

The Business Trip That Manages Itself

AI in Travel and Expense Process

Maija Peiponen, Senior Solution Advisor SAP Concur



The Autonomous Enterprise helps you deliver on your core objectives

Combining automation with proactive guidance, contextual travel & spend data, and end-to-end applications

SAP Autonomous Enterprise can help you...

Confidence to navigate uncertainty

Real-time visibility, predictive insights, & automated enforcement ensure travel & expense decisions stay compliant & cost-aware—even as conditions shift.

Embedded controls where spend happens

Policy, audit rules, approvals, & proactive guidance happens automatically in real-time— not manually audited afterwards, optimizing overall compliance

Single, trusted view of spend

Harmonized travel, expense, invoice, & ERP data – connected in real-time, not reconciled after the fact

AI-optimized operational efficiency

Automated travel planning, booking, expensing, and auditing, with exception-only workflows that reduce cycle time & manual effort across finance

Spend decisions fuel business growth

Real-time insights into spend patterns, policy impact, & leakage enables CFOs to reallocate spend, protect margins, & fund growth



Autonomously orchestrated spend

Travel & Expense



Vision: Create a world where travel, expense, and invoice management practically manage themselves.



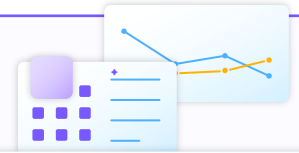
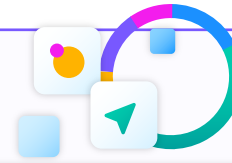
How: Intelligent, predictive ecosystem that guides decisions, ensures compliance, and minimizes employee effort.



Outcome: Optimized operational efficiency, harmonized data, real-time visibility, and embedded controls.



