the role that it can play in an engagement. * NOTE THAT THE QUESTIONNAIRE RELATES TO THE SOFTWARE PRODUCT AND NOT ANY SUPPLEMENTARY SERVICES PROVIDED BY THE SUPPLIER TO THE FIRM USING THAT PRODUCT *		
2.03a	Note that Payhawk makes it clear that for their platform to be effective it does NOT require the need to take out additional subscriptions to data services.		
Disclaimers			

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2.04	<p>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.</p>		

Ref	Requirement	Vendor Response	Reviewer Comments
3.	<u>ACCESS AND SECURITY</u>		
Access control			
3.01	What security features are included to control access to the application?	Authentication controls with account verification - only invited users can access the account. Role levels and approval workflows for expenses.	Confirmed
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?	N/A see 3.03	Confirmed
3.03	Is this access to the application managed by:- - Individual user profiles? - User groups or job roles?	3 Levels of Access Control set from Employees Module - Employee - Accountant - Administrator All Roles can also be a team manager or a custom field manager which drives approvals.	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 from the backend of the platform we can export all users of the system and their job role.	Noted
3.05	If menus can be tailored does the system limit the display of menu options to those for which permission has been granted for each user?	Yes based on job role	Confirmed
3.06	Does security allow for access to be limited to: - Read only? - Read/write? - Read/amend/delete?	No	Noted
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?	Currently we do not support ODBC, however we have a number of integrations that can be utilised or the reporting functionality to export the data.	Noted
3.08	Does the system security integrate with Microsoft's Active Directory or other tools that provide a single sign-on?	Yes, Payhawk supports SAML v2. with any supported provider such as Microsoft Azure, Google, Okta, Jumpcloud.	Noted
3.09	Does the system provide multi-factor authentication (MFA)? If no, please confirm whether this is on the product roadmap?	Yes, when SAML is enforced. Integrated MFA is being currently developed. Card and bank authorisations require SMS verification.	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	Noted
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, time is globally defined. No, information cannot be seen after a logoff.	Noted
Deletion of transactions			
3.17	Is it possible to delete a transaction?	Yes	Yes, so long as it hasn't been paid. (At which point visibility of the transaction disappears).
3.18	If so, then how are deletions controlled by the system?	Yes can be deleted in a few scenarios: - Rejecting an expense - team manager/approver can delete. - Accountant/Admin - always have ability to delete. Note that any card transaction/paid transaction can't be deleted.	Noted
3.19	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Yes	Noted

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Audit trails			
3.20	Does the system have an audit trail (log) which records all changes to transactions in the system?	Yes - View History in Expenses Module - Expense By Expense.	Confirmed; appears in the expense history
3.21	Does this log also record any system error messages and/or any security violations?	Yes	Noted
3.22	Is it possible to turn off or delete the audit trail?	No, although not everything is available in the portal.	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 - Expense ID, Created Date, Expense Owner. Timestamp not sure Pavel?	Confirmed; it's shown within the URL
3.24	Are all master file changes recorded in the audit trail?	Yes	Confirmed
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, we have internal DPO (dpo@payhawk.com) and our program is continuously reviewed and tested.	Noted
3.26	Describe your use of sub-processors if any?	Our Sub-processors are listed in Schedule 2 of our DPA, available here: http://payhawk.com/dpa	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?	No, data is backed-up and recovered internally by the service team.	Noted
3.28	How often are backups taken and to what point can restores be done?	Yes, we adhere to RPO of 24hrs and RTO of 2hrs. Users may export their expenses but not perform a backup or restore, only Payhawk can perform a data restore.	Noted
3.29	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	Roll back to the previous available state in the snapshot.	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?	Yes, if the event is client-based (i.e. in the browser), otherwise needs to be performed via the support request.	Noted. Transactional rather than batch-based.
3.31	What features are available within the software to help track down processing problems?	Audit logs, but they may require support case.	Noted

Ref	Requirement	Vendor Response	Reviewer Comments
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 can be configurable	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?	Yes validation warning messages.	Confirmed
4.05	What control features are within the software to ensure completeness and accuracy of data input?	- Card transactions are automatically created in Payhawk. (completeness) - Warning Messages to help detect missing fields/OCR errors. - Field suggestion strategy based on supplier to automate categorisation. - Enforcement of mandatory fields (through warning messages above)	Noted
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	Payhawk looks at the combination of Supplier, Invoice Number, Amount and warns users explicitly when a potential duplicate is found. If the invoice number is the same, we flag an expense as a potential duplicate, but do allow it to be paid twice. An example is 2 x 1/2 payment for an invoice (pre- and post-payment).	Noted
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	Yes, as well as on the server side.	Noted
4.08	Is data input by users validated by routines running on the server before data files are updated?	Yes	Noted
4.09	Does the above validation ensure that data entered in all input boxes: - Cannot be longer than a maximum length? - Cannot contain unaccepted characters such as semi-colons etc?	Yes	Noted
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	Noted. Depends on circumstance. E.g. If a transaction hasn't gone through it will be auto-reversed.
4.12	If yes, are these logged in the audit trail?	Yes	Noted
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, database integrity will enforce this. Also enforcement of mandatory fields before field submission.
4.14	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Yes	Noted
Import and export of data			
4.15	Can files/attachments be uploaded and stored against any transaction?	Yes. Payhawk supports attaching multiple documents related to an expense - via mobile, web portal or via API. Payhawk also keeps track of the history of actions: documents uploaded and deleted.	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 - Excel, CSV, PDF	Confirmed

