



GLOBAL
BUSINESS
TRAVEL

Building trust at the breakpoints

How AI is transforming
business travel

July 2026

Featuring research from

FORRESTER[®]



Welcome

AI is transforming business travel, enabling us to build the future of our industry today.

Understanding how, why, and where AI offers the greatest potential for everyone in the travel ecosystem will accelerate better outcomes.

We commissioned Forrester Consulting to conduct this research to analyze where business travelers and travel tech leaders are using AI in their respective journeys. We asked how they see AI solving for challenges today and in the future – from enhancing the traveler experience to enabling the end-to-end enterprise-wide intelligence that makes travel programs predictive and proactive.

I hope you find this report a useful resource on your AI journey.



Evan Konwiser

Chief Product & Strategy Officer

American Express Global Business Travel (Amex GBT)



Business travel solved a multifaceted challenge

For two decades, the business travel sector focused on building the systems, workflows and platforms that business travel needed. Largely, it succeeded, and business travelers are happy with today's travel management tools.

But there are still occasions when travelers have to carry much of the coordination work themselves. Stitching together bookings, policies, expenses, approvals, and supplier information – often manually, often under pressure, sometimes at 11pm in an airport.

These are the breakpoints. The moments that reveal how much the traveler is still doing alone. And the moments where trust in a travel program is won or lost.

AI's greatest impact is to show up at those moments – reducing burden on travelers, managing fragmented processes, and knowing when a human needs to take over.

Ultimately, it's about making business travel more intelligent, predictive, and proactive.

It's about building trust at the breakpoints.

Business travelers today are happy with key aspects of managing business travel¹



76%

Booking business travel through corporate tools is straightforward and efficient.

77%

When booking travel I feel I have enough flexibility to choose options that suit my needs.



75%

I receive timely updates and support during travel disruptions.

But only a quarter (24%) are wholly satisfied, saying their company's travel and expense management consistently enables them to book efficient policy-compliant travel with minimal effort.²

¹ Traveler survey: Indicate your agreement with the following statements describing your experience when planning and managing business travel.
² What statement best describes your experience with how your company manages business travel and expenses.



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Considerations for the future

About this research

This report is based on original research commissioned by Amex GBT and conducted by Forrester Consulting in April 2026.

The research comprised two surveys:

✓ **Business travelers** – 2,020 respondents across eight countries: Canada, the United States, Mexico, France, Germany, the United Kingdom, India and Singapore. 85% were employed full-time. All were manager level or above, including Director, VP and C-suite.

✓ **IT decision makers** – 520 respondents across four countries: France, Germany, the United Kingdom and the United States. All held responsibility for travel technology platforms at their organization.

The research set out to understand how business travelers and IT decision makers experience business travel today – and where they see the greatest opportunity for AI to make a difference.



The industry
connected
the systems.
Travelers often
have to connect
the journey.



What the industry set out to build

For more than two decades, the business travel industry invested heavily in connected experiences:

- **Booking tools became easier to use**
- **Policy became more sophisticated**
- **Expense systems became more embedded**
- **Data became more accessible**
- **Self-service became the norm**

By many measures, this transformation succeeded. Forrester’s research shows that 90% of IT decision makers are satisfied with their travel technology ecosystem.³ Yet only 24% of travelers describe their experience as seamless and low effort.⁴

The industry connected the systems. Travelers often have to connect the journey.



90%

of IT decision makers satisfied with their travel technology ecosystem.



24%

of business travelers describe their travel experience as seamless and low effort.

The challenge facing business travel is no longer connection. It is coordination.