fuel business growth



Plan, Book & Travel

Validate, Expense, and Reimburse

Estimate, prepare, and approve trips

Book personalized trips



Travel Assistant

Pre-spend Planner

Request Trip Estimate

Meeting Location Planner Agent

Booking Agent

Travel Policy Tips

Capture, validate, and **submit** expense report



Expense Management Assistant

Receipt Analysis Agent

Expense Automation Agent

Pre-submit Receipt Check

Expense Report Validation Agent

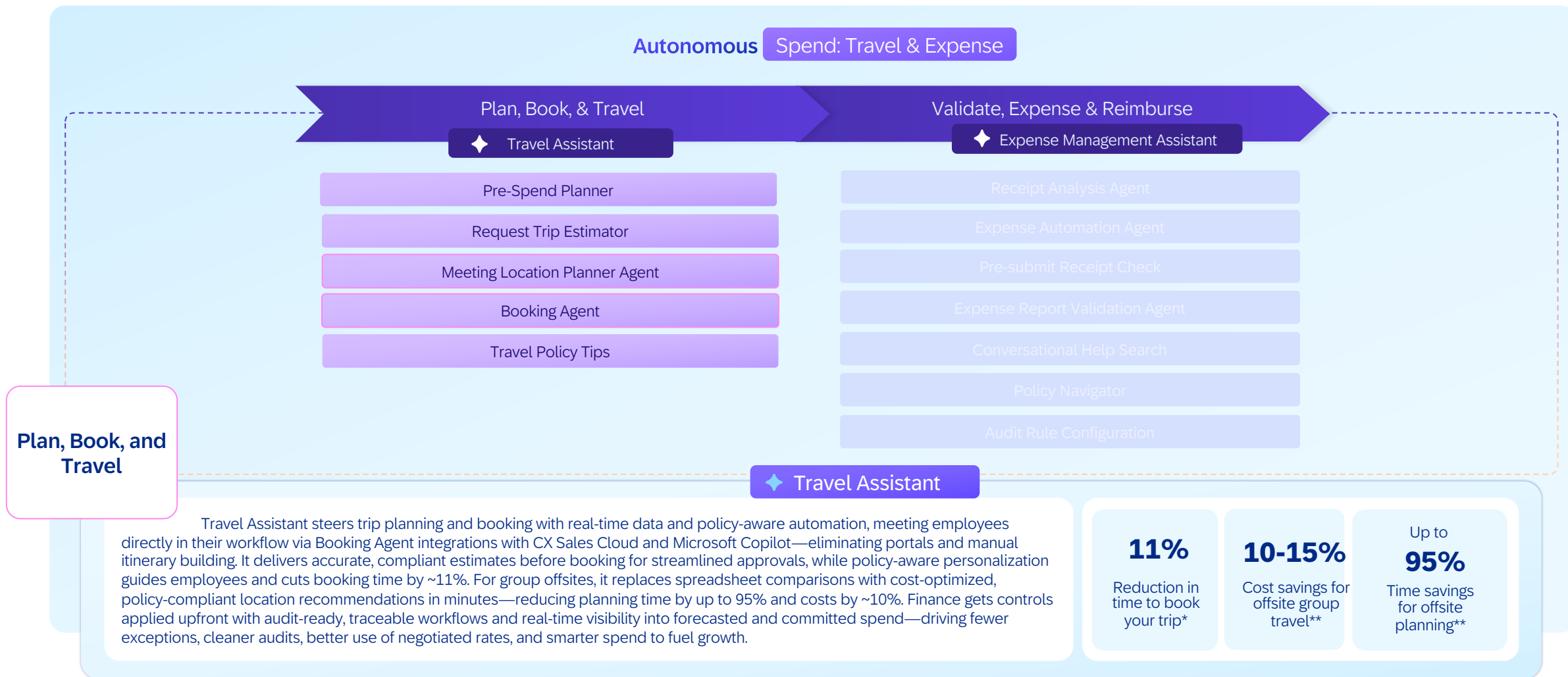
Conversational Help Search

Policy Navigator

Audit Rule Configuration

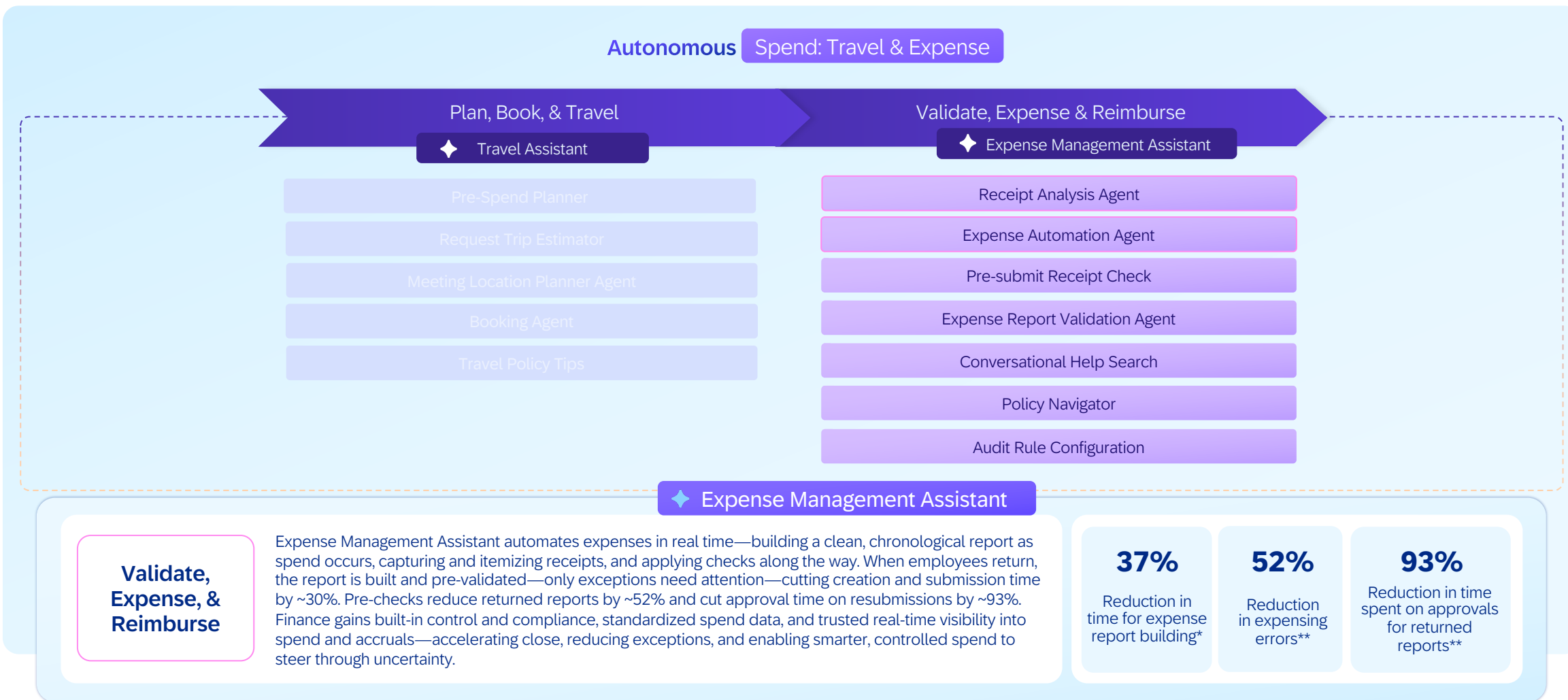
SAP autonomous spend: Travel & Expense

Run compliant, cost-aware travel & expense operations with real-time intelligence, automation, & control



SAP autonomous spend: Travel & Expense

Run compliant, cost-aware travel & expense operations with real-time intelligence, automation, & control



A world where travel &
expenses practically
manage themselves.