Ref	Requirement	Vendor Response	Reviewer Comments
4.18	Explain how the system validates imports into the system and what happens to any import which fails?	Importing expense documents is validated by the type of the document. We also run virus-scanning on our back end to guarantee the security of our system	Noted
4.19	Are imported /interfaced transactions detailed in the audit trail? [See also 3.27]	Yes	Confirmed
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?	Certain Areas - Expenses, Export. Excel, CSV, PDF.	Noted
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)?	(Depends how client wants to run their month-end). There are options in Payhawk to build filters to assist in the month-end process.	N/A
4.22	Does the software provide automatic recalculation, where appropriate, of data input? (e.g. VAT)	As above	N/A
4.23	Is a month/period-end routine required to be undertaken?	As above	N/A
4.24	Is it possible to delete accounts if the balance is Nil but transactions have been recorded against the code?	With respect to GL accounts and custom fields, codes can be deleted by the users, however this is a soft-delete. All previously coded expenses in these accounts remain intact with the correct reference of the deleted account.	Noted
4.25	What is the size and format of reference numbers and descriptions within:- - Ledgers? - Stock? - Currencies?	Payhawk transaction IDs have numerical format specific to the account (subsidiary), starting from 1 and counting upwards. Additionally, for custom exports - a prefix can be used for transactions. Master Data from the accounting / ERP system of the customer is used as is and reported as is - operating with "external" IDs.	Noted
4.26	How does the software guard against/warn about duplicate account numbers on set up?	System warning	Noted
4.27	How does the software enable the traceability [from, to and through the accounting records] of any source document or interfaced transaction?	<ul style="list-style-type: none"> • There's full visibility on all accounts that participate in the transaction per expense level. • Expense/Transaction history shows all operations. • Cryptographically signed record in our database that ensures all data is genuine and not tampered. • Archive functionality that restricts access for modification. 	Noted
4.28	What drill down/around functionality is available within the software?	Filters available for the list of expenses: Approval status, Created date, Employee, Expense title, Expense type, Note, Review date, Review status, Reviewer, Category, Cost center, Location, Project, Team, Subscription, Supplier, Document attachment, Document date, Document number, Due date, Expense currency, Tax rate, Total amount, Card, Payment status, Settlement date, Team card	Noted. The large range of filters available makes the location and selection of transactions easy.
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. Expense manipulation and master data manipulation (e.g. GL codes) is possible in bulk.	Noted
Report writer			
4.30	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	Built-in report generator.	Confirmed. Can very easily create a filter (view) and then save as a report; and download to Excel.
4.31	Is the report writer based on a standard SQL-type approach and is it flexible and easy to use?	Yes	Confirmed. Very easy.
4.32	Can the report generator operate over the financial and operational aspects of the system, e.g. combining service metrics with financial information?	Yes	Noted. There are filters that work using UDFs too.
4.33	Is a comprehensive data dictionary provided to aid field selection?	Yes	Noted
4.34	Does the system provide a library of reports and templates which can be amended, saved and re-run?	Yes	Noted. Three standard reports are provided as well as some favourites.

Ref	Requirement	Vendor Response	Reviewer Comments
4.35	Can users create their own reports? If so, what are the controls on users doing this?	Yes. Controls for exports: format, date, delivery method (scheduled via email, or one-time). Controls for expense list: views of filters that can be saved.	Confirmed
4.36	Can users create saved searches /filters / queries?	Yes	Confirmed
4.37	Can regular reports be added to user menus in the appropriate area of the system?	Yes	Confirmed
4.38	Does the system support the production of on demand (interactive) and scheduled batch reports?	Yes	Confirmed; the export option has a batch option.

Ref	Requirement	Vendor Response	Reviewer Comments
5.	USABILITY		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	Yes. The portal is currently available in; English, Spanish, Bulgarian, German, French, Portuguese, Dutch, Italian, Finnish and Turkish as standard. We can also translate on demand for a fee.	Noted
5.02	Does the system allow for customizable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	No	Noted
5.03	Does the system have a similar look and feel and overall and consistency between screens and modules?	Yes	Confirmed
5.04	Is data entry easily repeated if similar to previous entry?	Yes. Payhawk auto-suggests fields such as expense category (based on the supplier) etc. Payhawk also keeps track of payment details on Supplier level, so that payment details don't have to be entered for every invoice to the same supplier (changes vs details on the invoice are also detected via OCR and differences highlighted to the user to be actioned).	Noted
5.05	Does the software prevent access to a record while it is being updated?	No. If two users make a change at the same time - changes made by the 2nd take priority. Any issues can be caught during the Review step of processing expenses. Reviewing expenses as a best practice should be done by one person at a time. We also have a live feed, where each user gets the updates from other users in their view.	Noted
5.06	Is there locking at file or record level?	No	Noted
5.07	Does the software allow for the running of reports whilst records are being updated?	Yes	Noted
5.08	Can timestamps or user comments be added to transactions?	Yes	Comments can be added into the "Note" field. Timestamps are automatic.
5.09	Is there the ability to store preferences and default values on a per-user basis. e.g. department/team/user?	No, but this is being worked on	Noted
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	Yes	Confirmed. Custom fields on expense transactions, and also on supplier fields.
5.11	Can the system provide user with reminders and notifications e.g. workflows?	Yes	Confirmed
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Yes	Noted; out of office feature.
5.13	Is there the ability for users to define and configure layouts of letters and forms?	No	Noted
5.14	Can users save the parameters of searches?	Yes	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?	Yes (expense views)	Confirmed; "saved reports".
5.17	Can a user open multiple windows accessing the same or different modules of the system?	Yes	Confirmed
5.18	Can more than one software function be performed concurrently?	Yes	Noted
User documentation and training			
5.19	Is the manual provided as: - hard copy - on CD - by download - via a web-interface?	Yes, web-interface	Confirmed
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	Noted

Ref	Requirement	Vendor Response	Reviewer Comments
5.21	Is context-sensitive help available within the system?	Yes	Confirmed
5.22	Is the manual and/or help editable by the user (subject to the permissions matrix)?	No	Noted
5.23	Will the Software House make the detailed program documentation (e.g. file definitions for third party links) available to the user, either directly or by deposit with a third party (ESCROW)?	Yes	Noted
5.24	Please detail the training options available?	Onboarding calls within the implementation plan defined in partnership with the Implementation Managers	Noted
5.25	Who provides training: - Software House? - VAR?	Payhawk - Software House	Noted
Support and maintenance			
5.26	How is the software sold: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Directly	Noted
5.27	How is the product supported: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Directly	Noted
5.28	Do VARs have to go through an accreditation process?	Yes. The application process is available here: https://payhawk.com/become-a-partner	Noted
5.29	Is the software sold based upon number of named users or a number of concurrent users?	The price depends on number of legal entities, modules needed and number of cards needed.	Noted
5.30	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	7am - 5pm London Time during weekdays No extra cost Support available in English, Spanish, French, German, Bulgarian	Noted
5.31	Detail the process by which customers raise support requests and how these can be viewed/managed?	Chat or email. Ticket can be viewed and managed via the respective channel.	Noted
5.32	Please note the methods of support available: - Telephone? - Internet chat? - Remote access to customer workstation? - Other, please specify?	Email, chat. During implementation period - scheduled customer calls.	Noted
5.33	Do you offer service credits for failure to meet performance around SLA and uptime (if applicable)	No	Noted
5.34	What is your escalation path for tickets which have not been resolved within a reasonable time?	Support Specialist -> Customer Success Manager / Account Executive -> Support Director -> SVP Customer Success	Noted
5.35	How often are general software enhancements provided?	Big features - quarterly. Small improvements - every week. A full list of previous quarter releases can be found at: https://payhawk.com/whats-new Small improvements are not documented externally.	Noted
5.36	Will they be given free of charge?	Small improvements - yes. Big features i.e. the additional of totally new functionality or additional product modules, may be subject to separate pricing.	Noted
5.37	How are enhancements and bug fixes provided to customers?	Delivered directly to the web portal and mobile app.	Noted
5.38	Is "hot line" support to assist with immediate problem solving available?	Chat. Our response time is <5 mins.	Noted
5.39	If so, is there an additional cost involved?	No	Noted
5.40	At what times will this support be available?	7am - 5pm London Time during weekdays	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?	Yes. See: https://help.payhawk.com/en/articles/4754785-exporting-expense-data-on-demand	Noted
5.42	Can definable links to spreadsheets be created?	Yes, via a system API. Links to Google Sheets.	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. Payhawk stores all uploaded invoices and documents, associated to expenses, in its secure storage.	Confirmed

