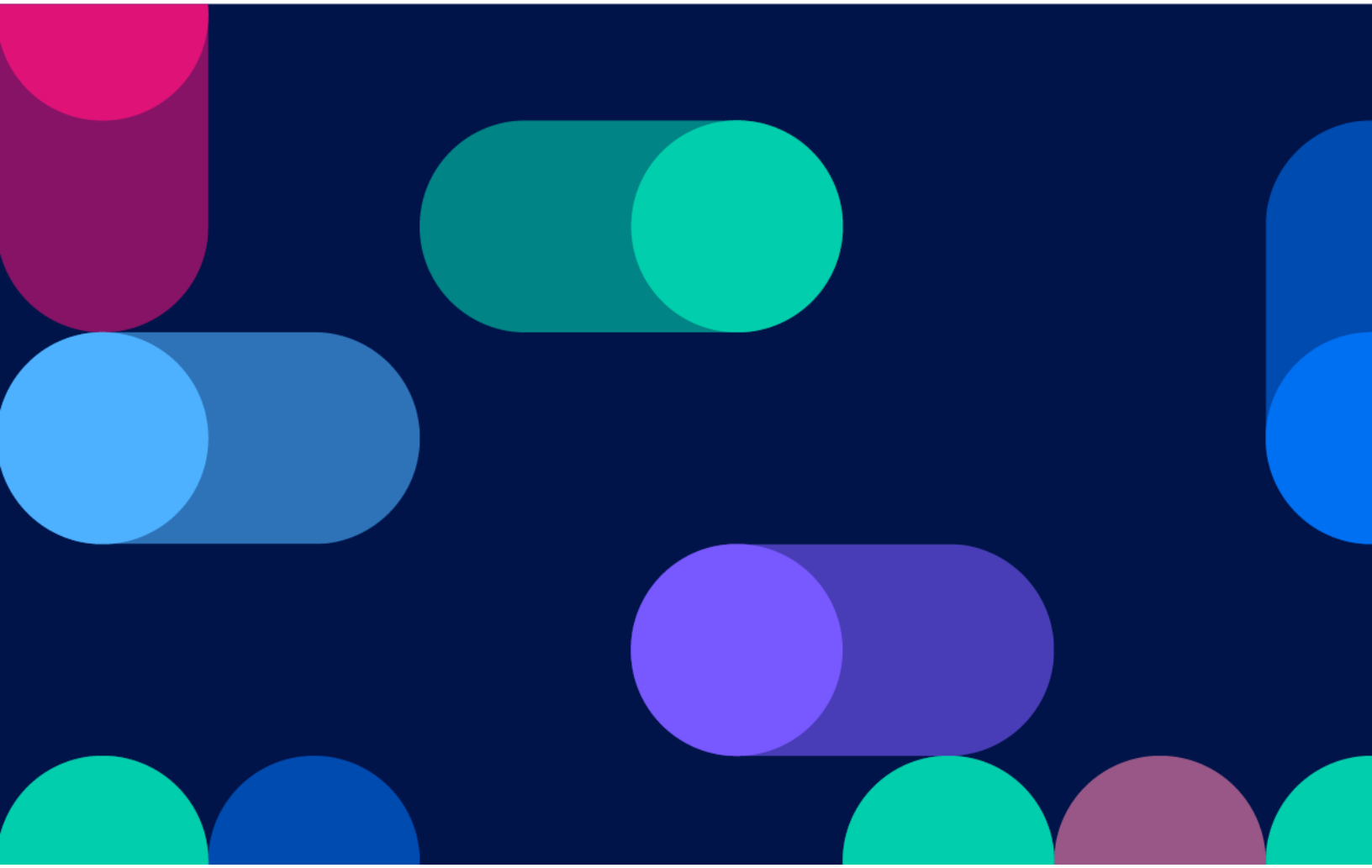
Complete Release Summary:

October 2026



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Ongoing Complete, AI-assisted travel recommendations

AI-assisted travel recommendations for Complete is Amex GBT's proprietary AI-powered shopping technology. It enhances the Air shopping workflow and is the initial phase of a broader GBT Marketplace integration. With this release, rule-based Air sort is enhanced with an AI model that learns from shopping and booking patterns to surface relevant results. Our shopping technology balances availability, price, convenience, policy compliance, and traveler/client preferences while incorporating historical booking patterns with corporate fares.