Redefining what's possible starts with redefining what work is

The evolution of work

WORK SHIFT: Manual > Digital
(responsive tools) Automated > **AI, your intelligent co-worker**
(proactive tools)

HUMAN SHIFT: Doer > Operator Supervisor > **Strategist**

AI Assistant & Agents

WORK TODAY LOOKS LIKE:

Define the problem & goal

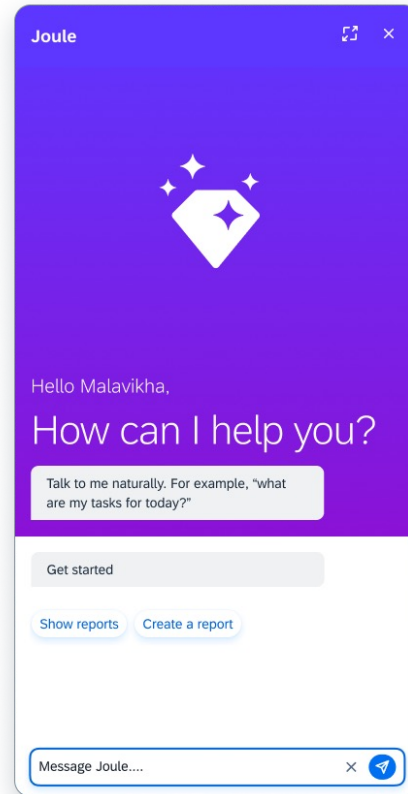
~~Execution~~

Evaluation



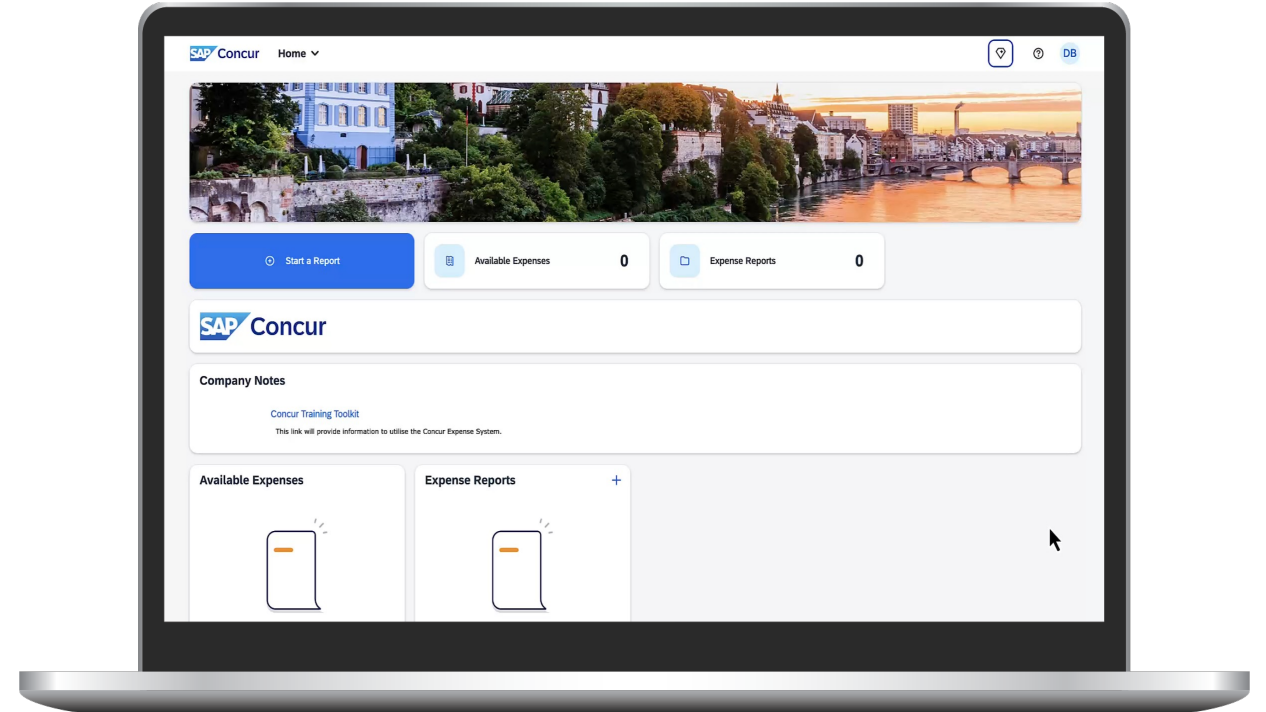
Engaging with **SAP** **Concur with** **AI** looks like:

Conversational AI



- Employees engage through chat interface
- Plan and book trips, and get policy guidance

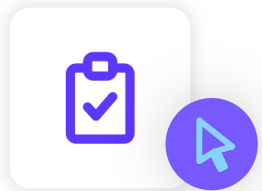
Embedded AI



- Always-on intelligence powering decisions behind the scenes
- Automates expense report creation and compliance checks

AI Focus in SAP Concur

Planning & Booking



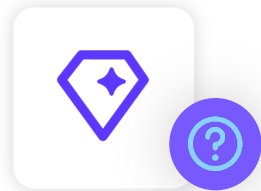
Personalized, conversational travel

Book and adjust trips through simple chat with policies and preferences built in.

Intelligent group travel planning

Automate offsite planning by recommending cost-effective cities and itineraries.

Guidance & Assistance



Guidance

Provide proactive nudges to keep compliant insights top of mind pre-spend.

Assistance

Employees can easily ask Joule questions and receive quick answers to help them in their workflow.

Automated Expense



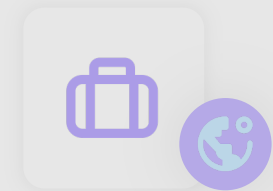
Beyond the receipt

Capture and categorize transaction details – even if not found on the receipt.

Autogenerate & validate expenses

Autonomously generate context-aware expense reports by auto-filling fields, while guiding final submission by flagging gaps for quick fixes.

Program Management



Faster, easier policy implementation

Simplify new travel policy implementation and configuration.

Adaptive policy changes

Refine rules and optimize configurations with built-in guidance.

AI-assisted End-User Experience



Help me book a trip to Chicago



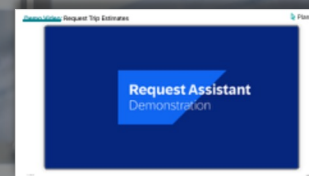
 Hyatt Regency McCormick Place
Chicago
Room available. Confirm in 2 hours...

[View Detail](#)

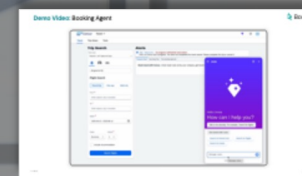
 Trellicorp meeting with Katie
Thur, Aug 6, 9:30-10:30 AM • 500 E Whacker Dr, Chicago, IL 60601

 Earliest flight time via TripIt
1:15 PM
Travel time: 30-55 min
Security: 5-15 min

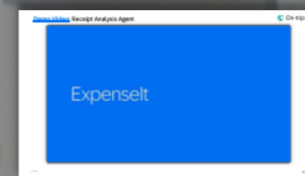
 United Airlines 1869 (Departure) Premier 1K
ORD - IAD • Aug 6 • 1:18 PM - 4:26 PM • Nonstop • 2h 5m
Seat 4A (Window) \$0.00