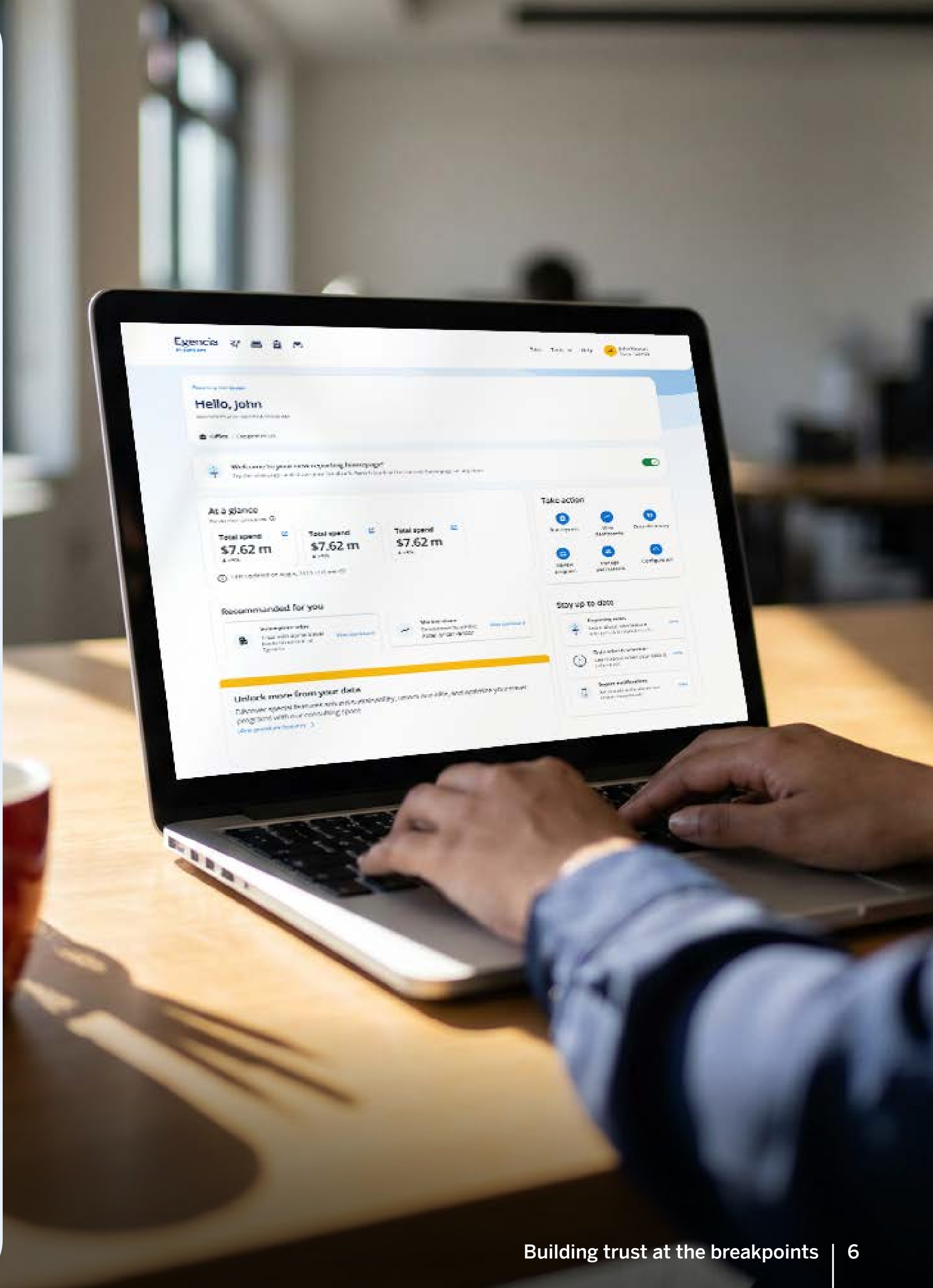
“

Getting 90% of IT decision makers to that level of confidence in their tech ecosystem – that took twenty years of hard work. That’s a strong foundation for building the new era of AI.”

John Sturino

Senior Vice President Travel Products & Engineering, Amex GBT

3. IT decision maker survey: How satisfied are you with your organization’s current travel technology ecosystem. Very satisfied, satisfied.
4. Traveler survey: What statement best describes your experience with how your company manages business travel and expenses.



The thing about business travel

As connected systems matured, business travel became more like consumer travel. The focus shifted toward greater choice, easier booking, better interfaces and self-service. Those investments delivered real progress.

But business travel is not like consumer travel. The business traveler makes decisions inside a web of competing considerations – a series of trade-offs balancing personal preferences, company requirements including budget, and the practical realities of getting work done on the road: It's complicated.



Business travelers balance multiple factors



Business travelers balance multiple competing factors when booking trips.⁵

With so much to reconcile, it's unsurprising that just 3% of organizations describe travel as part of a fully orchestrated enterprise workflow.⁶ The rest is often held together by the people traveling.



Only **3%** of organizations describe travel as part of a fully orchestrated enterprise workflow.

Consumer travel optimizes choice. Business travel must optimize outcomes

Consumer experiences optimize for choice. Business travel should optimize for outcomes. And that's largely beyond the capability of connected systems.



A leisure traveler makes a choice. A business traveler has to make a judgement call. Those are two very different things.”

Erica Antony
Vice President Complete & Select Solutions,
Amex GBT

⁵ Traveler survey: When booking business trips, how important are the following factors?
⁶ IT decision maker survey: How integrated are travel systems with your broader enterprise technology environment?

The traveler became the coordinator

Many business trips involve multiple steps, decisions, hand-offs and trade-offs. Booking in one system. Expense in another. Approvals somewhere else. Supplier communications elsewhere again.

When everything runs smoothly, these transitions can feel invisible. When friction appears – a delay, a policy question, a last-minute change – someone still has to connect the dots. Too often, that someone is the traveler.

- **Reconciling conflicting information**
- **Comparing options across platforms**
- **Navigating policy under pressure**
- **Coordinating with colleagues**
- **Managing disruption in real time**
- **Balancing personal needs against organizational requirements**

On a typical trip, half of travelers spend more than two hours on planning, booking and completing expenses. More than one in five spend over three hours.

Much of that time is coordination work the system could – and should – be doing instead.



50%

of travelers spend +2 hours on planning, booking and expenses on a typical trip.⁷

When friction appears, someone has to connect the dots. Too often, that someone is the traveler.

7. Traveler survey: How much time is spent planning, booking, and complete expenses for a typical trip?



Connection without coordination creates breakpoints



What is a breakpoint?

Most business travel programs appear seamless. And much of the time, the underlying intricacy remains hidden. Breakpoints occur when that intricacy becomes visible – moments where connected systems stop short of a coordinated experience.

Sometimes the gap is small. A policy that needs interpreting. An expense claim with missing fields. Information that needs checking across multiple sources.

Sometimes it is significant. A missed connection. A cancelled flight. An urgent change to plans.

Either way, the traveler often becomes responsible for navigating the challenges that the system has not resolved on their behalf.

Our research makes clear these moments are far from unusual.⁸



64%

of travelers find disruption that requires manual effort challenging

64%

find travel policies challenging



62%

struggle with expense management and reconciliation

At first glance, these appear to be different problems. In practice, they point to the same reality. The moments travelers find most difficult are often the moments that require coordination.