What is Changing and When:

- A data collection period began in September 2026; AI-assisted travel recommendations as an AI model requires shopping data for training and maintenance purposes and Amex GBT is collecting shopping data from all customers. This data is being used for model training and maintenance purposes to help deliver an Air sort that is optimized for efficiency and compliance while refining recommendations using traveler/client preferences and fare quality. During this initial period, there will be no iterations on Air sort in the Complete website and mobile app.
- As every itinerary surfaced by the AI model is inherently relevant to the traveler, the distinction of a **Recommended** label on specific results no longer applies. We will retire the **Recommended** label from the top three results, which are currently the only recommendations made by Complete.
- As we train the model with more features, we will expand the use of AI-assisted travel recommendations across Complete.

- **Feature Activation:** SAP Concur and Amex GBT will gradually release this feature in a phased approach, applying Air sort iterations in the Complete website and mobile app as the model matures with sufficient data.

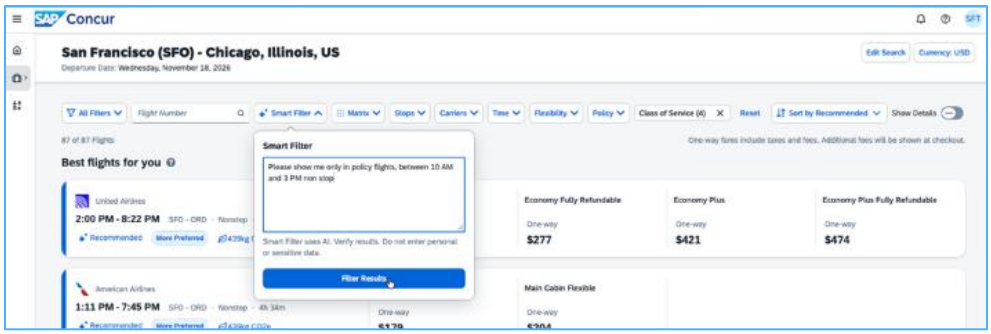
New Concur Travel and Complete, Now Available for India

- Following successful testing, Amex GBT is making new Concur Travel available to all clients in India. We're also making Complete by SAP Concur and Amex GBT available for ***eligible*** clients.
- **Feature Activation:** Information on migration timing and eligibility is available from your Amex GBT account representative.

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New Concur Travel, AI-Assisted Smart Filters

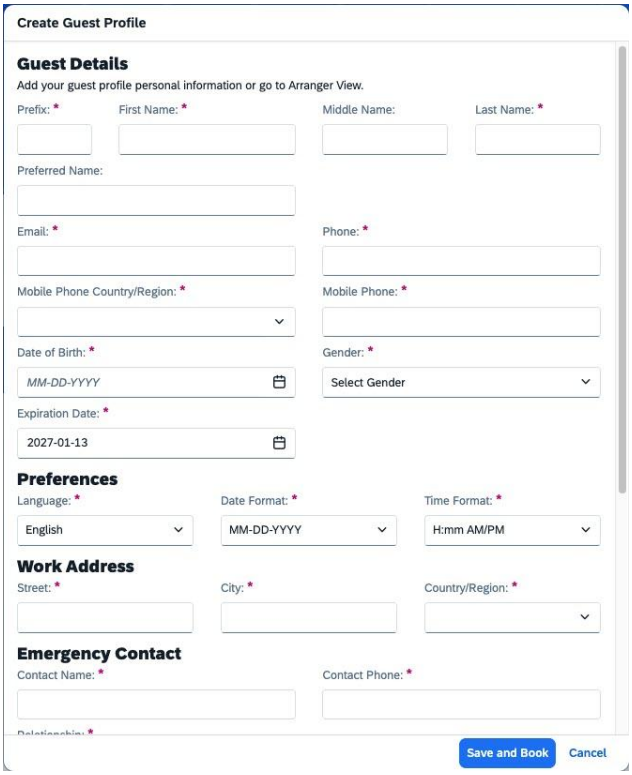
- New Concur Travel introduces Smart Filters powered by AI to help users obtain their desired search results faster and more efficiently. Instead of manually scanning many options or manually adjusting filters one by one, users can now describe what they want in plain language, for example preferred carrier or time window.



