

# Security features & capabilities

CATEGORY	Bill.com Capabilities
<b>Protections against unauthorized access</b>	<ul style="list-style-type: none"> <li>✓ Enforcing a strong password policy</li> <li>✓ Applying 2-Factor Authentication</li> <li>✓ Sending login data over a secure channel</li> <li>✓ Automatically logging out customers after a period of inactivity</li> <li>✓ Educating our customers on the risks of business email compromise schemes</li> <li>✓ Enforcing separation of duties with role-based access that lets you control who can enter, approve, and pay bills</li> <li>✓ Automatically keeping a record of all AP activity with a timestamped audit trail that cannot be altered, including original bills, review notes, approvals, payments, and remittance details for each transaction—you can easily access that documentation for internal, vendor, and auditor inquiries</li> </ul>
<b>Physical protections</b>	<ul style="list-style-type: none"> <li>✓ Bill.com servers and network infrastructure are hosted at secure data center facilities managed by leading certified data center providers</li> <li>✓ All our employees undergo background checks and data security and privacy training</li> <li>✓ We have a formal vendor management program to manage third-party risks</li> </ul>
<b>Compliance protections</b>	<ul style="list-style-type: none"> <li>✓ Bill.com undergoes an annual SOC 1 and SOC 2 Type II Audit by a leading national CPA Firm</li> <li>✓ Bill.com partners with a PCI certified vendor for credit card payments</li> <li>✓ We have adopted an Anti-Money Laundering (AML)/Office of Foreign Assets Control (OFAC) Program, which is designed to prevent the Bill.com Service from being used for purposes of money laundering, terrorist financing, violating or subverting OFAC sanctions, or for other illegal purposes</li> </ul>
<b>Payment protections</b>	<ul style="list-style-type: none"> <li>✓ Reduce risks from check theft by paying vendors with digital payments or checks that are sent by Bill.com on your behalf, rather than keeping blank check stock on your premises and exposing your bank information on checks you send</li> <li>✓ Bill.com applies Positive Pay to reduce the risk of check fraud; the bank matches the check issued with the check presented for payment</li> <li>✓ Keep your bank account information private from vendors by making digital payments through the Bill.com account</li> </ul>
<b>Network protections</b>	<ul style="list-style-type: none"> <li>✓ Bill.com uses security software, intrusion detection and prevention appliances, and network monitoring technology to detect and prevent unauthorized electronic access to our servers</li> </ul>
<b>Data protections</b>	<ul style="list-style-type: none"> <li>✓ Bill.com applies an additional level of encryption to protect access to sensitive customer data from malicious applications</li> <li>✓ We use Transport Layer Security (TLS) and industry-standard cipher suites to protect customer data during transit over the internet</li> <li>✓ Bill.com replicates production data from the primary site to the co-location facility for disaster recovery scenarios</li> </ul>