A breakpoint is a moment where connected systems stop short of a coordinated experience.

⁸. Traveler survey: What aspects of business travel remain challenging or frustrating today? Very challenging, challenging.



Everyday breakpoints vs. high-stakes breakpoints

Not all breakpoints carry the same consequences. Some are routine, some have a more profound impact on the traveler.

Everyday breakpoints

- Policy ambiguity
- Fragmented workflows
- Expense friction
- Switching between systems
- Information overload
- Balancing competing priorities

High-stakes breakpoints

- Disruption
- Delays
- Cancellations
- Urgent changes
- Safety events

“

Disruption tends to get all the attention. But, on aggregate, most of the burden doesn't come from the big moments. It comes from the small moments that happen every trip.”

Shelley Armstrong

Vice President User Experience, Amex GBT



Only

30%

of business travelers use their corporate booking tool as their primary information source.⁹



Disruption does not create friction. It reveals it.

⁹. Traveler survey: Which of the following are your go-to-source(s) when exploring or confirming travel options?

The hidden cost of breakpoints

Every travel program has a budget. It covers flights, hotels, ground transport, and food and drink costs incurred on trips. What it rarely accounts for is the time and cognitive load absorbed by the traveler at every breakpoint along the way.

50% of travelers spend more than 2 hours on planning, booking and expenses for a typical trip. 9% spend more than 4 hours.¹⁰ And only 30% rely on their corporate booking tool as their primary source of information – the rest are triangulating across supplier sites, consumer platforms and colleagues, looking for confidence no single system is giving them.¹¹

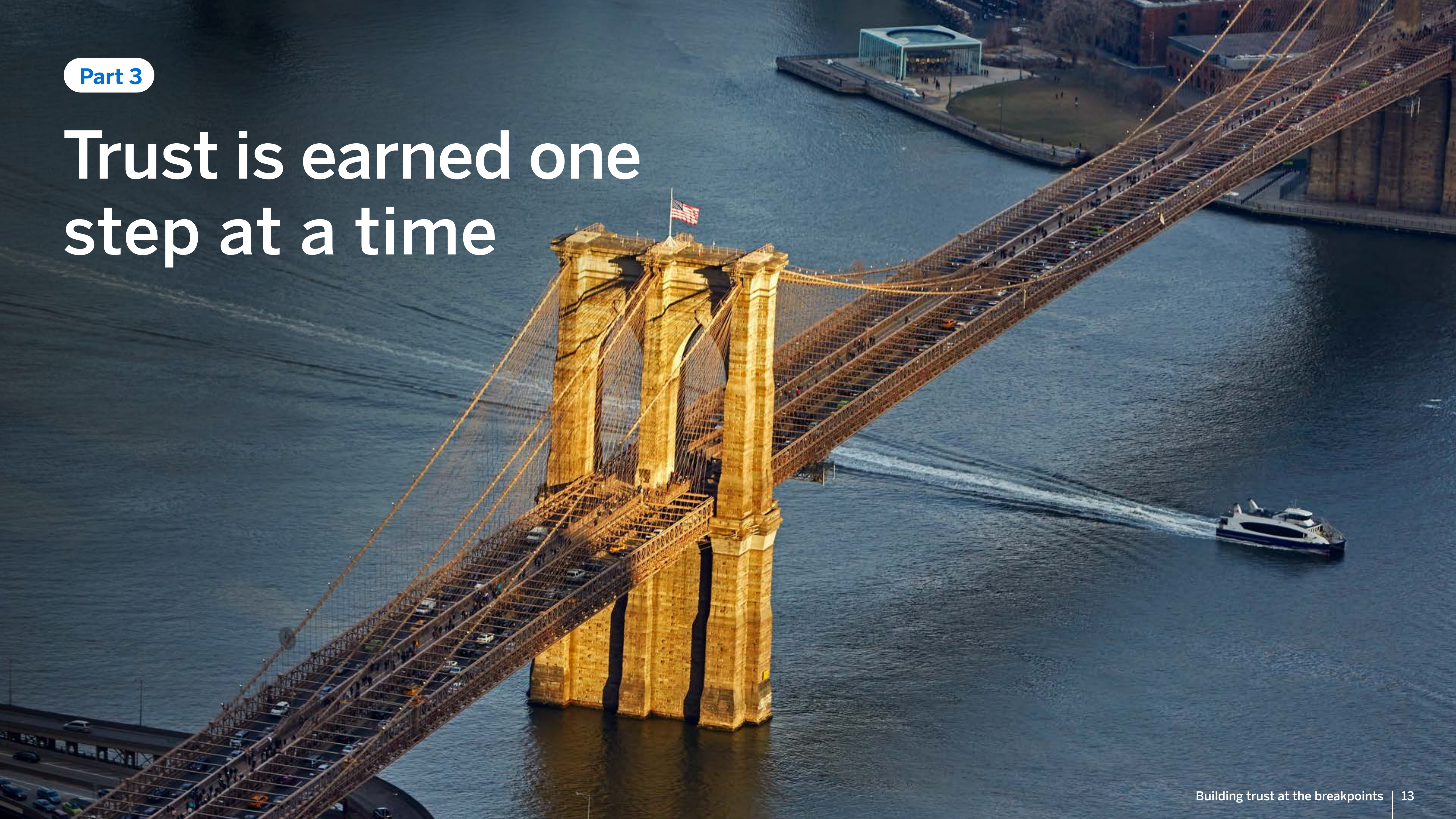
That time and effort doesn't appear on any invoice. It doesn't show up in any travel report. But it is real, it is often recurring, and it falls on the people the program is supposed to support, eating up their time and impacting their productivity.