Ref	Requirement	Vendor Response	Reviewer Comments
5.44	Can documents be scanned into a secure repository?	Yes. Export-wise: Payhawk supports export of documents via ERP integrations. As well as on-demand export. Import-wise: Payhawk supports scanning documents via mobile app, web portal, or adding manually via API. Upon import, documents are securely stored.	Confirmed
5.45	Does the system provide data migration tools for transactional and master data sets (e.g. employees customers, suppliers, journals, invoices).	Yes. See: https://payhawk.com/integrations These are two-way for suppliers, journals. Categories, employees, suppliers can also be imported into Payhawk.	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?	Payhawk offers API allowing to manipulate expenses and other entities: https://developers.payhawk.io/	Noted
5.47	Does the system support mobile working?	Yes	Confirmed

Ref	Requirement	Vendor 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.		
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?	Google Cloud Platform - Brussels, Belgium and Frankfurt, Germany	Noted
6.02	Does the customer get a choice of the jurisdiction in which their data resides?	No	Noted
6.03	What certification(s) do you or your platform operators hold relating to your data centres and your business operations?	Payhawk - www.payhawk.com/trust	Noted
6.04	Do you or your platform operator have an SSAE16 (System and Organization Controls) report available?	See: https://cloud.google.com/files/gcp-mpaa-compliancemapping.pdf	Noted
6.05	What are the physical controls over the:- - Premises? - Fileservers? - Communications equipment?	Payhawk - www.payhawk.com/trust	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?	Separate database tables, separated cloud storage buckets	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?	Access and logical controls	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?	User to company mapping table	Noted
6.10	How is [Internet] communication traffic monitored to identify potential problems before they happen: - From a performance perspective? - From a security standpoint?	Uptime monitoring, security logs (SIEM) monitoring.	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?	Autoscaling, High availability functionality available by the service provider, manual procedures.	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, always.	Noted
6.13	Is data on your servers encrypted at rest?	Yes, always.	Noted
6.14	Is a test environment provided to test configuration changes? If so, is there an additional charge for this?	Yes, demo accounts are available.	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?	Payhawk strictly follows data protection laws and regulations to ensure compliance and data security. See: https://payhawk.com/privacy	Noted
6.16	Are you subject to any legal or regulatory requirements obliging you to retain a copy of customer data?	Yes	Noted
6.17	Who will be able to access or see customer data?	Payhawk Employees with business justification on a need to know basis.	Noted

Ref	Requirement	Vendor Response	Reviewer Comments
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.	Contractors are not allowed production sensitive data access. Employees, within business justification have temporary limited access to production systems, that is being regularly audited and inspected. Permissions are automatically assigned and access is through the IDP provider with enforced strong authentication and MFA.	Noted
6.19	Explain the release management procedures in place and the associated segregation of duties ?	When a change is selected for production release, a single engineer assigned as deployer will perform the release. Every change that goes into production, based on the impact will require a review from a respective responsible team.	Noted
6.20	Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files?	Yes	Noted
6.21	Explain the review and approval procedures covering system operations staff when emergency changes need to be made to live applications and data?	Automated access management	Noted
6.22	Is an audit trail always maintained of these emergency changes?	Yes, always	Noted
6.23	What procedures are in place when members of staff leave to ensure that their system access is stopped?	Automated access management	Noted. SSO will disable access.
Platform and service levels			
6.24	Which databases can be used (Hosted) or are used (SaaS)?	SaaS - Google Cloud SQL	Noted
6.25	What forms of user authentication are supported e.g. user names, passwords certificates, tokens etc.?	Username & Password, SAML v2.	Noted
6.26	What is the proposed product/service availability percentage?	99.90%	Noted
6.27	What percentage availability has been achieved over the past 12 months?	99.90%	Noted
6.28	Is a service level agreement ("SLA") offered regarding: - Service availability? - Data recovery?	Yes, with respect to the Service availability. We have in place common data recovery controls, however, they are not explicitly offered as part of an SLA.	Noted
6.29	Is the service available 24x7 or are there downtime periods for maintenance?	Yes, unless notified for a planned maintenance usually carried out in out of work hours that unlikely would affect the transactions availability.	Noted
6.30	Is the customer made aware of maintenance periods in advance?	Yes. An in-product notification gives users notice before any maintenance periods. Other than in exceptional circumstances, notice period is 3 or more working days.	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?	Require Payhawk mobile application to be installed on every user. Require a supported browser to be installed on admins/accountants endpoint devices for accessing reporting and the dashboard portal.	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?	No program, but a mobile application is required for mobile devices.	Noted
Platform security			
6.33	What security steps are taken to prevent and detect intrusion attempts?	Automated monitoring and response	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?	IDS, Amazon GuardDuty, SIEM (Datadog), Threat hunting lists, threat intelligence lists	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. Payhawk uses managed services for most of it's infrastructure, the patch management is responsibility of the service providers (Google Cloud Platform).	Noted