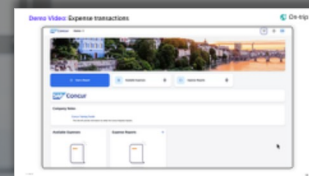
 Request Assistant



 Booking Agent



 Receipt Analysis Agent



 Expense Transactions



 Expense Report Validation Agent



 AI-Assisted Approval Manager

Request Assistant

Demonstration



Expenselt

SAP ConcurHome

DB



Start a Report

Available Expenses0

Expense Reports0

SAP Concur

Company Notes

Concur Training Toolkit

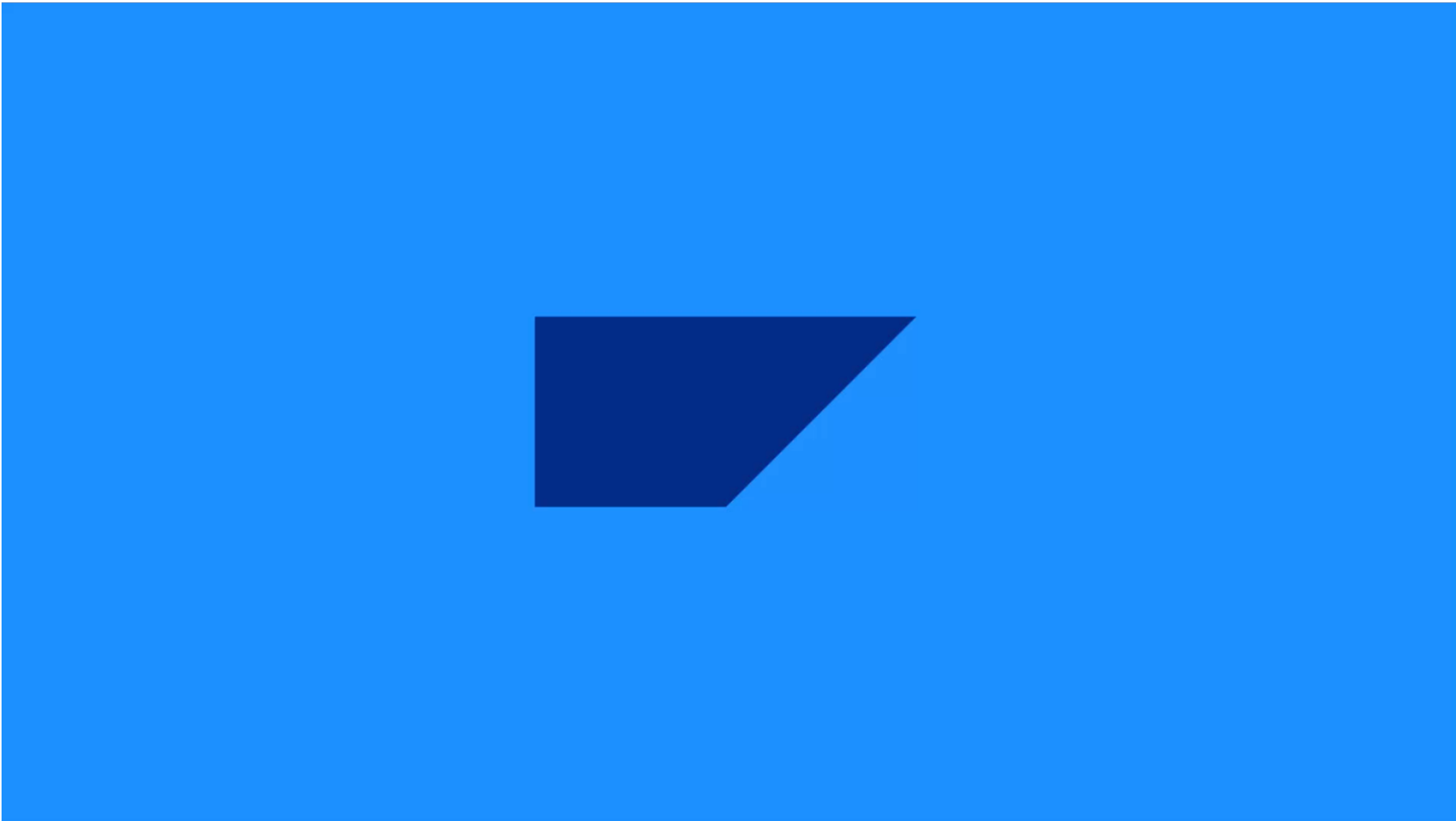
This link will provide information to utilise the Concur Expense System.

Available Expenses

Expense Reports+



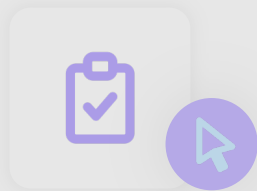






AI Focus in SAP Concur

Planning & Booking



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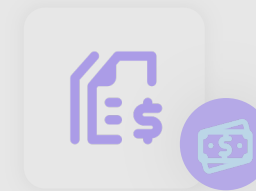
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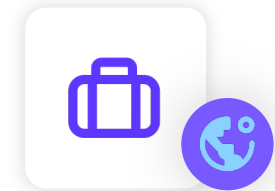
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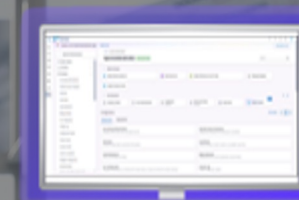
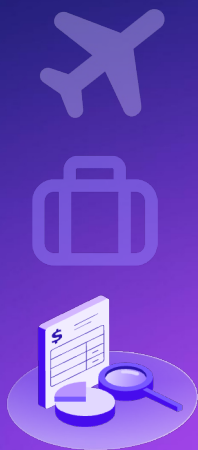
Faster, easier policy implementation

Simplify new travel policy implementation and configuration.

Adaptive policy changes

Refine rules and optimize configurations with built-in guidance.

