(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
16 February 2006 (16.02.2006)

PCT

(10) International Publication Number
WO 2006/017681 A3

(51) International Patent Classification:
G06Q 30/00 (2006.01)

(21) International Application Number:
PCT/US2005/027792

(22) International Filing Date: 4 August 2005 (04.08.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/599,353 6 August 2004 (06.08.2004) US
11/042,663 24 January 2005 (24.01.2005) US

(71) Applicant *(for all designated States except US)*: **AMERICAN EXPRESS MARKETING & DEVELOPMENT CORP.** [US/US]; World Financial Center, 200 Vesey Street, New York, NY 10285-4900 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **TASKER, Sarah** [US/US]; 21 Upper Hamilton Road, Brighton BN1 5DF (GB). **SAUSER, Olivier** [FR/FR]; 2, rue De Chambord, F-78760 Jouars Ponchartrain (FR). **PRESTON, Steve** [GB/GB]; 42 Woodbourne Avenue Patcham, Brighton, BN1 8EQ (GB). **WARD-CADDLE, John** [GB/GB]; 72 Fernwood Ris, Westdene, Brighton BN1 5EP (GB). **HOLMES, Alan** [GB/GB]; 107 Elm Drive, Hove, E. Sussex BN3 7JA (GB). **MOORE, Val** [GB/GB]; 4B Arundel Road, Eastbourne, E. Sussex BN21 2EL (GB). **LAMB, Joy** [GB/GB]; 10 Norman Road, Hove, E. Sussex BN3 4LS (GB).

(74) Agents: **WISCHHUSEN, Carl, B.** et al.; Fitzpatrick, Cella, Harper & Scinto, 30 Rockefeller Plaza, New York, NY 10112-3801 (US).

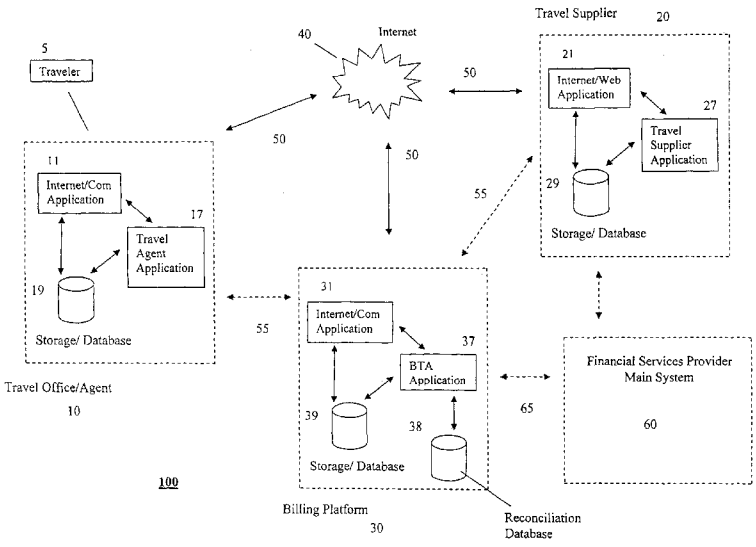
(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *with international search report*

[Continued on next page]

(54) **Title:** METHOD AND SYSTEM FOR IMPROVING TRAVEL TRANSACTION BILLING AND RECONCILING



(57) **Abstract:** A financial services provider (60) generates a centralized, detailed and customized billing statement based on travel itinerary data and information received from a travel agent or agency (10) for travel transactions booked during a billing period, which can permit expedited generation and submission of the billing statement at the end of a billing period to a responsible client for faster payment of billed transactions. The financial services provider (60) does not wait for receipt of travel supplier charges before generating the billing statement for travel transactions based on received travel agent records. The financial services provider (60) can subsequently reconcile (38), unique reference indicator, the billing statement travel transactions or travel itinerary data against travel supplier charges (20) received from the travel supplier for the booked travel transactions.

WO 2006/017681 A3

(88) Date of publication of the international search report:
8 June 2006

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.