

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
04 April 2019 (04.04.2019)



(10) International Publication Number
WO 2019/067111 A1

(51) International Patent Classification:

G06F 3/048 (2013.01) G06Q 20/10 (2012.01)
G06F 17/30 (2006.01) G06Q 20/22 (2012.01)
G06Q 20/04 (2012.01)

(21) International Application Number:

PCT/US2018/047563

(22) International Filing Date:

22 August 2018 (22.08.2018)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

15/715,920 26 September 2017 (26.09.2017) US

(71) Applicant: AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. [US/US]; 200 Vesey Street, New York, NY 10285-4900 (US).

(72) Inventors: BERRY, James, N.; 200 Vesey Street, New York, NY 10285-4900 (US). CHWAST, Jeffrey, A.; 200 Vesey Street, New York, NY 10285-4900 (US). DUA, Arvind; 200 Vesey Street, New York, NY 10285-4900 (US). HAYDEN, Philip, B.; 200 Vesey Street, New York, NY 10285-4900 (US). JABBAR, Jahanzeb; 200 Vesey Street, New York, NY 10285-4900 (US). KILARU,

Sireesh, B.; 200 Vesey Street, New York, NY 10285-4900 (US). SANABRIA, Michael, L.; 200 Vesey Street, New York, NY 10285-4900 (US).

(74) Agent: SOBELMAN, Howard, I.; Snell & Wilmer LLP, One Arizona Center, 400 E. Van Buren Street, Phoenix, AZ 85004 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM,

(54) Title: SEGMENTING MULTIPLE REPAYMENT SCHEMES

FIG. 2

(57) Abstract: A consumer may view a transaction account statement in a GUI. The transaction account issuer may utilize batch processed data and real time data to determine an eligibility for fixed fee payment plans. The consumer may be presented with the option to place a single transaction into a fixed fee payment plan by selecting the transaction. The fixed fee payment plan may comprise a fixed monthly cost. The monthly cost may be calculated to be equal to or less than the amount the consumer would pay if the transaction were subject to the transaction account APR. The transaction account may have a minimum amount due for the fixed fee payment plan and a minimum amount due for the revolving APR balance each month.

WO 2019/067111 A1

[Continued on next page]

TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,
KM, ML, MR, NE, SN, TD, TG).

Published:

- *with international search report (Art. 21(3))*
- *with amended claims (Art. 19(1))*