

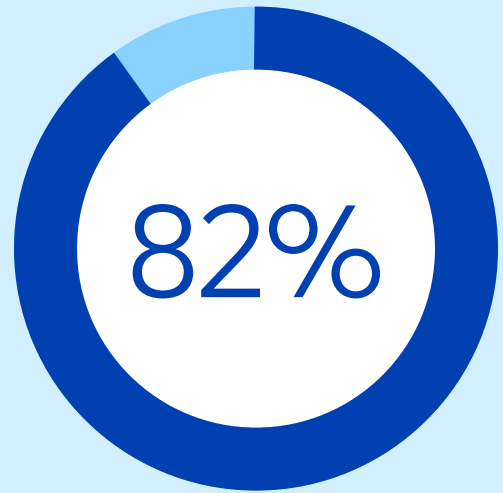
Tip Sheet

The AI-Driven Travel & Expense Solution

13 ways artificial intelligence and machine learning are used today



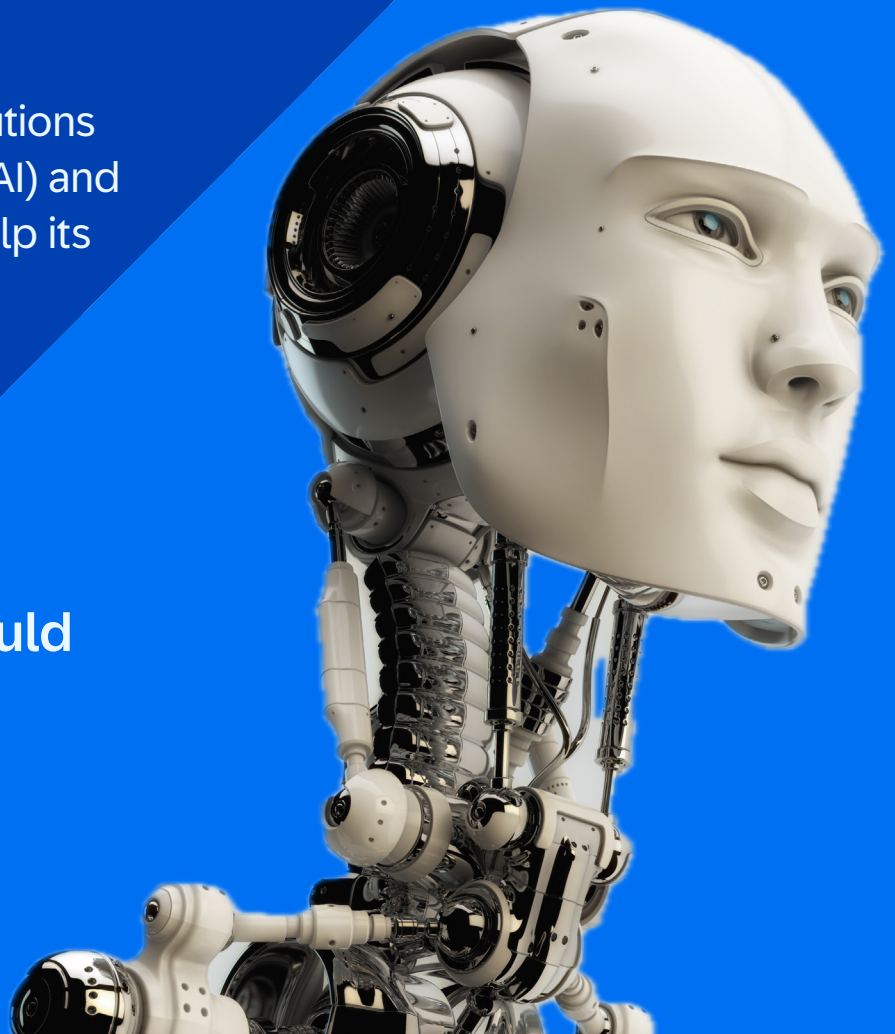
What gives
SAP Concur an
AI advantage?
It comes down
to two factors:
**experience +
data**



of finance leaders hope AI
makes business operations
more efficient ¹

For nearly a decade,
SAP Concur has built and
implemented powerful solutions
using artificial intelligence (AI) and
machine learning (ML) to help its
customers achieve greater
efficiency and compliance.

Here are some ways
your organization could
advance its spend
management system
using AI and ML.



1 Streamline travel and booking.

Use AI-powered booking platforms to suggest cost-effective, compliant travel options. Leverage machine learning to personalize booking recommendations based on traveler preferences and corporate policies.

2 Automate expense capture and submission.

Employ OCR (Optical Character Recognition) and machine learning to automatically capture receipt data. Utilize AI algorithms to categorize expenses, saving time for employees.

3 Flag unusual expenses.

Implement AI for intelligent approval routing based on predefined criteria. Let AI flag unusual expenses for further review, reducing the risk of fraud.

4 Uncover insights for smarter spending.

AI and ML can quickly sort through transactions from credit cards, vendors, airlines, and more, categorizing expenses based on rules or past behavior for faster, accurate reporting and compliance. Additionally, they identify trends and outliers to provide deeper spending insights.

5 Automate VAT reclaim processes.

Utilize AI to identify VAT reclaim opportunities in expense data, particularly for international travel. Streamline the submission of VAT reclaims with automated workflows.

6 Quickly integrate travel, expense, and invoice data.

AI significantly increases the efficiency of gathering travel, expense, and invoice data by automating extraction, streamlining processes, and improving accuracy.

7 Drive policy compliance.

Implement AI-driven policy checks to ensure compliance with travel and expense policies. Machine learning can help refine policies based on historical data and industry benchmarks.

8 Get personalized travel assistance.

By integrating AI and ML, Concur Travel can provide tailored suggestions for flights, hotels, transportation, dining options, and local activities based on a user's past behaviors, preferences, and current trip details.

9 Revolutionize invoice management.

AI and ML transform invoice management by automating tasks, increasing accuracy, reducing errors, and delivering insights, leading to greater efficiency, improved compliance, and better decision-making throughout the process.

12 Reduce your carbon footprint.

Promote sustainability by leveraging AI to help recommend eco-friendly travel, reduce paper waste through digital automation, track carbon emissions, and encourage travelers to make environmentally conscious decisions.

10 Advanced fraud detection.

Employ AI algorithms to continuously monitor expense data for potential fraudulent activities. Implement machine learning models that adapt to new fraud patterns.

13 Travel safely and securely.

Help your employees travel safely by providing real-time alerts, predictive recommendations, and personalized information. AI and ML enhances duty of care through traveler tracking, risk assessment, and data-driven insights, allowing organizations to promote safety.

11 Simplify global expansion.

Facilitate global expansion by using AI to manage currency conversions and international compliance. Machine learning can help navigate the complexities of tax regulations in different regions.