Ref	Requirement	Vendor Response	Reviewer Comments
6.39	List the procedures and software tools in place to prevent or detect and eliminate interference from malicious code, such as viruses?	We utilise network monitoring tools to analyse network traffic, detect anomalies, and identify potential security threats. We deploy IDPS solutions that actively monitor our network for signs of unauthorized access or malicious activities. We conduct regular vulnerability assessments and penetration testing to identify weaknesses in our network infrastructure and applications. Access control and authentication, Encryption. We utilise both hardware and software firewalls. All devices have antivirus protection installed. Additionally, we leverage a Security Information and Event Management (SIEM) system through DataDog. This allows for centralized log management, real-time monitoring, and correlation of security events, enabling us to detect and respond to potential threats effectively. These measures help us ensure the security and integrity of our network environment.	Noted
6.40	Is a system log maintained by the service provider that details - User access? - User activity? - Error messages? - Security violations?	Yes	Noted
6.41	Is this log available to the customer?	Partially in the portal	Noted
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, at least annually by external parties	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, quarterly	Noted
6.46	What security reporting is provided demonstrating compliance against certification(s) and policy(ies)?	Yes, all details at www.payhawk.com/trust	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?	- How is a customer's data backed up? - within the service (Cloud SQL) as snapshot. - How often is this undertaken? - Daily - What is backed up? - Everything - What's the media used? - Service DB Snapshots - Where are backups stored? - Within alternative cloud region - How many copies are there? - Not a fixed number, once per day up to a week, once per week up to 3 months, once per month up to 10 years. - How long are they retained for? - Maximum of 10 years. - Who has access to them? - Access is limited to infrastructure team only. - Is the data encrypted? - Yes.	Noted
6.49	How frequently is a test-restore of backups undertaken?	Quarterly	Noted
6.50	Can the provider restore from a backups that it has taken at a customer request?	Yes	Noted
6.51	Does a customer have the ability to undertake their own backups?	No, although they can use reporting to export the data.	Noted
6.52	If so, can a customer restore data a backup that they have taken?	No	Noted
Platform recovery			

Ref	Requirement	Vendor Response	Reviewer Comments
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?	Yes, all of the listed.	Noted
6.54	How often are these plans tested?	Quarterly	Noted
6.55	How often are these plans reviewed and updated?	Quarterly	Noted
6.56	What are your: - Recovery Point Object (RPO) standards? - Recovery Time Objective (RTO) minimum standards?	We adhere to RPO of 24hrs and RTO of 2hrs.	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?	UTC	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?	Our cloud service providers employ robust controls to secure the availability and security of their systems. This includes measures such as backup power, fire detection and suppression equipment, secure device destruction amongst others. In the event of a major region outage, Payhawk has the ability to deploy our application to a new hosting region. Our Disaster Recovery plan ensures the availability of services and ease of recovery in the event of such a disaster. This plan is regularly tested and reviewed for areas of improvement or automation. DR deployment is managed by the same configuration management and release processes as our production environment ensuring that all security configurations and controls are applied appropriately. In the case that Payhawk were to cease trading or stop providing the service then data can be restored and provided to the client directly.	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?	Payhawk uses Amazon AWS for infrastructure and Google Cloud Platform GCP for data center hosting. Both service providers are certified as ISO 27001, PCI DSS Service Provider Level 1, and or SOC 1 and 2 compliant. There are currently no such arrangements for the continuation of a hosted service beyond Payhawk's existence, however data can be restored and provided to the client directly should Payhawk cease trading, and the chances of a collapse in the hosting service are minimal if at all existent.	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)?	Payhawk releases big features quarterly, and small improvements every week. These updates are made available via web portal (instantly) and the mobile app (via auto-updates). For significant changes of the experience new features come in a switched off state, where customers decide themselves whether and when to activate. For smaller changes that impact the existing experience of users - changes are activated instantly. Before any change is released, it undergoes rigorous testing and validation as described below.	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 - for significant changes of the experience.	Noted. This is the "feature toggle" option.

Ref	Requirement	Vendor Response	Reviewer Comments
6.65	Describe what testing and QA processes are undertaken before upgrades and other changes are made live/available to customers?	Before upgrades and changes are made available to customers, they go through a process called Release Readiness. This process involves thorough testing of new features to ensure they function as expected. It also includes meeting a set of predefined acceptance criteria unique to each feature. This ensures that all important aspects of previous features are completed before new ones are started, maintaining a high level of quality and completeness.	Noted
6.66	If a hosted system, explain the release management procedures in place and the associated segregation of duties ?	Payhawk, being a SaaS product, manages its own release procedures. Updates are first tested on a pre-production environment by the internal team. Once validated, they are made live to customers. The customers' only responsibility is to keep their mobile application updated, which is facilitated by auto-updates on their devices.	Noted
6.67	Are users informed when they next login of the application changes that have gone into live use?	Yes - for big changes.	Noted. On-screen prompts.
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	Noted
Subscription options			
6.69	What is the minimum level of commitment must the customer sign up to, e.g. 36 months?	12 months	Noted
6.70	Where online payment is used, what type of security is used to protect sensitive information?	Billing card linked to funds deposited into Payhawk, or bank transfer. Payhawk is PCI DSS, ISO 27001 and SOC 2 Type 2 certified - which ensures secure data processing.	Noted
6.71	Where online subscription / payment is used, is an invoice provided to the customer and, if so, in what format?	Yes, PDF	Noted
6.72	When subscriptions need to be renewed, what advance notice is provided and what is the time limit for renewal?	The renewal is automatic. The assigned Customer Success representative can assist in the renewal process if needed.	Noted
6.73	Is there a procedure for late renewal and is there a time limit after which subscriptions cannot be renewed?	No, since the renewal is done automatically.	Noted
6.74	How soon after creating or renewing a subscription (if applicable) can the system / service be used?	Right away	Noted
6.75	What notifications / confirmations are provided to the customer regarding subscriptions and payments?	Payment reminders coming from our billing system	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?	We set account limitation (read only mode) to customers with two or more unpaid invoices	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?	When it comes to customer data that has been uploaded to the platform, where the agreement has expired, under our DPA, we commit to store the data for an additional 90 days, unless we are required by law to store it for longer (AML/CFT laws obligate us to store certain data for 1) at least 5 years in the UK and 2) at least 8 years in the EEA).	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?	At the end of a contract term with Payhawk, customer data is handled with utmost care. Since all customer data is stored in the public cloud, the responsibility for data destruction lies with the cloud provider (Google , Amazon). This process is certified, ensuring that data is completely erased and cannot be recovered. Payhawk does not store any customer data on its own hosted hardware, further ensuring the security and privacy of customer data.	Noted
6.79	What is your processes regarding disposal of end-of-life and failed hardware devices that were used to operate your service?	No process, given we only provide software, where authentication sessions expire if not used.	Noted. All down to the hosting provider.
SaaS/Hosted Reporting			

