



Navan Launches New AI Agent to Eliminate Manual Expense Reports

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Expense Chat brings touchless experience to out-of-pocket expenses

PALO ALTO, Calif.--(BUSINESS WIRE)--Mar. 5, 2026-- [Navan](#) (NASDAQ: NAVN), the global AI-powered business travel and expense platform, today launched Expense Chat, a new AI agent designed to eliminate manual out-of-pocket expense submissions. The agent brings the “swipe and done” simplicity of Navan’s corporate card transactions to the messiest part of the expense process: situations that require business travelers to manually submit transactions.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260304579230/en/>



Navan has already mastered the touchless experience for corporate

card transactions, with over 70% of transactions requiring zero manual intervention in the last year. But out-of-pocket spend is still a reality for business travelers, whether due to lack of corporate card access, mileage reimbursements, or paying cash-only merchants. Historically, these scenarios have required users to manually add receipts to expense reports, an outlier in an otherwise digital experience. Navan Expense Chat aims to close this gap by replacing tedious filing with a simple conversation.

Users can input mileage reimbursements or drop multiple receipt images into the chat at once; the agent instantly extracts merchant data, auto-codes the specifics, and asks for missing information. Travelers can use natural language to give context and refine entries, such as marking part of a purchase as personal or applying project codes to multiple purchases at once, before the agent submits on their behalf.

Data from the initial phased rollout confirms that users are ready to abandon tedious forms for AI. The Navan Expense Chat saw substantial week-over-week growth in user adoption, with a Customer Satisfaction Score (CSAT) of 94 out of 100 during the beta phase. One user successfully submitted 27 receipts in just 70 seconds — an average of 2.6 seconds per receipt. This shift represents the true promise of AI: the elimination of the “administrative tax” on a person’s time. Navan is leveraging agentic workflows to automate the repetitive logistics of business travel. By understanding the nuance of traveler intent, Navan is enabling users to finally forget about their expense reporting and focus on the work that matters.

Valerie Pylant, Account Executive at Corvel said: “Since I started using the new expense chat, submitting expenses has gone from something I’d put off to something I can knock out in one quick pass. It’s honestly become so easy that I’ve been bragging to my industry peers about how effortless it is. Using AI for expenses just makes sense — I don’t have time to waste on them.”

“Navan’s goal is always to consolidate the fragmented T&E landscape into a single, touchless experience. This agent isn’t a one-off feature: it’s one more piece in our strategy to replace every manual touchpoint in the industry with an agentic workflow,” says Yuval Refua, Chief Product Officer at Navan. “In a world of shiny, vibe-coded AI demos, the real proof is in the user adoption. But when you see users actively choosing an AI agent over the ‘old way’ of doing things, it confirms that the real power of AI is its ability to take over the annoying, repetitive tasks that get in the way of real work.”

Expense Chat is currently available for US-based customers.

About Navan

Navan (NASDAQ: NAVN) is the global AI-powered [business travel](#) and [expense](#) platform that makes travel easy for frequent travelers. From finding flights and hotels, to automating expense reconciliation, with 24/7 support along the way, Navan delivers an intuitive experience travelers love and finance teams rely on. [See how Navan customers benefit](#) and learn more at navan.com.

Forward-Looking Statements

All statements in this press release other than statements of historical fact could be deemed to be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are often identified by words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “project,” “will,” or similar expressions. Such statements are subject to risks, uncertainties and other factors that may cause actual results to be materially different from any future results expressed or implied by the forward-looking statements. These risks and other factors include the risks described under the caption “Risk Factors” in Navan’s Quarterly Report on Form 10-Q filed with the Securities and Exchange Commission (“SEC”) on December 15, 2025 and in other reports Navan files from time to time with the SEC. Except as required by law, Navan undertakes no obligation, and does not intend, to update these forward-looking statements.

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