



Joule with SAP Concur solutions

The future of AI-powered travel & expense management

From data to decisions: Joule makes travel & expense smarter

Evolving policies, global travel demands, and rising costs can make travel and expense management increasingly complex. It requires smarter, faster solutions that can keep pace with rapidly changing business needs. With the advances in AI technologies, new opportunities are emerging to transform how organizations manage their spend.

SAP Concur is pioneering the next generation of travel and expense management with Joule, SAP's innovative AI copilot powered by advanced generative and agentic AI technologies. Building on proven AI innovations like hotel itemization enhancements for Expenselt and Request Assistant in Concur Request, Joule is designed not just to respond, but to anticipate and act, transforming everyday expense and travel workflows into seamless, intelligent experiences.

Travel & expenses that practically manage themselves

Imagine a world where travel and expense tasks handle themselves with minimal effort, where AI proactively guides, corrects, and automates key decisions in real time. This is the power of agentic AI, intelligent systems that go beyond suggestions, acting purposefully on your behalf.

At SAP Concur, we've long embedded AI into our platform, and now with Joule we're taking a bold leap forward. From real-time support to autonomous agents that validate expenses, plan meetings, and book travel. Joule is designed to leverage your organization's policies, preferences, and priorities at its core to help you save time while reducing errors and maintaining effortless compliance.

The AI experience only SAP Concur can deliver

Our AI capabilities are built on a foundation that only SAP Concur can provide, combining unmatched data insights, a commitment to responsible AI, and a legacy of trusted innovation.

- **Deep data advantage:** With over 30 years of travel and expense expertise, we've been leading the way in AI innovation. Backed by deep data and a rich history, Joule with SAP Concur solutions delivers highly relevant, personalized experiences.
- **Responsible AI:** Your data is private, secure, and never used to train outside models. We adhere to the highest ethical standards to build trustworthy AI you can rely on.
- **Reliable innovation:** As industry pioneers, our AI innovations are battle-tested and continuously refined to meet evolving business challenges like budget constraints, compliance, and hybrid work environments.



Joule in action: Three game-changing use cases

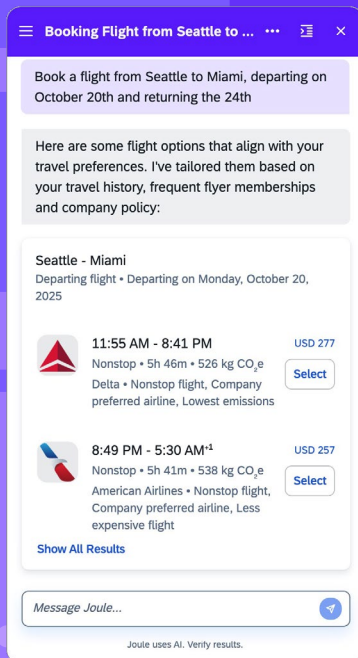
Available now with Concur Travel & Expense

Booking Agent

Booking business travel that meets company policies while also accommodating individual preferences can be a time-consuming process, especially when travelers are unsure if their choices comply with company rules and policies.

These challenges slow down productivity and increase the risk of policy violations or unexpected costs.

The Booking Agent completely transforms this experience. By enabling travelers to book trips through simple, conversational requests, it instantly generates itineraries that are both compliant and personalized. It also integrates spend insights to eliminate surprises at expense time. The result is a smoother, more confident travel experience that saves time and keeps employees—and budgets—on track.

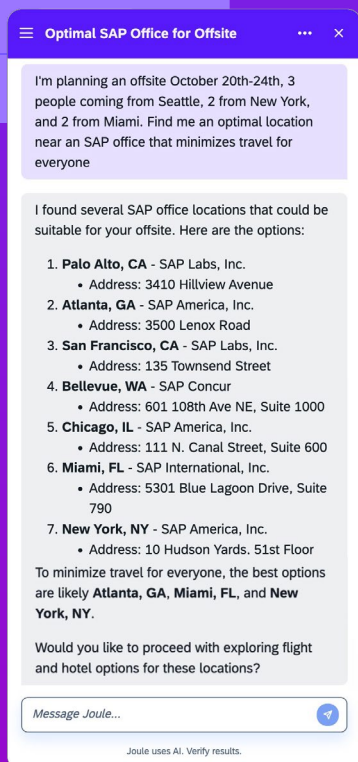


Available now with Joule Premium for Travel & Expense

Meeting Location Planner Agent

Choosing the perfect meeting location can quickly become a tangled ordeal. You're scrambling to coordinate where attendees are coming from, wrestling with travel costs and tight schedules, or trying to navigate complex travel policies, all while juggling endless spreadsheets and emails that never seem to end.

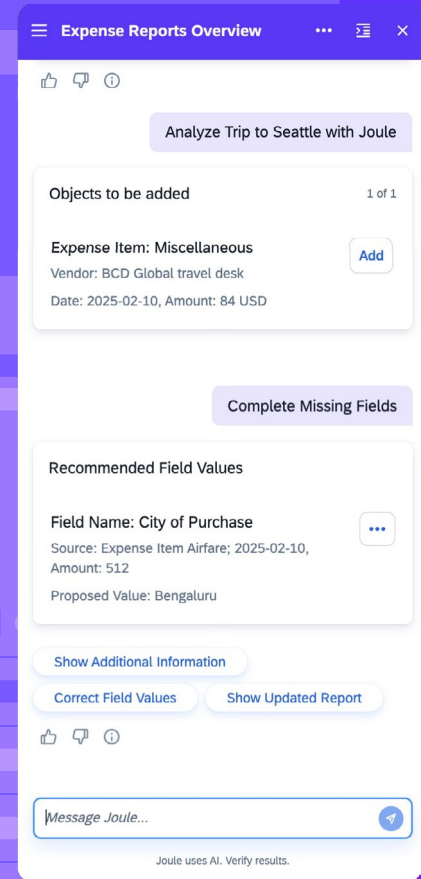
The Meeting Location Planner Agent removes that complexity by autonomously analyzing attendee locations, travel options, and sustainability factors to recommend the most efficient, policy-compliant meeting city. It instantly compares multiple scenarios, factors in travel distances, carbon emissions, and even suggests compliant hotels and budget estimates, helping planners make faster, smarter decisions with less effort.



Expense Report Validation Agent

Submitting expense reports can be a tedious and error-prone process that leads to frustration for employees and creates bottlenecks for finance teams. Missing information, unclear compliance rules, and simple mistakes can cause costly delays, requiring back-and-forth communication that wastes valuable time and slows approvals and reimbursements.

The Expense Report Validation Agent simplifies this process by guiding users step-by-step through their report submission. It flags missing or incomplete items and provides clear, in-workflow explanations of compliance issues to eliminate confusion. By proactively catching common errors before submission, it helps boost first-pass approval rates and reduces the need for rework. This leads to faster, more accurate expense reporting that saves time for everyone involved.



Simplify your travel and expense management, visit the [SAP Concur App Center](#) to add Joule to your solutions.