- When search results are returned, select **Smart Filter** and a text box will display. By using natural language, users are able to type the kind of results they want to see and the AI-Assisted Travel Filter automatically filters them and displays results based on their query. This Smart Filter is available for Air, Car and Rail results.
- **Feature Activation:** This feature will be automatically available; no action is required.

New Concur Travel, Guest Travel

- Enhancements have been made to the **Book for a Guest** functionality to enable usage with new Concur Travel. Guest information is now collected at the beginning of the booking process rather than on the **Review and Book** screen. The user making the reservation proceeds through the workflow as the arranger. When selecting the **Book for a Guest** option, users will be directed to the **Create Guest Profile** page, where they enter the guest's details.



Key behaviors:

- Guests have a full profile and all mandatory profile fields applicable to employees may also apply to guests. However, required fields will only apply to guests if the company actively chooses to configure them that way. If a company chooses to apply required custom and standard profile fields to guests, those fields will be prompted for completion at the creation screen.

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- The user creating the guest is automatically assigned as the arranger.
- The system applies a default profile expiration date of six months to both the guest profile and sponsorship, though this is configurable — arrangers can edit the duration directly on the creation screen if a different period is needed, or update it later on the profile page.
- The traveler's name appears throughout the workflow user interface to help arrangers confirm they're booking for the correct individual.
- **Feature Activation:** This feature is now available to any user that has been assigned permission to book for guests; no action is required.