When disruption hits, and the breakpoints are high-stakes, the cost compounds. Plans change, friction surfaces, and the traveler absorbs it manually. Often under pressure. Often outside working hours.



¹⁰. Traveler survey: How much time is spent planning, booking, and complete expenses for a typical trip?
¹¹. Traveler survey: Which of the following are your go-to source(s) when exploring or confirming travel options?

Trust is earned one step at a time



Travelers want to trust AI

In most industries, AI is about automation – applied to repeatable processes, reducing manual effort and cutting costs.

In business travel, AI is automating tasks but that’s not where the transformation opportunity lies - the real value of AI in travel is anticipation.

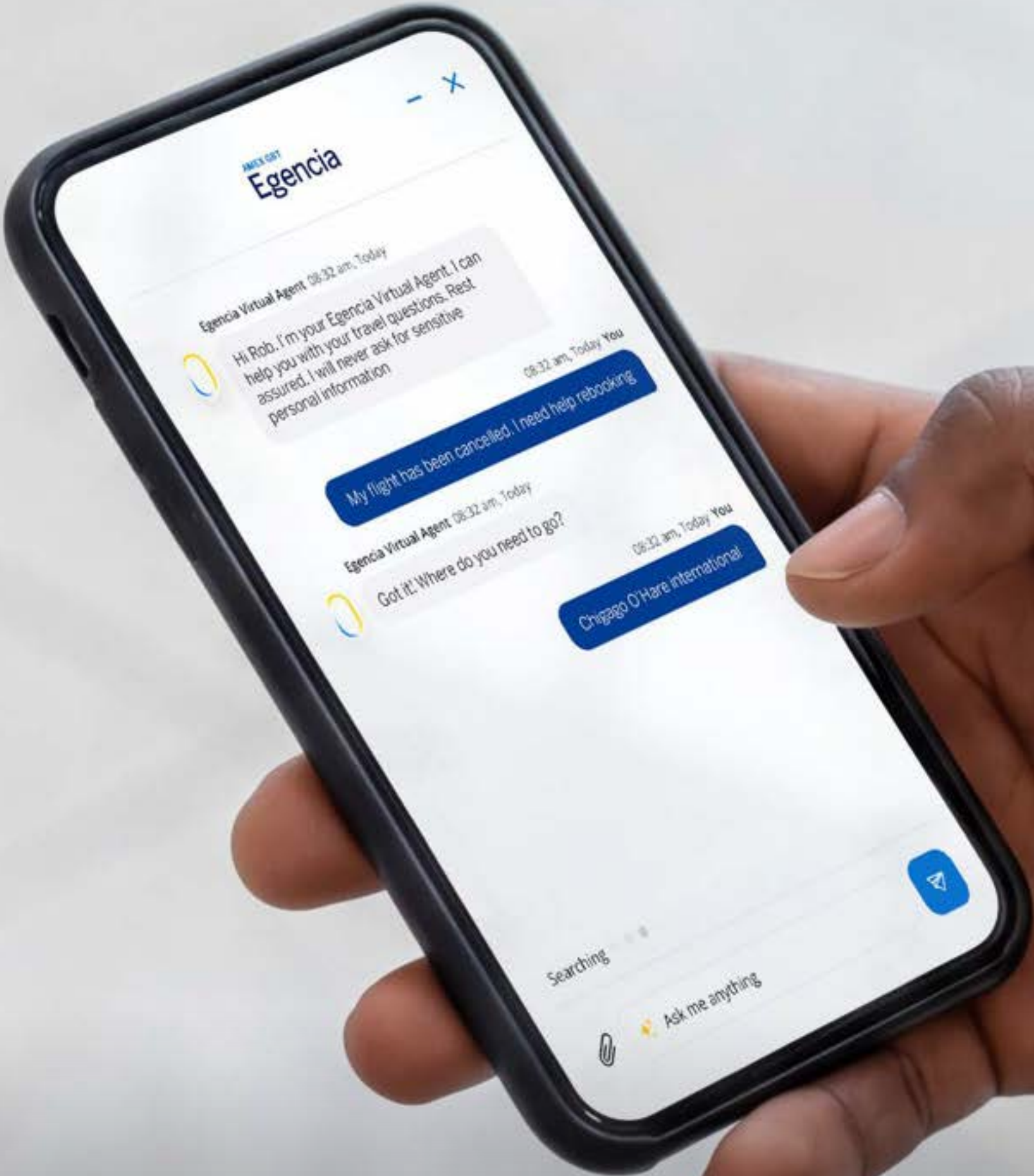
For the traveler, this means the intelligent trip — tech that anticipates disruption, presents the information and content the traveler needs, and guides them throughout the trip in real time.

The appetite is real. 82% of travelers believe AI could simplify travel planning. 79% trust AI to assist with travel tasks. 77% trust AI to balance policy and personal preferences.¹²

So, travelers are confident AI could help them.

What they are not confident of is whether AI is equipped to handle their situation the way they want. Whether it will know when to act and when to ask. Whether there will be someone to call if it gets it wrong.

Typically, trust has to be earned. And earning it starts with understanding what travelers actually want.



¹². Traveler survey: Please indicate your agreement with the following statements describing your experience when planning and managing business travel. Strongly agree, agree.

Trust has conditions

Travelers have thought carefully about what they are prepared to hand over to AI.

