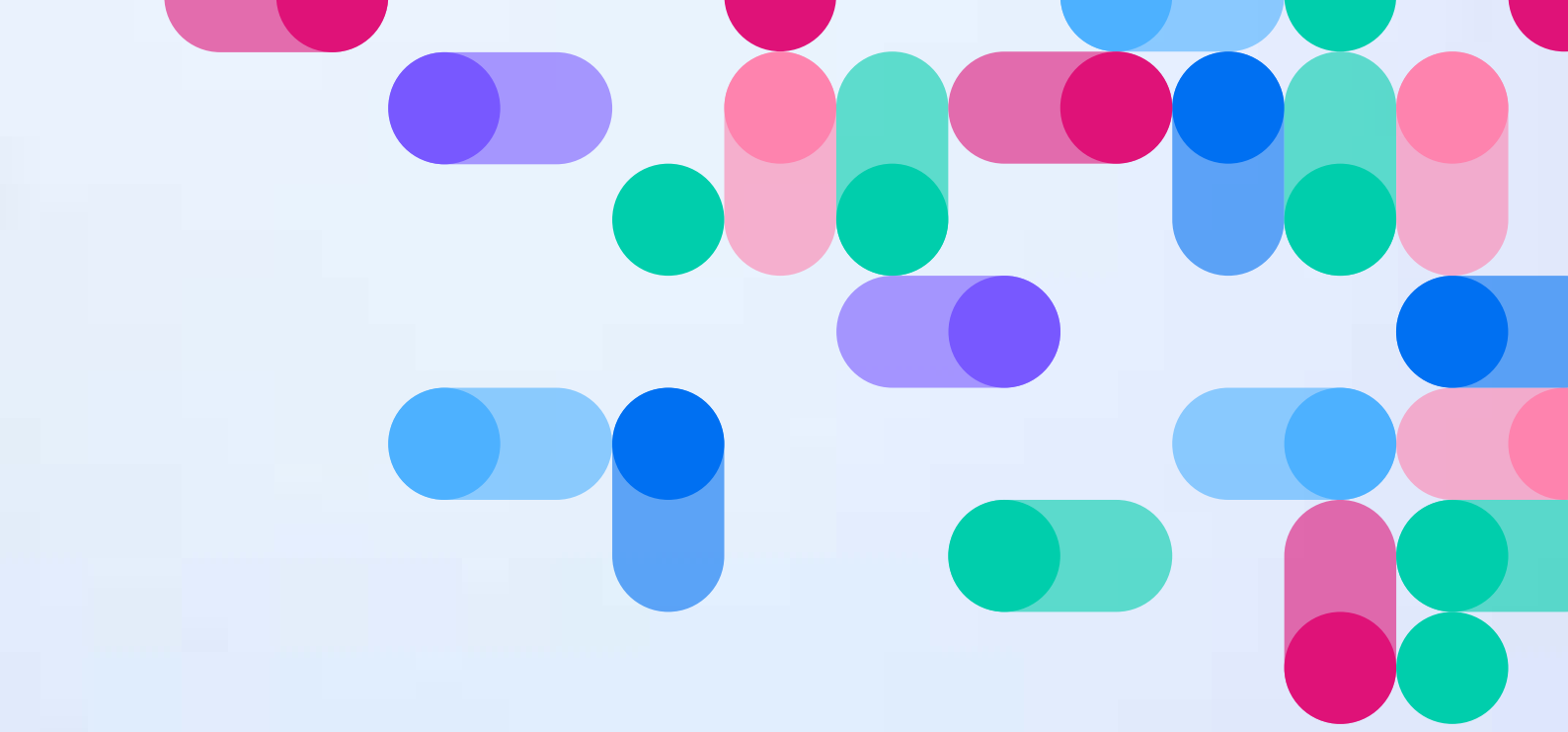




Connecting your business to the future – Complete by SAP Concur and Amex GBT



Blind spots on your travel spend may be common for some companies but not for yours. With Complete as your travel solution, **you get automated real-time insights on your total spend.** That's because it unifies travel booking, servicing, and expense into a single, fluid experience that's powered by AI.

Read how the solution adapts to your business, helps improve policy compliance, and can lead to happier, supported travelers.

The major gains for travel managers

Closer spend tracking.