AI-assisted Admin Experience



 **Admin Control Center**



 **AI-Assisted Policy Rules Generator**



 **AI-Assisted Card Management**



 **AI-Assisted Delegates Dashboard**



 **Meeting Planning Agent**

HYATT Hyatt Regency McCormick Place Chicago
Room available. Confirm in 2 hours...

[View Detail](#)

 **Trellis meeting with Katie**
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Seat 4A (Window) **\$0.00**

Help me book a trip to Chicago



Explore our new Spend Administration page. [Switch Back](#)

[Show Me Around](#)

Spend Administration

Quick Actions

Favorites

Expense

Accounting Administration

Attendee Import Templates

Attendees

Audit Rules

Audit Workbench

Billing Attributes

Car Configuration

Change Log

Configuration Report

Control Center

Currency Admin

Custom Localization

Delegate Configurations

Email Reminders

Employee Travelability And Corporate

Home / Spend Administration

Spend Administration Operating Normally

Search

Quick Actions

[Update Default Approver](#)

[Deactivate User](#)

[Update Missing Account Codes](#)

[Manage Delegates](#)

[Assign Company Cards](#)

Favorites (6)

[Company Admin](#)

[User Administration](#)

[Audit Rules Expense](#)

[Forms and Fields Expense](#)

[Help Portal](#)

[Control Center](#) New

Configurations

Hide details ☐ ☐ ☐

[Expense \(42\)](#) [Request \(26\)](#)

Accounting Administration

Manage account codes and accounting structures.

Attendee Import Templates

Manage Excel templates for importing lists of attendees.

Attendees

Manage attendee types to associate with expenses.

Audit Rules

Manage settings for custom, random, and validation audit rules.

Audit Workbench

Shows Audit Workbench Profiles

Billing Attributes

Manage attributes to ensure appropriate customer billing.

Car Configuration

Manage how employees are reimbursed for using company or personal vehicles for business purposes.

Change Log

Monitor configuration updates.



Legacy Concur / Travel Policy

Travel Policy

Create and manage travel-related rule classes and rules.

Rule Class Administration

AI Rules Generator

Rule Class (4)