Ongoing New Concur Travel, Meeting Hub

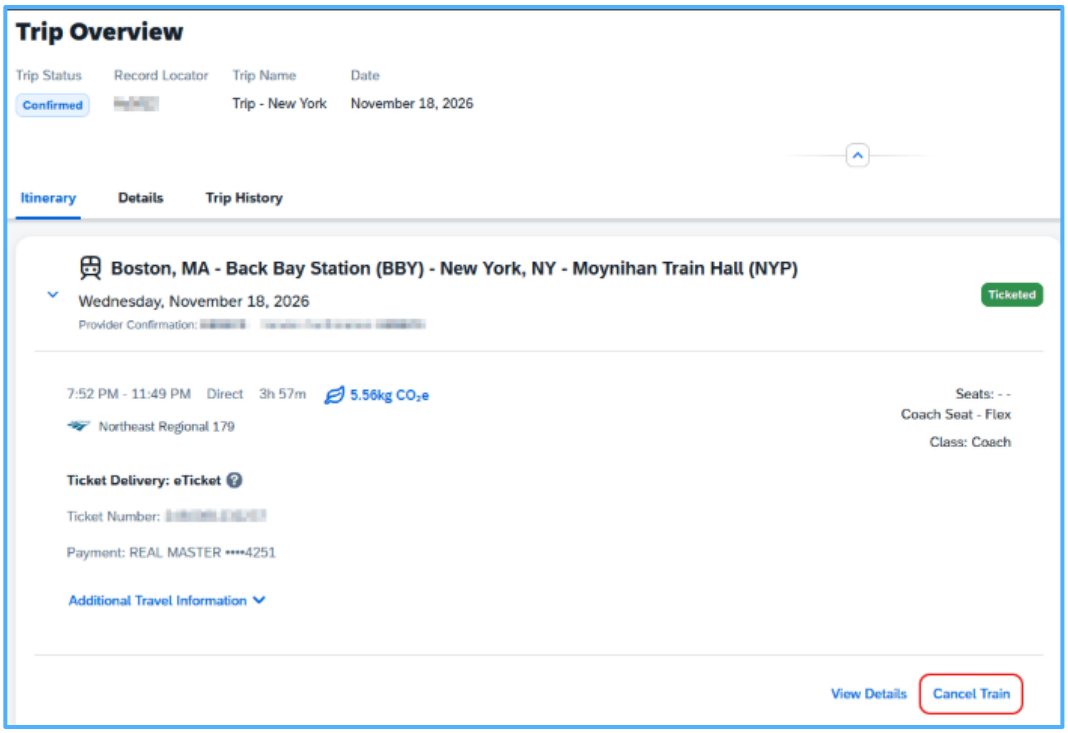
- Third Party Meetings is being renamed Meeting Hub and is being extended from legacy Concur Travel to new Concur Travel. The first phase, released in July 2026, included support for limited functionality.
- Phase 2, for customers not using a partner platform was introduced on September 25, 2026. This update brings the meetings booking experience in line with the modernized Concur Travel platform, providing customers with a more consistent, streamlined, and intuitive way to search, book, and manage meetings.
    - **Multiple Attendee Types**: Support for multiple attendee types, each with a specific form of payment and rule class assigned.
    - **Modern Meeting Admin User Interface**: A redesigned administration interface replaces the legacy meeting configuration page.
    - **Meeting Match**: Users are now routed directly to new Concur Travel, replacing the previous behavior of redirecting to the legacy experience.
    - **Air Deep Link**: Takes users directly to the search results page in new Concur Travel within the meeting booking flow, reducing the steps needed to book travel for a meeting.
    - **Attendee Email Notification**: Meeting details and a booking deep link can be sent directly to attendees via the email functionality.
- Phase 3, targeted for later in 2026, will introduce support for third-party meeting integrations.
- **Feature Activation:** Phase 2 of the Meeting Hub has been made automatically available to all eligible sites; the third-party meeting integrations planned for Phase 3 will require testing and review by Amex GBT; information on availability will be shared once our testing is complete.

New Concur Travel, Train Booking Level Cancelation

- Train segments in a booked trip can be now canceled without canceling the whole trip itinerary. Previously, any trip containing a train booking could only be canceled along with the entire trip.
- If a train booking is included on legacy itinerary pages, this functionality is not available to users; it is only available for new Concur Travel Train bookings.

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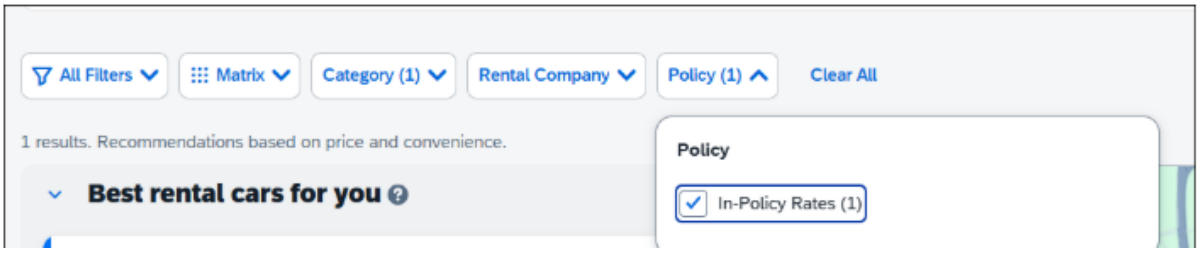
- Users now see the link for **More Actions** on the Rail itinerary on the Trip pages.
- The **Cancel Booking** option allows the user to cancel only the train booking in the trip. The details of the cancel conditions are displayed to the user on the **Confirm Cancelation** page.
- **IMPORTANT**: Partial cancellations are not supported at this moment. Therefore if a booking contains outbound and inbound segments, the entire booking will be cancelled.