Ref	Requirement	Vendor Response	Reviewer Comments
6.80	Are reports produced from the same software as the financial applications or is separate reporting software used?	Same	Noted
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	Noted
6.82	What browser versions are support: - On desktop/laptop (PC, Mac, Linux)? - On Tablets? - On mobiles?	Desktop/Laptop (web portal), Tablets (web portal), Mobile (mobile app)	Noted
6.83	Is access to the reporting facilities and data controlled by the same procedures as access to the main application?	Yes	Noted
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	Noted
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?	HTML viewed via browser, Excel, CSV with document images, CSV without document images, PDF full account statement, MT940, XML for Datev, as well as custom formats on demand.	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?	Exports are available for download, link only available for 24 hours, and requires authentication (being logged into software). Expense reporting available via web browser in real-time, and also requires authentication (being logged into software).	Noted
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?	No	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	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	Noted
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	Noted
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

Ref	Requirement	Vendor Response	Reviewer Comments
7.	EXPENSE PROCESSING WITH CARD MANAGEMENT		
Global setup			
7.01	Does the platform provide for the setup and maintenance of the details of the organisation using the software and valid users within that organisation?	Yes	Confirmed
7.02	Can a user have multiple organisations setup under one umbrella account, i.e. can an organisation (e.g. an accountancy firm) using the platform on behalf of its clients?	Yes	Confirmed. Can access multiple entities via one login. A dashboard of "group entities" can show. It's a treasury view showing jobs outstanding. Can set group workflows too.
7.03	If so: - Is it possible to switch between these entities without re-logging into the platform? - Are there restrictions on more than one user working on the same [single] client at the same time? - Are there restrictions on one user working on multiple clients at the same time?	Yes. No restrictions.	Confirmed
7.04	Can the platform operate in multiple languages? If so, please state which are supported.	Yes English, German, Spanish, French, Italian, Dutch, Bulgarian, Turkish, Portuguese, Finnish	Noted
7.05	Can the platform process expenses in multiple currencies? - If so, please state which.	Yes Supported card issuing currencies: GBP, USD, EUR, BGN, DKK, PLN, RON Card payments can be made in other currencies, FX takes place. Supported bank transfer currencies: EUR, USD, GBP, BGN	Confirmed
7.06	Does the platform make use of global lists, e.g. Postcodes? If so, specify what is provided.	Yes Postal address lookup databases.	Noted
7.07	Does the platform integrate to accounting/financial packages? - If so, please list which ones are supported and explain the method of integration (e.g. dedicated connector, webservices, etc):	Oracle NetSuite, MS Dynamics 365 Business Central, MS Dynamics 365 Finance, Xero, Exact Online, Datev, QuickBooks Online, 60 Dias. In-house integrations built and maintained for each system. More about integrations: https://payhawk.com/integrations	Noted
7.08	Does the platform provide functionality for global tax support? - If so, detail the types supported, e.g. UK VAT, GST, etc	Yes. Payhawk's direct integration with 60dias allows you to recover VAT collected from company expense tickets and receipts. With our automated data extraction system, we take all the relevant information from the receipts and 60dias converts them into invoices with all the necessary requirements for tax deduction.	Noted. Importing data from an ERP, so the tax is whatever is in the ERP transaction.
7.09	Does the platform accommodate different VAT rates (e.g. standard, reduced, zero-rated, exempt, etc)	Yes. Commonly, expenses that are placed in the same accounting category have the same VAT rate. By setting a default category VAT rate, you indicate to Payhawk which VAT rate will be selected once an expense category is suggested by the Payhawk optical character recognition (OCR) functionality. However, you can also choose to sync VAT rates from integrated ERPs/accounting software.	As above
7.10	Can the platform synchronise tax rates from an accounting/financial package?	Yes	Confirmed
7.11	Does the platform allow import or manual setup of custom tax names, rates, codes, and defaults for every expense policy?	Yes	Confirmed
7.12	Does the platform enable multiple codes, categories and/or cost centres to be setup that can be applied to expense transactions?	Yes. The platform supports the tagging of combinations of multiple codes, categories and cost-centres to transactions and that this makes granular filtering and reporting very easy.	Confirmed

Ref	Requirement	Vendor Response	Reviewer Comments
7.13	Does the platform allow for allocation of costs to projects? If so, can multi-level project codes also be used?	Yes. In addition to the expense category and expense submitter's note, Payhawk enables you to include more details in each company expense such as cost centre, carbon emission category, project ID, and many more.	Confirmed, via the custom fields.
7.14	Can these codes, categories, cost-centres and projects be updated from the accounting/financial software?	Yes. Payhawk uses the custom expense fields to map classes and tracking categories from ERP system and accounting software integrations.	Noted; import from the finance packages. Can only edit in the accounting system.
7.15	Does the platform provide user defined fields that can be customised by the organisation using the platform? If so: - Can fields be set mandatory? - Can fields to be disabled for certain roles and/or individuals?	Yes	Confirmed
7.16	Does the platform allow for the setup of multiple expense policies?	Yes. Spend policies can be created by admins and can be made up of advanced spend policy controls including; auto blocking, daily limits, single transaction limits, ATM withdrawals etc.	Confirmed
7.17	Does the platform 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	Noted. Whitelisted merchant and spend categories are covered.
7.18	Does the platform provide inbuilt workflow functionality?	Yes. Payhawk enables you to define custom workflows for each expense type you have at your company. When you set the approval conditions for your expense types, Payhawk allows you to define not only a role or a specific person as approvers but also amount-based rules. These approval chains can be single-step, multistep sequential, or multistep non-sequential. These approvals can be single-step approvals, multi-step approval, or multi-step non sequential approvals.	Confirmed. Can have a different workflow for each expense type. And all gets logged in the history.
7.19	Does the platform allow a user to use multiple devices, e.g. a phone and a tablet?	Yes. Payhawk users can access the platform via app on Android, Apple or Huawei devices, as well as through a desktop.	Confirmed
7.20	Can the platform work in an "offline" mode, with transactions transferred to the server once connectivity is available and enabled?	No	Noted
7.21	Is stored data encrypted?	Yes. All data stored in Payhawk is SOC 2 Type 2 Compliant, and you can review our Security Policy online.	Noted
7.22	Does the platform have customisation features that a company could use to apply their "brand" to what users see/use?	No	Noted
7.23	If so, does the platform allow the customer to personalise with: company logo, organization privacy policy, colour scheme, layout adjustment/customisation?	No	-
7.24	Does the platform hold the expense details, scanned receipts, etc in the system's own database or in external Cloud storage? If the latter, please detail what is used?	Own database. If integrated with ERP/accounting system - data is also exported automatically into the system. Also - can be exported manually in one of supported formats e.g. Excel + archive of scanned receipts.	Noted
User setup			
7.25	Does the platform enable the setup of: - Back-office users who will only be administering, managing (and potentially authorising) expense information? - Users who are also employees submitting and/or authorising expenses? - "Global" users (see 7.02 above) carrying out back-office functions on behalf of one or more client companies?	Yes. With multi-entity-management you can manage your team globally with all of your Payhawk users' relevant information in one screen. Create, delete, and edit teams at a group level to eliminate repetitive tasks across entities, such as the need to invite the same manager in all entities. Appoint multiple Group Administrators to overview all entities.	Confirmed
7.26	Does the platform enable the contact and bank details of the employees who will be submitting expenses to be entered and maintained?	Yes	Confirmed. With validation.