The picture that emerges from Forrester’s research is consistent across every question asked. Travelers are comfortable with AI when the task is clear, the stakes are manageable, and the decision feels retrievable. Their comfort drops sharply when those qualities disappear – when the reasoning is hidden, the stakes are high, or the path back to human judgment is unclear.

What most influences traveler trust?¹³

- 1

Data privacy and security
- 2

Transparency in how decisions are made
- 3

Booking accuracy and itinerary reliability
- 4

Reliability during disruption
- 5

Ability to override AI decisions

When asked about AI intervening to protect their safety – for example, when a weather event requires a sudden change to travel plans – 36% of travelers are comfortable with AI recommending changes provided they retain approval. Just 11% are comfortable with AI acting autonomously.¹⁴

Trust is available. But it has to be earned.

36%

of business travelers are comfortable with safety-related recommendations requiring traveler approval

11%

are comfortable with fully autonomous AI safety-related decisions

¹³. Traveler survey: Which risks or concerns most influence traveler trust in AI-enabled travel tools?

¹⁴. Traveler survey: How comfortable would you be with AI automatically intervening in travel plans to protect safety?



IT decision makers are stewards, not skeptics

The picture from IT decision makers (ITDMs) reinforces everything the traveler data shows.

Their primary concern is not whether AI works. It is whether it can be governed, explained and audited. 78% cite governance and auditability as major barriers to approving autonomous AI. 69% say they struggle to link AI investment to measurable outcomes.¹⁵

Travelers and ITDMs both want the same things

- **Transparency**
- **Explainability**
- **Governance**
- **Escalation**

Of course, if the trust barriers are shared, trust solutions can be shared too.

Both travelers and ITDMs are looking for transparency and clear parameters when it comes to AI autonomy. Their concerns are near-identical. Which means the governance framework that satisfies an IT director is the same one that earns a traveler's trust.

Creating those conditions across an entire organization is the ITDM's job. And it's what can make AI trustworthy enterprise-wide.

¹⁵. IT decision maker survey: What are the biggest barriers preventing wider adoption in corporate travel platforms.



78%

of ITDMs cite governance and auditability as major barriers to autonomous AI



69%

struggle to link AI investment to measurable outcomes



IT decision makers chose their platforms because they wanted oversight and visibility. AI doesn't threaten that. Done right, it's the first time they can have both – and at the level of sophistication that modern travel actually involves.”

John Sturino

Senior Vice President Travel Products & Engineering, Amex GBT

The more AI delivers, the more it's trusted

Trust in AI tends to grow gradually, through experience, as the system demonstrates it can handle multiple processes reliably. After all, trust is a human attribute; it's gained over time through consistency and transparency.

In business travel that means starting where the task is clear, the rules are explicit and the outcome is reversible. Booking within policy. Expense reconciliation. Proactive alerts about delays. These are the moments where AI can demonstrate its value without asking the traveler to take a leap of faith.

From there, the scope can grow. But only as confidence grows with it.

ITDMs are already making these distinctions. Disruption rebooking and expense capture – high frequency, rules-based, easily reversed – are tasks they're comfortable handing to AI. More challenging decisions, where trade-offs are subjective and outcomes harder to unwind, still require a human in the loop.

This happens one step at a time – AI earning autonomy progressively, as trust is established at each stage of the journey.

The real key is to work out, gradually and methodically, where and how AI can help at those high-stakes breakpoints. The moments of disruption. That's when trust is built. And, as per a [2025 Amex GBT and Ipsos report](#), travelers who feel well-supported during disruption report significantly stronger confidence – both in business travel and the organizations supporting them.

Travelers who feel well-supported during disruption report significantly stronger confidence in both business travel and the organizations supporting them.



The shift from connection to coordination

From options to recommendations

The first generation of digitized business travel had a clear mission. Get the industry online. Make booking accessible. Connect the systems. It succeeded.

What travelers increasingly need is a system that understands the difficulty of what they're trying to do – and takes more of that weight off their shoulders. The technology challenge is about coordination. Less about giving travelers access to options, and more about helping them make decisions with confidence.

Then (What the first generation of digitized business travel focused on)	Now (What the new generation of digitized business travel is focusing on)
• Access • Search • Connectivity • Transaction efficiency	• Coordination • Contextual decision-making • Cognitive load reduction • Intelligent delegation • Adaptive support

Forrester's data shows how much ground remains. AI adoption in business travel is currently highest in search and comparison – the early, rules-based stages of the journey. It drops sharply at disruption management, expense reconciliation and cross-system coordination. AI is often weakest where the journey is hardest.

The shift is from information abundance to trusted decision coordination.



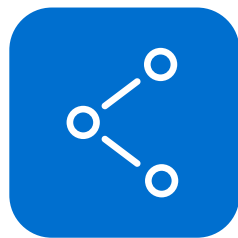
From 40 options to 3 recommendations

Today, a traveler searching for a flight might be presented with 40 options. Each technically valid. Each requiring evaluation against cost, convenience, flexibility, policy, loyalty, budget – manually, quickly, often under pressure.

The next era looks different. Two or three options, intelligently selected, personally relevant, and aligned with the travel policy. Options a traveler can choose between with confidence rather than compare with effort.

Within Amex GBT, Egencia’s AI-enabled Smart Mix model already works this way. More than 150 data points determine which options each traveler sees. 90% of flight bookings appear in the top 10 results. 85% in the top 5. Average booking time: under three minutes.¹⁶

Fewer options. Better outcomes. Less work for the traveler.