- **Feature Activation:** This feature will be automatically available; no action is required.

New Concur Travel, New Policy Filter for Car

- A new fixed **Policy** filter is now available, allowing users to narrow down their search results by enabling the In-Policy Rates checkbox. This filter only displays rates that are compliant. This filter only displays rates that are compliant with their organization's travel policy, streamlining the booking process and reducing the need to manually evaluate each rate for compliance.

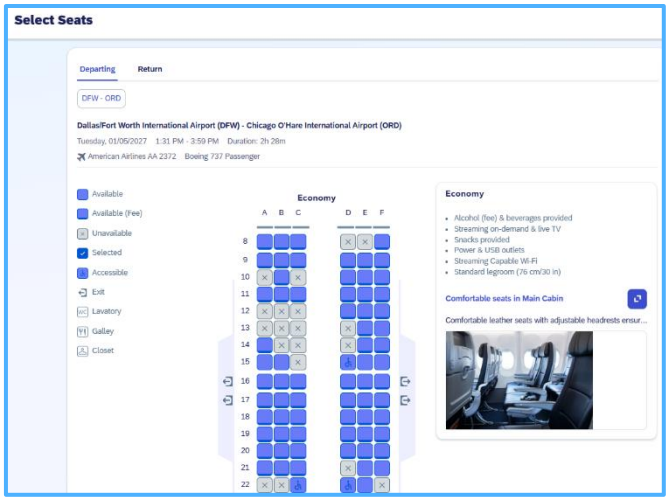


- **Feature Activation:** This feature will be automatically available; no action is required.

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New Concur Travel, Enhanced Seat Selection

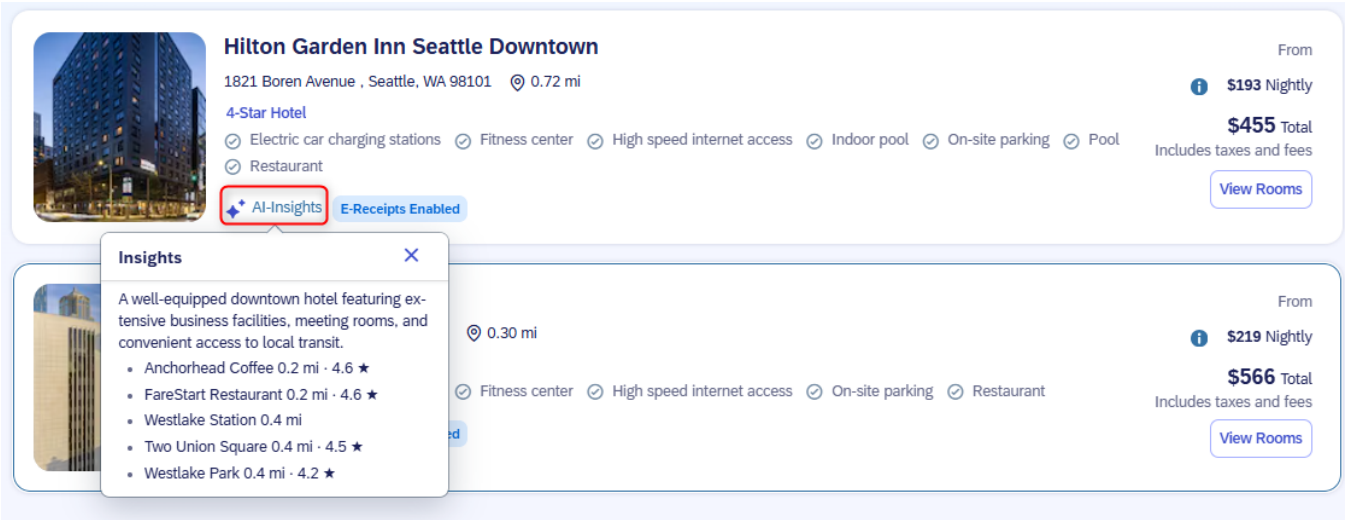
- New Concur Travel is introducing a new guided Seat Selection flow designed to make the seat selection experience more intuitive and efficient. The updated flow will help users select seats, and complete bookings with clearer guidance throughout the process.