Ref	Requirement	Vendor Response	Reviewer Comments
7.27	Does the platform provide a permissions matrix so that rights can be set at user and group level?	Yes. The Group dashboard and multi-entity management capabilities in Payhawk allow you to manage your teams and team settings on a group level, namely, you can create group teams, set the name of your group organization structure, and manage permissions for your team managers.	Confirmed
7.28	Does this apply to: - Functionality? - Workflow? - Authorisations? - Use of the central "back-office" application; residing on a server or in the cloud-service?	All of the above	Noted
7.29	Is it possible to define delegated access?	No	Confirmed
7.30	Can expense value-limits be set at user-level?	Yes through the use of advanced spend limits.	Confirmed
7.31	Can workflow authorisations be set to work at a user and/or group level?	Yes. With multi-entity management you can define expense fields and types available to submit at the group level, and apply across multiple entities to standardise expense submission and avoid chasing data. Make any changes and these will be automatically applied across your global business.	Noted
7.32	Can multi-level authorisations be set?	Yes	Confirmed
7.33	Can approval value-limits be set for approvers?	Yes	Confirmed
7.34	Can limits be set at user-level below which approval is not required?	Yes	Confirmed: An upto limit with automatic approval.
7.35	Can the platform import user information from a third-party accounting / financial package? If so, please explain how this is achieved and which systems are supported.	Import via a Payhawk excel template	Noted
Card management			
7.36	Does the platform support the use of payment cards for employees to use for company expenses? If so: - Does the platform support physical and/or virtual cards? - Are these pre-funded (wallet based) or credit cards?	Yes. Both virtual and physical are supported. Both debit (pre-funded) and credit is supported.	Confirmed
7.37	If there is a pre-funded solution then please explain: - The relationship with the wallet provider(s) - The mechanism by which the wallet(s) is/are funded.	Payhawk provides a dedicated IBAN or account number for companies to deposit funds. Funds can also be deposited via open banking.	Noted; regulated under the EMI Scheme
7.38	Does the platform provide details (to users with the appropriate security rights) of the funding/wallet balances? If so, is it possible to set low-balance warnings?	Yes. Warnings via email are possible.	Confirmed
7.39	Can the platform manager the issue physical and/or virtual cards? If so: - Can these be linked to Google / ApplePay? - Can PIN numbers be set, viewed and modified (by users with appropriate rights)?	Yes. Apple Pay / Google Pay - yes PINs can be seen, but not modified, by the cardholders	Confirmed
7.40	Does the platform have the ability to display: - the number of cards a user has? - the balances for each card? - the transactions made on each card?	Yes. Payhawk's Group Dashboard lets your finance team view all of your group's spend in one place. From bank expenses and reimbursements to invoices and subscriptions, you can check top spenders by team and entity without changing screens. Improve cash flow control at a group level by visualising current funds vs. upcoming spend via the Group Dashboard. Get low balance warnings for all entities and currencies, so you can act fast when funds run low. Use the Group Employee Module to track the number of employees and active Payhawk users you have onboard. Invite employees in bulk, add new employees in several entities with one click, and appoint team managers and expense approvers at a group level.	Confirmed, cards, balances and transactions can be seen for any card.
7.41	Does the platform have a limit on the number of cards users can be assigned?	No	Noted

Ref	Requirement	Vendor Response	Reviewer Comments
7.42	Does the platform allow the bulk assignment of cards to multiple users?	Yes. Bulk issuing can be done for multiple cards for multiple users. Using "Team Cards" - one limit can be shared among multiple users, each having their own card details.	Confirmed
7.43	Can the cards be blocked/frozen from the platform?	Yes. Auto-blocking is an advanced mechanism which blocks the cards of employees who do not submit their card expenses on time. What does "on time" mean? You decide - you set the rules! Cards can be frozen if lost/stolen from with the app or portal.	Confirmed
7.44	Does the system have the ability to autoloading expenses into the platform remotely when card transactions are made?	Yes	Noted
7.45	Does the platform produce monthly statements for each card?	No, but all expenses can be filters by card by month.	Noted
7.46	Does the platform provide an alert when approaching the credit limit and/or for any suspicious transaction?	Yes	Noted
Card policies			
7.47	Can the platform setup and maintain a set of card spending policies?	Yes	Confirmed
7.48	Can the platform link card policies to groups of users?	Yes	Confirmed
7.49	Can policies be set for the following: - ATM withdrawals? - Online transactions? - Trusted vendors? - Monthly limit? - Approval tiers? - Overseas use? - Multi currency? - Merchant types (e.g. a restriction on gambling sites)? - Other, please specify?	Yes, except: • trusted vendors - in development • merchant types - in development • overseas use (but can be done by request on account level) • multi currency - transaction currencies can't be blocked Also supported: • single transaction limit • daily limit • auto-blocking cards after X receipts are missing for Y days	Noted
7.50	Can policies be applied to a group of users? (e.g. a team with a joint spending budget). If so, explain what is supported.	Yes. Using "Team Cards" - one limit can be shared among multiple users, each having their own card details.	Confirmed
7.51	Does the platform allow for configurable permissions dependent on the user/group?	Yes	Confirmed
7.52	Does the platform have the ability to display policies and statuses of the cards? If so, can the card user do this too?	Yes Cardholder can see the policy and card status, but not change the policy.	Noted
Mobile expense/receipt processing			
7.53	Does the platform have a desktop client-application as well as a mobile app?	Yes	Confirmed
7.54	Can files/attachments be uploaded and stored against any transaction?	Yes	Confirmed
7.55	Can expenses/receipts processed via the app be: - Scanned? - Validated locally? - Stored locally? - Uploaded to a remote server / cloud-service?	Yes. However receipts are not stored locally - after submitting they're stored by Payhawk servers.	Confirmed
7.56	Can expenses/receipts be extracted from an email rather than scanned?	Yes. Documents can be downloaded from the email and uploaded directly to the portal.	Noted. And can send into the platform via email.
7.57	What expense/receipt details are captured? - Date? - Supplier? - Expense amount, currency, tax? - Other details, please specify?	Date, supplier, amount, tax, category, description of expense. Also, additional custom expense fields can be configured on subsidiary or group level, e.g. project, cost center, etc. https://help.payhawk.com/en/articles/347072-5-using-the-custom-expense-fields	Confirmed
7.58	Are OCR errors highlighted? If Yes, are they:- - Rejected and reported on screen? - Rejected and logged for future analysis?	No. OCR is used for initial filling out of fields as suggestions, simplifying data entry.	Noted. There are some warning messages for date and code validation.

