SCHEDULE B — EXPENSE MANAGEMENT

This Schedule B forms part of the Travel Code Master Platform Agreement and applies when the Customer activates Expense Management. Capitalized terms not defined here have the meaning given in the Master Agreement.

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1. SCOPE

1.1 Expense Management means the functionality through which the Customer and its Users capture, categorize, review, approve, and report business expenses, including receipt capture and processing, policy evaluation, per diem calculation, connection of the Customer's existing payment cards and financial accounts, reimbursement workflow, and export to the Customer's accounting system.

1.2 Tiers. Features available depend on the Customer's plan as published at travel-code.com/pricing. Bring-Your-Own-Card, AI-assisted expense processing, the per diem engine, and reimbursement workflow are available on paid plans only.

1.3 Software, not accounting or tax advice. Expense Management is a software tool. Travel Code does not provide accounting, audit, tax, payroll, or immigration advice, and does not determine what is deductible, reimbursable, or taxable for the Customer or its Users. Those determinations remain the Customer's.

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2. RECEIPT CAPTURE AND PROCESSING

2.1 The Platform extracts data from receipts, invoices, and similar documents submitted by the Customer or its Users, and populates expense records with the extracted values.

2.2 No accuracy warranty. Extraction is automated and probabilistic. Travel Code does not warrant that extracted data will be complete or correct. Any published accuracy figure is an estimate under §9.2 of the Master Agreement. **The Customer is responsible for reviewing extracted data before relying on it**, and in particular before using it for accounting entries, tax filings, VAT reclaim, or statutory reporting.

2.3 Source documents. The Customer is responsible for retaining original documentation where required by law. The Platform is not a document archive or a system of record for statutory retention purposes, and §12.5 of the Master Agreement governs data on termination.

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3. AI-ASSISTED FEATURES

3.1 What the AI features do. The Platform uses artificial intelligence to read and classify receipts, suggest categorization and policy outcomes, answer questions about expense data, and assist with expense workflows.

3.2 Assistive only. AI-generated output is **advisory and requires human review**. It does not constitute a determination by Travel Code. Consistent with §4.7 of the Master Agreement, **no AI feature completes a financial operation autonomously; every automated financial workflow requires human confirmation before execution.**

3.3 Processing by AI sub-processors. To provide these features, Travel Code transmits relevant data to AI model providers acting as sub-processors, as identified in the sub-processor list referred to in the DPA. Data transmitted may include receipt images and extracted content, merchant names, amounts, expense descriptions, traveller names, trip context, and the content of queries submitted by Users.

3.4 No training, no retention. Travel Code contracts with its AI sub-processors on terms that **do not permit the Customer's data to be used to train, retrain, or improve the providers' models**, and operates those services in a **zero-data-retention configuration**, under which the provider does not retain the content of requests or responses after the request is served.

3.5 Content in receipts. The Customer acknowledges that receipts submitted by its Users may contain information beyond the transaction itself, including in some cases health-related information such as pharmacy or clinical items. Such information is processed only as part of the receipt and only to provide the Services, and is protected under the DPA. The Customer is responsible for instructing its Users on what to submit.

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4. POLICY, APPROVALS AND PER DIEM

4.1 Policy engine. The Platform evaluates expenses against the policy the Customer configures. **The Customer is solely responsible for configuring its policy** and for the consequences of that configuration, including expenses approved or flagged as a result of it.

4.2 Per diem engine. Where enabled, the Platform calculates per diem allowances using rates and rules the Customer selects or that Travel Code makes available for supported destinations. **The per diem engine performs calculation only. It does not pay allowances.** Travel Code does not warrant that any rate or methodology satisfies the Customer's tax, payroll, or statutory obligations in any jurisdiction, and the Customer is responsible for the rates it adopts and for any resulting tax treatment.

4.3 Approval workflow. Approval routing operates according to the hierarchy the Customer configures. The Customer is responsible for maintaining current approvers and delegations.

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5. BRING-YOUR-OWN-CARD AND ACCOUNT CONNECTIONS

5.1 What it does. Bring-Your-Own-Card allows the Customer to connect payment cards and financial accounts it holds with institutions other than the Card Program issuer, so that transaction data appears in the Platform alongside other expense data.