- **Feature Activation:** This feature is being rolled out to customers incrementally and may not initially be available to all users.

New Concur Travel, AI-Insights for Hotel

- New Concur Travel is introducing a new **AI-Insights** feature that provides users with contextual information about hotel locations on the Search Results page. The information can include descriptions of nearby restaurants, points of interest, proximity to the company location, and public transportation options.
- This feature applies to both GDS and the Amex GBT Supply Marketplace.

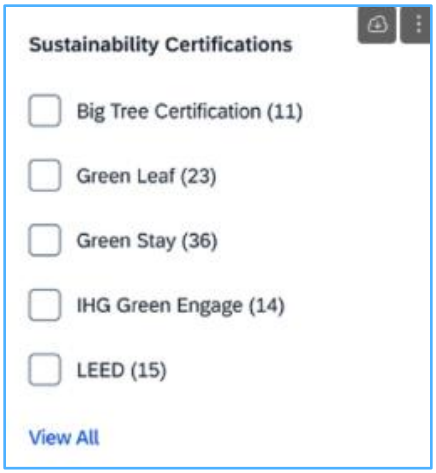


- **Feature Activation:** This feature will be automatically available; no action is required.

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New Concur Travel, Hotel Sustainability Certifications Filter Enhancement

- The **Sustainability Certifications** filter on the **Hotel Results** page now displays each individual sustainability certification with the number of properties that hold that certification.
- Previously, the filter showed only a total count of properties with one or more sustainability certifications, without identifying which specific certifications were held. With this enhancement, users can select one or more individual certifications from the filter list to narrow hotel search results to properties that meet their specific sustainability requirements.



- **Feature Activation:** This feature will be automatically available; no action is required.

New Concur Travel, Remove Personal Credit Card Billing Address Requirement for LHG NDC Bookings

- For Lufthansa Group (LHG) airline NDC bookings through Amadeus NDC, new Concur Travel currently includes credit card holder's billing address in the NDC PNR when the user selected form of payment is a personal credit card. This implementation was to support airline fulfillment requirement. Per LHG's latest update, personal credit card holder's billing address is no longer required for LHG NDC booking fulfillment. New Concur Travel has removed the requirement of personal credit card's billing address and does not include it in the NDC PNR.
- **Feature Activation:** This feature will be automatically available; no action is required.

New Concur Travel, Travel Policy Admin - Policy AI Unmatched Text Support

- New Concur Travel has introduced an **Unmatched Parts** workflow in the Concur Travel **Policy Admin Create Rules** wizard.
- The wizard now surfaces policy text segments the AI can not map to supported rule parameters, and provides an explanation of each mapping failure. Previously, when the Policy AI wizard could not match text to known rule parameters the text was excluded, giving administrators no visibility into gaps or any means to address

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those gaps from within the wizard. Travel Administrators can now review unmatched text inline, manually create rules for unmatched items, or dismiss the items — without leaving the wizard or blocking completion of the rule-creation session.

- **Feature Activation:** This feature is automatically available for users that have access to the new Policy Admin Create Rules wizard.

New Concur Travel, Travel Policy - Hotel Rate Description Rule Evaluation

- Targeted for this release, new Concur Travel will align the **Rate description contains** hotel policy rule evaluation with the behavior of legacy Concur Travel. Previously, the new Concur Travel policy engine incorrectly concatenated room description and rate description text before evaluating **Rate description contains** rules, causing hotel rates to be blocked or flagged in error. This fix ensures that hotel policy rules are evaluated accurately, reducing unintended policy violations for customers using rate description conditions
- **Feature Activation:** Administrators using the **Rate description contains** hotel policy rules should review their existing rules to confirm they behave as intended. Because rule evaluation now correctly uses only the rate description text, rules that previously relied on room description text to trigger a match may no longer evaluate as expected. Administrators may need to add explicit room description conditions to those rules to maintain the intended policy behavior.