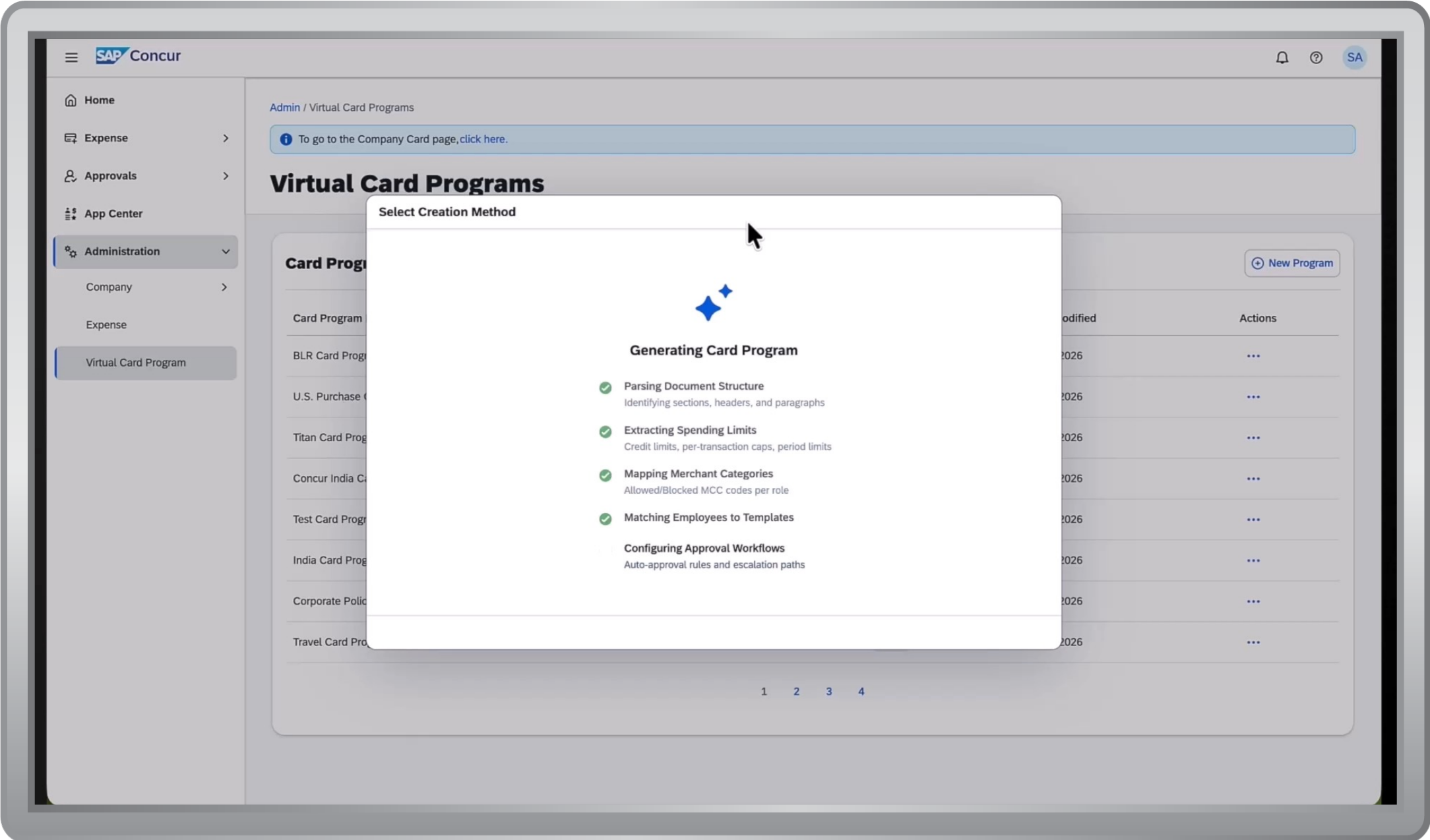
Create Rule Class

Rule Class Name↑⇅	Travel Configuration↓↑	Approver↓↑	? Version↓↑	Actions
Board Members	Fusion 100	Manager	New Concur Travel	...
Executive	Fusion 100	Manager	New Concur Travel	...
General Employees	Fusion 100	William Never	New Concur Travel	...
VIP	Fusion 100	Manager	New Concur Travel	...

Results per page: 25 ▼

< 1 >

Displaying 1 - 4 of 4



Delegates Dashboard

Acting as: All Delegates

[Overview](#) Task Request Travel Expense ProfileToday's Tasks (10/500) [View All](#)

Ticket not Issued

Ava Mitchell
Orlando (ORD) → Dallas (DFW)
Due 07/20/2026

Incomplete Trip

Mason Reed
San Francisco, CA
Due 07/20/2026

Missing Receipt

Oliver Grayson
Trip to Frankfurt • 05/23/26
Due 07/20/26

Pending Cancellation

Jordan McCormick
Quarterly Meeting with JPMorgan Chase
Due 05/23/26

Approval Requires Changes

Oliver Grayson
Visit South American Office
Due 03/20/26

Approval Denied

Amelia Shepherd
First Safety Site Inspection for ABC
Due 03/20/26

Incomplete Trip

Oliver Grayson
San Francisco, CA | 05/12/26 - 05/17/26
Due 07/20/26

Urgent Tasks

25

[TBD] Working item due today or within few days

Ongoing Trip

4

Travelers currently in transit or at destination

Planning

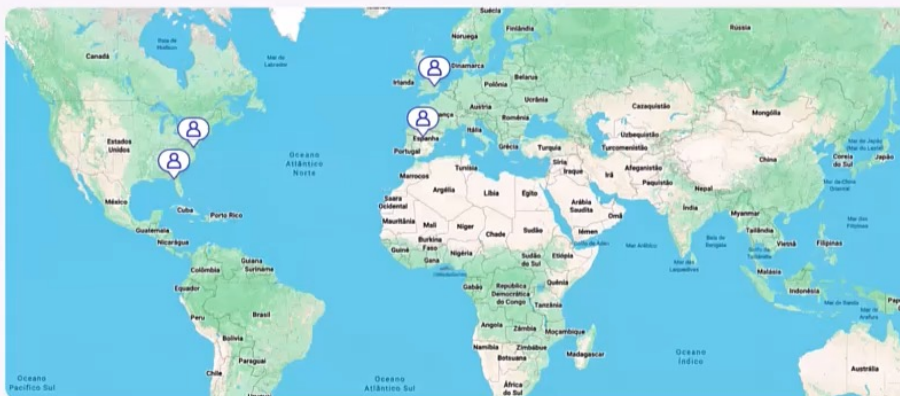
10

Invitations to consider, Request sent back or incomplete trips

Follow-up

7

Trips with no expense report, reports with issues, unassigned expenses

Ongoing Trip (6) Today **Mason Reed**

DFW → SEA • Leadership Development Workshop

**Ava Mitchell**

DFW → SEA • Leadership Development Workshop

**Julian Vance**

DFW → SEA • Leadership Development Workshop

**Isabella Brooks**

DFW → SEA • Leadership Development Workshop

 Recent Activity [See All](#)**Mason** - Expense report San Francisco was approved

2 hours ago

**Julian** - Trip to Berlin (Apr 28, 2026 - Apr 30, 2026) Confirmed

5 hours ago

**Oliver** - New York trip request submitted, awaiting travel approval

Yesterday

**Mason** - New York trip request submitted, awaiting travel approval

Yesterday

**Jane** - Trip created for London Conference

Yesterday

Hello, Anne
July 16, 2026



Plan a Trip
Find and book flights, hotels, and
rides for your business trip.