150+

data points used to personalize each traveler’s options



3 minutes

average booking time on Egencia with Smart Mix

Enabling intelligent personalization

The Amex GBT marketplace provides the fuel for AI-enabled intelligent personalization. The world’s most valuable marketplace in business travel, it is a single and comprehensive source of travel options, curated and optimized for business travelers. Marketplace encompasses more than 700 airlines, over 2 million properties across 180 countries, and 40 car rental agencies in 3,300 locations globally.¹⁷



¹⁶. Amex GBT data.
¹⁷. Amex GBT data.

What coordination looks like in practice

In practice, the shift to coordination is about stitching together previously separate tasks into a single coherent experience. Here are two examples of what that looks like.

Example #1

Building trust at an everyday breakpoint

The integration of Egencia and Concur Expense

Every booking synchronizes automatically with the expense dashboard in near real time. No manual reconciliation. No separate process. The trip and the claim move together – the first integration of its kind outside the SAP ecosystem.

“The goal isn’t to replace people with AI. It’s to make sure travelers always have someone in their corner, human or digital.”

David Reimer

Executive Vice President Global & Multinational Clients, Amex GBT

Example #2

Building trust at a high-stakes breakpoint

Proactive Traveler Care

Disruption is an increasingly common factor in business travel: Amex GBT has seen a 300% rise in disruption incidents over the last three years, with a 600% increase in travelers impacted.¹⁸

Disruption triggers automatic support rather than waiting for the traveler to notice and act. In 2025, proactive care notifications rose 52%.¹⁹

Agent-to-agent architecture takes it further, with intelligent systems communicating directly across the travel workflow, without the traveler as the intermediary. And when the challenge exceeds what any system can handle alone, human counsellors are there – supercharged by AI tools, ready to step in.

High-tech and high-touch, working together rather than in sequence.

¹⁸. Amex GBT data.
¹⁹. Amex GBT data.

Where to start

IT decision makers know the coordination gap exists. The issue is that most are treating integration as an ambition rather than a sequencing problem. Everything feels critical. The risk can be paralysis.

Forrester’s data points to a practical three-step sequence:

Step #1
**Booking, payments
and expenses**

This is where financial visibility is established – leading to better governance, less manual work, and a foundation that makes every subsequent coordination decision more reliable.