Joule Booking Agent, Custom Fields Support

- Joule support for required custom booking fields lets travelers provide supported text and dropdown field values directly in the chat during booking.
- Previously, Joule could not support custom field requirements in a chat and redirected you to Concur Travel to complete the booking. With this release, Joule prompts you for required custom booking fields directly within the chat interface and handles custom fields if they belong to the field types and configurations currently supported in Joule.
- If your configuration falls outside these conditions, Joule prompts you to complete your booking in Concur Travel. This fallback also applies to field types not yet supported in Joule (such as long text, number, and dependent fields).
- **Feature Activation:** Amex GBT and Concur are working closely on timing and availability of Joule for Complete customers; more information will be shared as our work progresses.

Joule Booking Agent, AI-Assisted Trip Cancelation

- Travelers will be able to cancel trips directly through Joule. Joule will retrieve and display all applicable cancellation conditions — including fees, refund eligibility — so travelers can make an informed decision before confirming.
- Once the traveler confirms the cancellation, Joule will process the request, the cancellation will be reflected on the **Trip History**, and a cancellation confirmation email is sent.

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- Users can cancel entire trips or just specific bookings.
- **Feature Activation:** Amex GBT and Concur are working closely on timing and availability of Joule for Complete customers; more information will be shared as our work progresses.

Joule Booking Agent, Pre-Booking Policy Review and Consent

- The Joule Booking Agent has been updated to include a pre-booking review step before your booking is finalized. After a user selects their travel options, Joule will display the applicable cancellation policy, change policy, fare rules, and supplier terms and conditions, and ask them to confirm that they want to proceed with the booking before Joule submits the booking.
- **Feature Activation:** Amex GBT and Concur are working closely on timing and availability of Joule for Complete customers; more information will be shared as our work progresses.

Preview New Concur Travel, Enable Paid Seats through Amadeus NDC

- Targeted for November 13, 2026, new Concur Travel will enable paid seat selection through the Amadeus NDC connection, allowing users to view and book paid seats directly within the travel booking workflow. Previously, paid seat selection through Amadeus NDC was not available in new Concur Travel. This change streamlines the seat selection process for travelers booking Amadeus NDC fares, reducing the need to manage seat assignments through external airline platforms.
- **Feature Activation:** Amex GBT testing is underway; details on timing and availability for customers will be shared as testing is completed.

Preview New Concur Travel, GroundSpan Enhancement

- Targeted for the December release, GroundSpan will be fully integrated into new Concur Travel, allowing users to search, book, and cancel ground transportation without leaving Concur Travel or requiring a separate PNR. Existing GroundSpan settings will be migrated to the new Ground Connector page.
- In new Concur Travel users will see an updated search widget and search results page. Users will be able to add ground transportation on the Finalize page and the Trip Overview page without being redirected to the GroundSpan website.
- **Feature Activation:** This feature is automatically available.

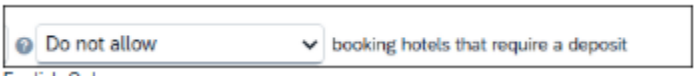
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Preview Joule Booking Agent, Support for Amtrak

- Planned for release in November 2026, the Joule Booking Agent will support Amtrak rail booking, allowing travelers to book hotels, cars, and trains in one flow.
- Approvers will be able to review booked rail itineraries, including relevant trip details, policy implications, and cost, alongside other travel choices.
- **Feature Activation:** Amex GBT and Concur are working closely on timing and availability of Joule for Complete customers; more information will be shared as our work progresses.