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7.59	Explain how an expense is categorised and coded in line with the expense policy.	User is able to fill out the category. Based on this - Payhawk automatic data extraction learns and suggests the category accordingly next time based on the supplier, etc.	Noted
7.60	Can a transaction be split and allocated to a number of different categories/codes?	Yes	Confirmed
7.61	Does the system provide functionality for multi-stage approval of expenses before they are submitted?	Yes	Confirmed
7.62	Does the system provide validation of expenses/receipt details before they are submitted?	Yes, user validates themselves, approver approves, accountant reviews and ensures coding is correct.	Noted. There is some validation by the platform.
7.63	Does the mobile app provide other functionality, such as: - Mileage tracking? - Realtime notifications? - Travel updates? - Other, please specify?	Yes - the mobile app allows you to easily manage your virtual and physical debit and credit cards on the go. With that comes; - Real time spend notifications - Receipt capture reminders - Accessing card details and freezing the card - Requesting additional funds on cards - Ability to add cards to Apple/Google/Huawei wallets From within the app you're also able to manage and upload reimbursements including for travel, mileage claims and per diems.	Noted
Mileage reimbursement			
7.64	Does the platform provide functionality relating to mileage reimbursement and the management of associated VAT reclaim from HMRC?	No	Noted
7.65	If so, does the system allow the recording (and associated coding) of mileage amounts, and automatic generation of an expense claim based on pre-agreed mileage rates maintained in the platform?	Yes. Establish an easy way to report the distance travelled for work purposes to calculate the exact reimbursement. Finance teams can then effortlessly track the tax-deductible mileage expenses.	Noted. Reimbursement but not VAT reclaim.
7.66	Does the platform allow for customisability of the distance unit and the cost per mile when reimbursing mileage?	Yes. All mileage rates are configurable within settings in the platform. You can also configure a custom workflow for mileage expense for ultimate control over mileage claims, so you can set the right for you approval steps.	Noted
7.67	Does the platform allow for different mileage rates by vehicle type?	Yes	Confirmed
7.68	Does the platform accept the upload and allocation of petrol receipts for subsequent submission to HMRC (to prove duty tax has been paid)?	Yes	Noted. Add additional documents.
Recurring expenses (e.g. Subscriptions)			
7.69	Can the platform automatically manage and process recurring expenses e.g. annual subscriptions?	Yes. We group your business subscriptions by provider for a complete overview of regular payments per vendor. Find quick and easy ways to save where you spend with our proactive search for recurring payments.	Confirmed. Transaction can be marked as a subscription.
7.70	If so, does the platform: - Add a new transaction to reflect the payment due? - Make the payment electronically? - Update the a third-party accounting / financial package for the new payment [and that it has been made]?	Yes Payments are expected to be done by the merchant by billing the card.	Noted.
7.71	Does the subscription feature provide functionality to: - Show total of previous subscription payments? - Provide notifications of the date of upcoming payments? - Allow amendments for changes in price of subscription during a period of time e.g. 6 months etc.?	Yes. Payhawk allows you to assess fluctuations in subscription amount over the past 12 months with real-time month-for-month comparisons by percentage difference on individual or business subscription fees. With our subscription management software, it's easy to view the subscription owner and check what's being used and when, so you know who's responsible for each subscription payment.	Noted. Next due payment is shown.
Validation and auditing			

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7.72	Does the mobile app and/or desktop application 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	Noted. Tax is captured in the desktop app and note entered via the mobile.
7.73	Does the platform check for duplicate receipts?	Yes	Confirmed
7.74	How is duplication of data prevented?	When duplicate is found - warning.	Confirmed
7.75	What checks does the platform undertake in relation to missing entries?	Expense fields can be made required to fill out. No submission for empty fields is possible. As far as expenses that are not submitted (e.g. card payments) - multiple tactics of "receipt chasing": email and push reminders to submit receipts, card auto-blocking policy (after missing x receipts for y days).	Noted
7.76	Does the platform validate exchange rates? - If yes, are entries within a defined tolerance accepted?	No. Payhawk operates with the expense currency and suggests the relevant exchange rate itself based on the market rate at the time of transaction.	Noted. Cards use VISA's transaction rate. Accounting system will handle the exchange rate.
7.77	Does the system check the compliance of the transaction with the expense policy, e.g. rejecting a gambling receipt?	No, this is done via human checks	Noted. This would be picked up via the approval process.
7.78	Is there a check for unusual activity, e.g. multiple entries of the same type or of the same value?	Duplication alert, new details for a supplier, due date is in the past, the invoice date is in the future, tax amount > total.	Noted
7.79	Is there a check on the validity of any codes/categories applied to the transaction?	Only codes/categories on file are allowed.	Confirmed
7.80	Explain what happens to any transaction which fails the validation process.	Flagged with yellow flags to the reviewer (usually accountant).	Noted
7.81	Is each transaction given a unique identifier? - If so, how does this fit into the audit trail sequence?	Yes. All actions related to an expense are tracked on expense level and can be accessed via Payhawk's expense page.	Confirmed
7.82	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. No - cannot be deleted by the user (employee).	Confirmed
Transaction receipt and management			
7.83	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?	Expenses are only stored once they reach Payhawk servers. Once expenses are stored in Payhawk, they can be exported as CSV or Excel, or exported automatically into ERP system (after the review stage). Scheduled exports via email are also supported.	Noted
7.84	What security is provided over the connection from the local device to the remote server or cloud service?	https + requests are authenticated by the user	Noted
7.85	Can the system securely collect receipts/invoices from trusted on-line suppliers, e.g. eBay, PayPal, Amazon, utility/phone providers, travel companies?	No	Noted
7.86	Can the system securely collect invoices from cloud repositories, e.g. Dropbox?	No	Noted
7.87	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.	<ul style="list-style-type: none"> • Upload file via desktop browser • Upload file via mobile app • Snap a photo via mobile app • "Share" file with mobile app • Forward file via email 	Confirmed. Manually for the first 4 noted, or send to the email box and Payhawk will automatically process it.