5.2 Aggregation provider. Connections are established through a third-party financial data aggregation provider identified in the sub-processor list. Travel Code may change that provider in accordance with the sub-processor change process in the DPA.

5.3 Customer authorization. Before any connection is established, the Customer must give explicit authorization through an affirmative action in the Platform, and must authenticate directly with the relevant institution or with the aggregation provider. **Travel Code does not receive or store the Customer's online banking credentials.**

5.4 Customer warranties. The Customer represents that it is the account holder or an authorized user of each account it connects, that its Users are authorized users of any connected card, and that it has all consents necessary to connect the account and to have the resulting data processed under the Agreement.

5.5 Data received. Data received through a connection may be incomplete, delayed, or inaccurate, because it originates with the institution and the aggregation provider. **Travel Code is not liable for data an institution or aggregator fails to deliver, delivers late, or delivers incorrectly**, or for any interruption in a connection.

5.6 Disconnection. The Customer may disconnect an account at any time. Disconnection stops the receipt of new transaction data. **Expense records already created remain in the Platform**, because they form part of the Customer's own business records, and are governed by §12.5 of the Master Agreement.

5.7 No fund access. Connections are read-only for transaction data. **Travel Code does not initiate, authorize, or execute any payment, transfer, or debit on a connected account.**

5.8 Card Program interaction. Where the Customer also participates in the Card Program under Schedule C, Bring-Your-Own-Card operates independently of it. Transactions on connected third-party cards do not accrue TC Cash and are not subject to the Card Agreements.

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6. REIMBURSEMENTS

6.1 Where the Customer enables reimbursement workflow, the Platform allows the Customer to review, approve, and instruct reimbursement of employee expenses.

6.2 Payment is made by a third party. Reimbursement payments are executed by a third-party payment provider engaged for that purpose. **Travel Code does not hold, receive, or control funds and does not execute payments.** Travel Code transmits the Customer's approved instruction to the payment provider.

6.3 Customer obligations. The Customer is solely responsible for determining what is reimbursable, for the accuracy of payee bank details supplied by its Users, for verifying those details, and for all tax, withholding, and reporting obligations arising from reimbursements.

6.4 Errors. Travel Code is not liable for a reimbursement paid to an incorrect recipient as a

result of details supplied or approved by the Customer or its Users, nor for delay or failure by the payment provider or the receiving institution.

6.5 Availability. Reimbursement functionality depends on the third-party provider and may be unavailable in some circumstances or jurisdictions.

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7. ACCOUNTING INTEGRATIONS

7.1 The Platform exports expense data to the Customer's accounting or ERP system where an integration is available and enabled by the Customer.

7.2 The Customer's use of any third-party accounting system is governed by its own agreement with that provider. Travel Code is not responsible for that system, for its availability, or for how it processes exported data.

7.3 The Customer is responsible for mapping accounts, categories, and tax codes, and for reviewing exported data before it is posted. **Travel Code does not warrant that exported data is correct for accounting or tax purposes.**

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8. BILLING

8.1 Expense Management on paid plans is billed per active user per month, as defined in §5.2 of the Master Agreement and priced in the Service Order or at travel-code.com/pricing.

8.2 The Customer may add Users at any time. Committed User counts may be increased during a term but not reduced; reductions take effect at renewal.

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9. CUSTOMER RESPONSIBILITIES

9.1 The Customer is responsible for communicating its expense policy to its Users, for the accuracy of expense submissions, for reviewing and approving expenses, and for retaining records required by law.

9.2 The Customer must ensure it has a lawful basis and any required notice or consent for the processing of its Users' personal data through the Platform, including data received through connected accounts and data processed by AI sub-processors.

9.3 The Customer must not submit to the Platform any data it is not entitled to process, and must not use Expense Management to process data of individuals who are not its Users.

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10. LIABILITY

10.1 Travel Code's liability under this Schedule is subject to §11 of the Master Agreement.

10.2 Without limiting §11 of the Master Agreement, Travel Code is not liable for: the accuracy of automatically extracted or AI-generated data; the Customer's accounting, tax, payroll, or statutory treatment of any expense; the acts or omissions of any financial institution, aggregation provider, payment provider, or accounting system; or any consequence of the Customer's own policy, approval, or mapping configuration.