Flight Search

Round-trip One-way Multi-city

From *

Enter location

To *

Enter location

Dates *

07/16/2026 - 07/17/2026



Cabin

Adults *

Economy



1



☐ Shop For Marine Fares

☐ Include Accommodation

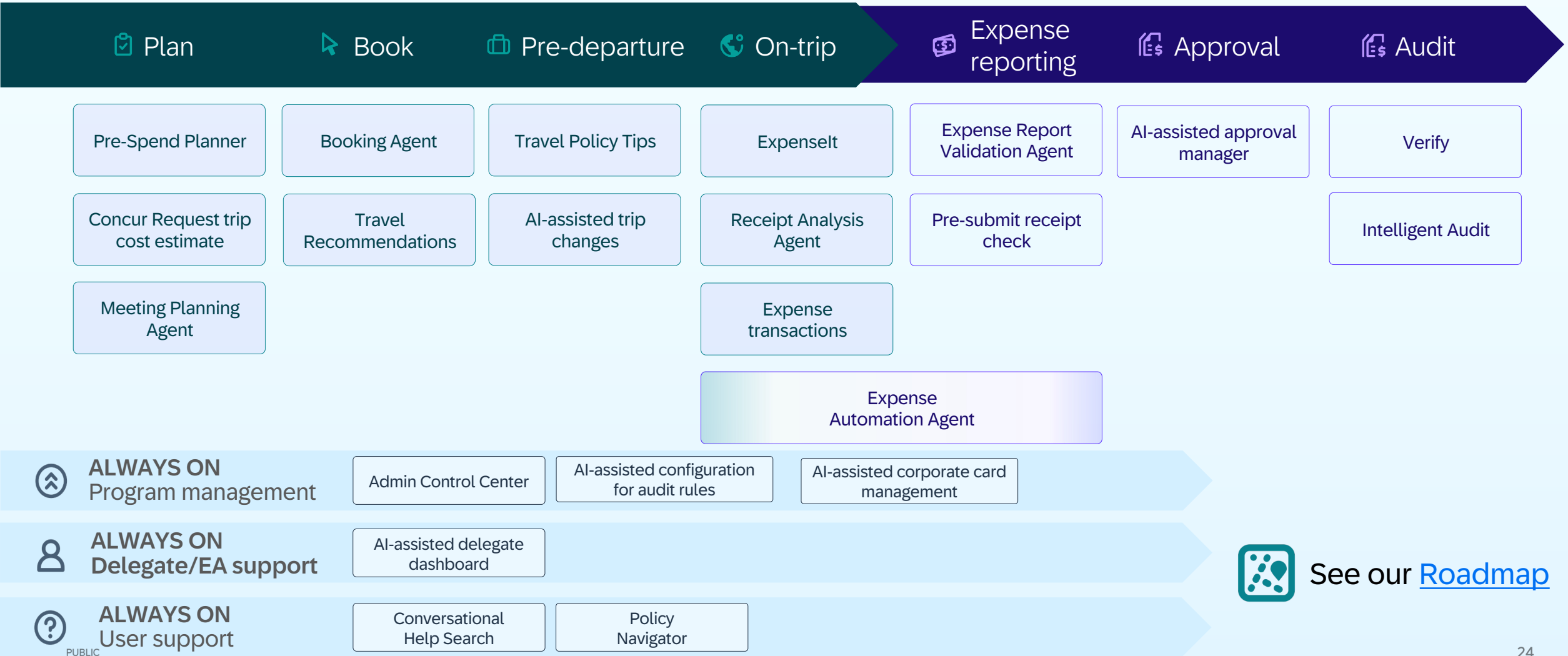
Search Flights

Company Notes

Book travel with Concur, check travel rules set by your company, get travel maps, and more.



Overview: AI powering every part of the travel journey



See our [Roadmap](#)

Thank you.

Contact details:

Maija Peiponen
Senior Solutions Advisor
SAP Concur