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7.88	Explain how the multi-currency processing and currency conversion procedures are handled within the system.	For each expense, the amount in the original currency and the expense date are tracked. If the currency doesn't match the base currency of the account - the amount is also converted into base currency based on the exchange rate on that date.	Confirmed. The local conversion is used. However the "accounting FX rate" can use the "European Central Bank" rate if required.
"Back-office" functions			
7.89	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	Noted. On a dashboard or the view history of an expense.
7.90	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, entities etc.	Yes, list of expenses can be filtered by various filters listed	Confirmed
7.91	Detail the drill down/around functionality available within the software?	Filters available for the list of expenses: Approval status, Created date, Employee, Expense title, Expense type, Note, Review date, Review status, Reviewer, Category, Cost center, Location, Project, Team, Subscription, Supplier, Document attachment, Document date, Document number, Due date, Expense currency, Tax rate, Total amount, Card, Payment status, Settlement date, Team card	As above
7.92	Are there search capabilities in the system to enable specific expense/invoice transactions to be located?	Yes	As above
7.93	If so, can the system filter these expenses/invoices to specific users/groups	Yes	As above
7.94	Can a back-office user make changes to transactions (subject to the permissions matrix)?	Only to certain fields, e.g. expense description, reimbursement amount. But not amount already paid (e.g. via Payhawk card expense).	Noted
7.95	Does the platform have workflow that allows for an additional back-office (Finance) approval step to be required before an expense (already approved by the employee's manager) is passed for payment? If so, does this step allow for an expense to be rejected and passed back to the employee for amendment and resubmission.	Yes, all workflows are custom and can be defined during set up or edited/created on the fly.	Noted. Usual process is approve, [finance] review, then pay.
7.96	Can expense/invoice data be extracted from: - Bank statements? - Building society statements? - Credit card statements? Please specify all currently available.	Payhawk requires every expense to be created individually. There is no bulk import of expenses. For Payhawk card payments - expenses are created automatically with the corresponding amount and supplier.	Noted. Transactions come from the Payhawk cards in real time.
7.97	With regard to third-party statements, does the system have functionality to: - Upload a statement? - Extract expense data? - Auto-match transactions? - Identify/report exceptions?	No	Noted
7.98	Does the system provide a report showing the reimbursement required to users?	Yes	Confirmed
7.99	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, directly from the account balance - within supported currencies. Also supports "Mark as paid" - paying via external bank account.	Confirmed
7.100	Is a month end routine required to be undertaken in the software? If so, what does this cover?	No dedicated routine required. To encourage healthy month end, the Group Dashboard shows amount of expenses remaining to close the month. https://help.payhawk.com/en/articles/7037386-using-the-group-dashboard-for-finance-and-operations	Noted
Operational dashboards			

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7.101	Does the platform provide configurable dashboards which are dependent on the team/user? If so, do these include: - Lists of tasks? - Spend graphs? - Recent expenses? - Other, please specify?	Payhawk provides standard dashboards that show: <ul style="list-style-type: none"> List of tasks (for all roles) Recent expenses (for all roles) For administrators: <ul style="list-style-type: none"> Spend graphs - on subsidiary and group level Top spending teams Top spending subsidiaries Cashflow management (funds available; expenses due: reimbursements, expenses due and subscriptions; whether funds are sufficient;) Operational (expenses to be approved, reviewed, paid) 	Confirmed. Part of the multi-entity management functionality.
7.102	Is it possible to drill through from a dashboard into transactions? If so, state where this is possible.	Yes, from the Group Dashboard into specific transactions - e.g. to review, due to be paid, etc.	Noted
7.103	Does the platform provide lists of expenses showing the statuses/progress of approvals etc.?	Yes	Confirmed
7.104	Can the system display multiple entities in one dashboards?	Yes. A better way to control spend and manage liquidity across hundreds or thousands of employees and multiple entities, all in one place. Our group dashboard shows real-time spend, upcoming expenses, and available funds to cover. You get spend oversight per entity and team.	Confirmed
7.105	Can the dashboards be filtered by: - Date[range] - Amount - Payment method - Vendor - Categories - Group - Recent transactions	Date, group, subsidiary. Spend graphs - per payment method.	Confirmed
Reports			
7.106	Does the system produce reports on: - Expenses with current expense status? - Mileage reclaims? - Subscription transactions? - Expense reimbursements? - Others, please specify?	Yes. The on-demand expense reports in Excel and CSV include the following data: <ul style="list-style-type: none"> Balance statement - The balance of all your Payhawk accounts with their relevant end and reserved balances. Payments - All expenses that have been paid through Payhawk. The exported data is ordered by the date of settlement, transaction ID, transaction description, paid amount, supplier name and VAT number, document date, document number, tax and the total amount, and so on. Unpaid expenses - The expenses that are in the Payhawk portal for the selected period, for example, supplier name and VAT number, document date, document number, tax and total amount, payment reference, payment source, and so on. External payments - All expenses that have been marked as paid but through an external system, for example, supplier name and VAT number, document date, document number, tax and total amount, and so on. Deposits - All incoming wallet transfers that you have received. 	Noted
7.107	Can these reports be filtered by: - Expense type? - Expense status, e.g. draft, approved, paid? - Employee? - Payee? - Value range? - Date range? - Whether reimbursed? - Other, please specify?	Yes	Confirmed

Ref	Requirement	Vendor Response	Reviewer Comments
7.108	Does the system allow the layout of reports to be customised: - Font? - Paragraph style? - Page format? - Watermark, e.g. "Draft"? - Company logo/graphic? - Other, please specify	Not via self-served. Some level of customization of exports is supported as an add-on service.	Noted. Details can be exported to Excel and customised there.
7.109	Are all reports adequately titled and dated? e.g. report name, customer name, pages, numbers etc.	Yes	Confirmed
7.110	Do the reports provide totals where applicable?	Yes	Confirmed
7.111	Does the report writer have the facility to scroll up and down when output to screen?	Yes	Not really a report writer; it's an Excel export.
7.112	Can all reports be print previewed?	Yes	Confirmed
7.113	Can reports be output directly to other formats e.g. Excel, CSV, txt, XML, PDF etc. for any period of time required? - If so, please state the formats supported.	Yes. For expense data reporting, Payhawk supports the following formats: - Excel - CSV with document images - CSV without document images - PDF full account statement - MT940	Confirmed; Excel