Preview New Concur Travel, Decommission of Hotel No Deposit Required Configuration Setting

- The existing **Hotel Configuration** setting that restricts the booking of hotels requiring a deposit will be removed in November 2026 for new Concur Travel. The setting will continue to be honored in legacy Concur Travel. Administrators will no longer see the **No Deposit Required** configuration setting in **Hotel Configuration** after the November 2026 decommission.



- To avoid a loss of deposit rate policy enforcement, administrators should create a new rule in **Policy Admin**, choosing **Hotel** as **Category** and **Room Rate Requires Deposit** as **Attribute**, before the setting is removed.
- If the rule part is not created, deposit rate restrictions will no longer be applied to hotel bookings in new Concur Travel.
- **Feature Activation:** Customers currently using this setting should take action to create a new rule by working with your appropriate support contact.

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Preview New Concur Travel, Support of Booking Changes for UK Rail

- Targeted for release in Q4 2026, the option to modify Trainline UK Rail bookings will be introduced. Users will be able to change an entire booking (outbound and inbound), one bound of a round trip booked with single tickets, or a single leg in a multi-carrier booking where available.
- Three change scenarios will be supported:
    - **Pay the Difference**: applicable to eligible fares issued on eTickets, where a fare difference and administration fee applies
    - **Rebook and Refund:** applicable to eligible fares with kiosk delivery, where the lowest-priced ticket between the original and new booking is refunded
    - **Amend Reservation:** applicable to flexible tickets that allow free-of-charge changes to seat, time, or date within a restricted time frame
- **Feature Activation:** This feature will be automatically available; no action is required.

Preview New Concur Travel, Support of Partial Cancellation for UK Rail

- Targeted for release in Q4 2026, new Concur Travel will introduce partial cancellation for UK Rail bookings. Previously, users could only cancel whole trips. This feature will be introduced to give users more flexibility with their UK Rail bookings.
- The partial cancellation option will depend on the cancellation conditions of the selected train journey.
- **Feature Activation:** This feature will be automatically available; no action is required.

Preview New Concur Travel, Paid Ancillaries via Trainline

- Targeted for release in Q4 2026, New Concur Travel will introduce the ability for users to select and add paid ancillaries when booking train tickets via Trainline.
- On the **Review and Book** page, users will be able to view and select available paid ancillaries for their journey. This feature is available for rail vendors integrated with Trainline. The ancillaries available may vary depending on the rail vendor and journey type. The cost of any selected ancillaries is added to the total trip cost at checkout.
- **Feature Activation:** This feature will be automatically available; no action is required.

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Ongoing New Concur Travel, New SNCF Integration via Trainline

- Amex GBT is working closely with Concur and Trainline to test and prepare for migrations to the new SNCF integration via Trainline. Benefits of this new integration include reduced steps to complete the booking, corporate discounts, support for SNCF advantage and loyalty cards (including Eurostar), seat map for first class TGV trains, support of trip cancellation and trip hold.
    - Note: SAP Concur currently plans on decommissioning the old SNCF connection on November 30, 2026. Existing rail itineraries booked through the old connection will remain visible under Upcoming Trips, and historical data will be kept for reporting.
- **Feature Activation:** More information on timing for availability will be shared as our work progresses.

Ongoing New Concur Travel, New Renfe Integration via Trainline

- Amex GBT is working closely with Concur and Trainline to test and prepare for migrations to the new Renfe integration via Trainline. Benefits of this new integration include streamlined booking flow, web and mobile parity, improved seat map, cross-border support (Spain-France), support for connections/transfers, Renfe loyalty cards (Más Renfe, Plata, Oro, Platino), corporate discounts, CO_2 emissions data, and PDF/pkpass tickets.
    - Note: SAP Concur currently plans on decommissioning the existing Renfe connection on November 30, 2026. Existing rail itineraries booked through the old connection will remain visible under Upcoming Trips, and historical data will be kept for reporting.
- **Feature Activation:** More information on timing for availability will be shared as our work progresses.

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