Keep an eye on spend patterns by travel provider and spot opportunities to reduce costs. By having those insights, you can create a high-performing travel program.

Compliance by default.

Complete is built on AI and the expansive travel marketplace of American Express Global Business Travel. It applies your travel policy consistently across booking channels – desktop and mobile.

SAP Concur saw a 32% increase in policy compliance with AI-automated travel and expense integration.¹

Better decisions.

While economic shifts are bound to happen, you can act faster and spend smarter with integrated booking and expense data in near real-time driving your decisions.

Self-service booking.

With AI driving the booking process, travelers can get trip options based on their preferences and expense policy so there's faster checkout. With more in-platform bookings, you can minimize cost overruns from off-platform bookings.

Over 60% of Concur clients have achieved over 90% online adoption rate.²



Tailored to your business.

You get unified policies, greater awareness of program non-compliance, plus end-to-end visibility on costs, carbon emissions, and travelers' whereabouts.

With continuous updates on the horizon, you can expect to see **key insights about your travel program** from your travel manager homepage.

Strong oversight of travelers.

That's key when an event threatens their safety. Luckily, you get access to dynamic traveler location and communication tool, Expert Care™. Find out flight status and have travelers receive push notifications.

Real-time expense data can be helpful in identifying travelers who may be in risky situations. And with our **duty of care tools**, you can assist them if they need help.





Savings drivers.

When travelers search hotels, they'll find Amex GBT Value Rate – our pre-negotiated rate on select hotels. And easy-to-access travel offers from our travel partners make savings effortless.

Built-in flexibility.

Simply configure policies once, then apply them across teams, regions, and channels without adding overhead. Complete works for everyone in your business - from admins to travel managers to finance teams, easily integrating with accounting systems.

“Everyday processes are automated to guide employees through business trips, move authorized charges directly into expense reports, and expedite invoice approvals.”

SAP Concur

Choice without compromise.

Complete is your open door to over 600 airlines, over two million accommodations, hundreds of cars, and train options.³ You get the latest NDC airline fares and you can expect more on the way.

The big wins for travelers

Full view of the flight cabin.

Choosing the preferred seat is easy with a 360 degree view of the cabin, so travelers can blend comfort with convenience.

Special offers from our travel partners.

Travelers that book within the Complete solution can get access to special partner offers.

Amex GBT negotiated rates.

The Complete solution has built-in cost savers. Our negotiated rates on a mixed range of flights, hotels, and car rentals are easy to access when travelers are ready to book a trip.

Companies saved up to 20% through our negotiated rates.⁴

Mobile app for quick self-service.

Travelers can streamline booking and expensing through the Complete mobile app that includes automated expense reporting. Once downloaded from iOS or Google Play store, they can use their login credentials or single sign-on.

74% of Gen Z business travelers trust AI tools to help them manage business and travel expenses.⁵



Relevant trip suggestions.

With AI driving the platform, travelers can expect booking recommendations and proactive guidance that feels tailored to them and the company's travel policy. And since Complete learns from every trip booked, it can anticipate wants before travelers even ask.

80% of Gen Z travelers believe new tools using AI will improve work trips, especially when it comes to personalized travel options.⁶

Easy comparison shopping.

Negotiated rates, corporate discounts, amenities, locations, reviews, and rates are clearly displayed so travelers can make side-by-side comparisons.

Proactive travel support.

In the event of flight cancellations and heavy delays, travelers will be notified and offered rebooking assistance to schedule a flight and all other parts of the trip impacted by the disruption.

Personal profile with loyalty information.

Travelers who add their loyalty program numbers to their profile may find eligible rewards and offers in clear view at checkout, making the right choice the easy choice.





The benefits for your business

With data and AI at the foundation of Complete, you can expect a solution that continuously learns and gets better over time. You become better equipped to refine travel policy, protect your budget, and continually optimize spending to evolve your business into the future.

20%

annual cost savings was achieved by companies with unified travel and expense data and visibility.⁷

¹ Forrester Research, SAP Concur, 2025.

^{2,3} Amex GBT internal reporting, full year 2024.

⁴ Amex GBT internal reporting, December 2024 to November 2025.

^{5,6} Ipsos UK survey of 1,259 UK and 1,1411 US employees, January 9 to 14, 2026.

⁷ Building Efficiency, Targeting Growth Report, SAP Concur, November 2024.