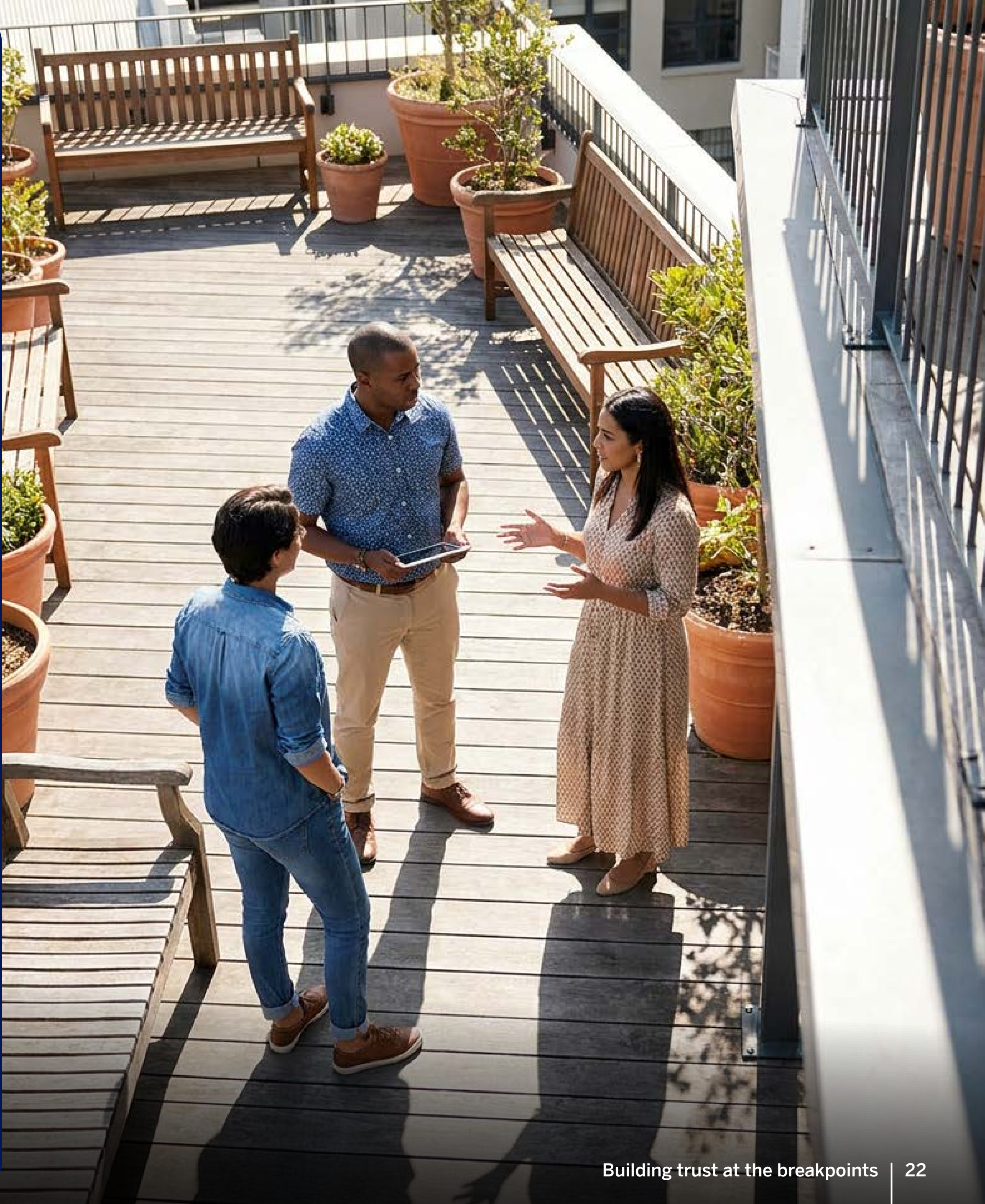
Step #2
**Disruption and
duty of care**

These are the experience-defining moments, where travelers decide if the program genuinely has their back – and where AI can make the most significant and visible difference to confidence.

Step #3
**The wider
enterprise context**

Once the foundation is stable, it’s time to get into traveler specifics, like calendar, HR and identity. This is where AI starts to understand the traveler as an actual person rather than a series of transactions.

The sequence mirrors the trust argument from Part 3. Start where the stakes are clear and the outcomes are measurable – and build from there.



Bringing it all together

The new era is already taking shape

The organizations that want to lead the next era of business travel are making decisions now – about how their programs are designed, what they ask their systems to do, and how much of the coordination burden they leave with the traveler.

The direction is clear. 92% of IT decision makers agree that AI will transform travel into continuously optimized systems. 94% expect predictive insight into demand and spend. 93% expect more proactive safety and disruption management.²⁰

That degree of consensus is, in itself, a signal.



92%

of IT decision makers agree AI will transform travel into continuously optimized systems



94%

expect predictive insight into demand and spend



93%

expect more proactive safety and disruption management

20. ITDM survey: Looking ahead in 1-24 months, how do you expect AI and agentic AI to reshape corporate travel programs?



The journey to applied intelligence: Where business travel sits. And where it's heading.

AI is being applied across industries in five distinct modes. Most organizations are still operating in the first two. Business travel's challenge – and its opportunity – sits further along the journey.

Five modes of enterprise AI – and where business travel fits				
Mode	Goal	AI role	Human role	Example
1. Automation	Efficiency	Execute tasks	Supervisor	Invoice processing
2. Assistance	Productivity	Support decisions	Decision maker	Copilots/search
3. Coordination	Orchestration	Balance systems/constraints	Collaborator	Business travel
4. Delegation	Trusted autonomy	Act on behalf of users	Escalation/oversight	Agentic systems
5. Anticipation	Strategic and operational foresight	Enable predictive intelligence	Business leader	Business strategy and planning

Right now, business travel largely sits at coordination. But the destination for many organizations is delegation and anticipation:

Delegation – where joined-up systems act on behalf of the traveler, within clear governance boundaries, with a human available when judgment is needed. This is most powerful at moments of disruption where traditionally the traveler had to do lifting.

Anticipation – transformative intelligence that anticipates disruption, presents the information and content the traveler needs, and guides them throughout the trip in real time. For travel program owners, the shift can be even more profound. From looking at static reports analyzing the past, to providing forecasts of future demand. From reacting to disruption, to seeing it form before it happens. From analyzing spend, to shaping future demand

The move from coordination to delegation and anticipation depends on one thing – the trust that accumulates as systems prove themselves.

Governance as a gateway

Tomorrow's business travel program coordinates journeys intelligently across moments of friction, uncertainty and change. It combines:

- **AI-driven contextual intelligence**
- **Integrated workflows**
- **Predictive support**
- **Transparent decision-making**
- **Seamless human escalation**
- **Enterprise-grade governance**

Trust is the key to unlock progress: Top barriers to AI adoption.²¹

- 1 Governance, auditability, and compliance requirements make autonomous decision-making difficult to approve.
- 2 Data privacy, cybersecurity, or payment-security requirements raise the bar for AI adoption.
- 3 Supplier platforms and ecosystem partners are not yet mature enough to support advanced AI use cases consistently.

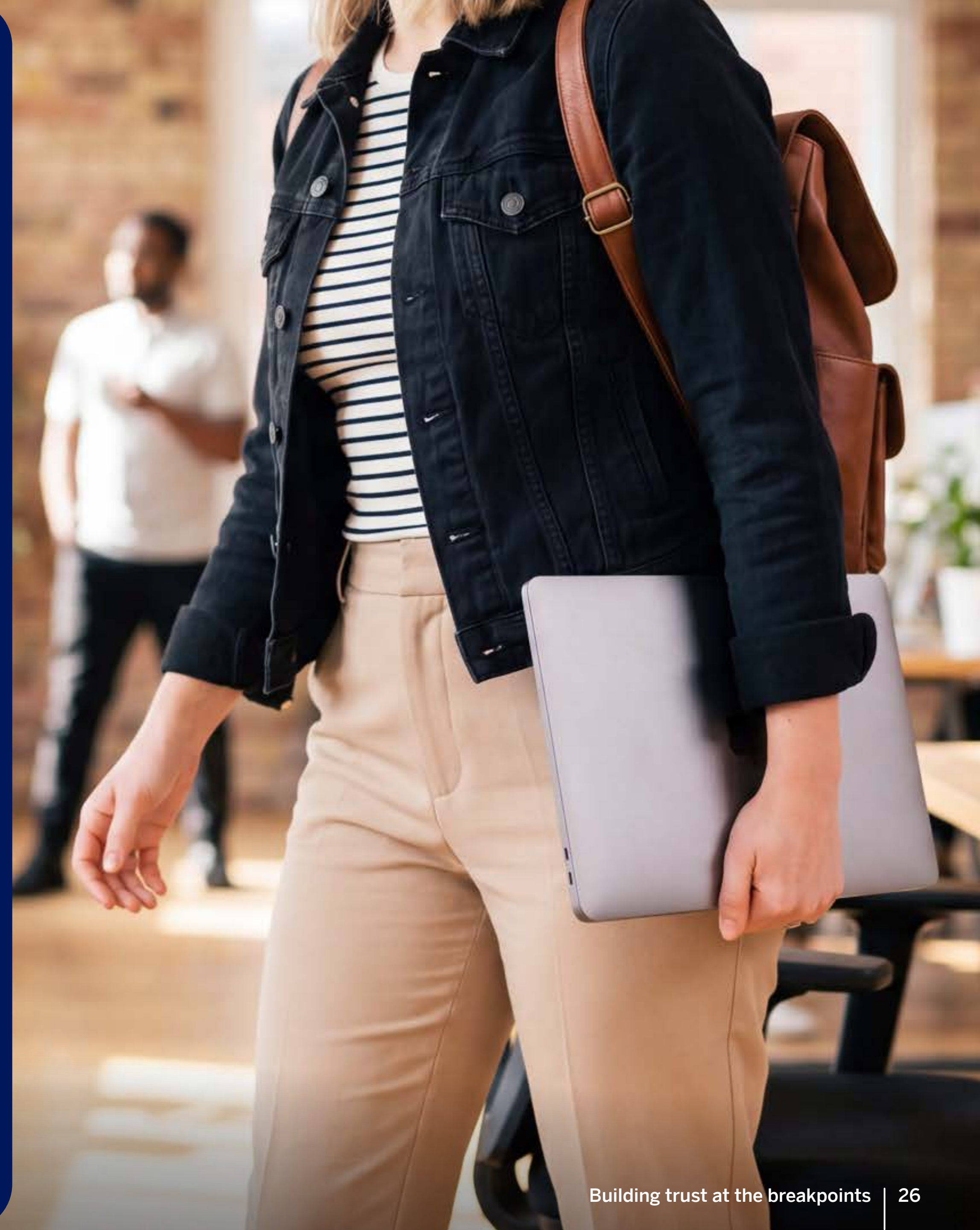
Governance is typically what gives autonomous AI the permission to act. Organizations understand that this is the single biggest barrier to wider AI adoption in the travel program. To progress their AI journey, AI will need to meet enterprise standards for integration. Without it, the trust that makes delegation possible is unlikely to become fully formed.

“The companies scaling AI fastest right now are the ones who invested in governance first. We’ve always operated as a trusted transaction authority. That discipline is exactly what agentic AI needs to work enterprise-wide. We’ve been building the foundations for this for years.”

Erica Antony

Vice President Complete & Select Solutions,
Amex GBT

21. ITDM survey: What are the biggest barriers preventing wider AI adoption in corporate travel platforms?



A decision, not a destination

The distance between a connected travel program and a coordinated one isn't technical. It comes down to a decision – about what kind of travel program to run, and how much you can do to enable the traveler.

That decision plays out at the breakpoints. The moments where friction appears and the system either handles it or hands it back. The moments where the traveler feels supported or exposed. The moments where confidence in the program is built.

Trust is built at the breakpoints.

Considerations for the near future

The decisions that will define the new era of managed travel are being made now. Based on Forrester’s research, we have formulated suggested priorities for travel program owners and IT decision makers. With the aim of stimulating a conversation about the near future, we’ve included considerations for the wider business travel sector.

Three priorities

For travel managers



Find your highest-cost breakpoint and fix it end to end.
Not the most visible one. The one your travelers hit most often. Map every step of what happens when that moment occurs – what the system does, what the traveler is left to do themselves, and where the handoff fails.



Put a number on the invisible costs.
Calculate what your top 20% of travelers – your most senior, most frequent, most expensive people – are spending in time and cognitive effort on coordination work. Then put it in front of your CFO. The conversation changes immediately.



Start with disruption.
Don't try to transform the whole program at once. Run a pilot on disruption support specifically – it's where traveler trust is most acutely won or lost, it's measurable, and it's the easiest place to demonstrate ROI quickly.

For IT decision makers



Sequence your integration investment, don't spread it.
Booking to payments to expense is the foundation – get that workflow behaving as a single system before anything else. The programs that stall are almost always the ones that tried to integrate everything simultaneously.



Build your governance framework before you need it.
Not as a response to an incident. Not as a condition of approval. As the architecture that makes everything else possible. Explainability, auditability, override paths – all designed in. Define what autonomous looks like for your organization.



Define what autonomous looks like for your organization.
Not in the abstract. Task by task. Where does AI act? Where does it recommend? Where does a human decide? That document doesn't exist in most organizations. It could in yours.

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About American Express Global Business Travel

American Express Global Business Travel (Amex GBT) is a leading software and services company for travel, expense, and meetings & events. We have built the most valuable marketplace in travel with the most comprehensive and competitive content. A choice of solutions brought to you through a strong combination of technology and people, delivering the best experiences. With travel professionals and business partners in more than 140 countries, our solutions deliver savings, flexibility, and service from a brand you can trust – Amex GBT.



Includes AI-generated imagery

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