Title: SYSTEM AND METHOD TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD

(57) Abstract: Processes (200, 400) for reducing fraud risk in credit transactions, particularly those involving airline ticket purchases (Fig. 2), includes collecting the following additional transaction variables and their use in real-time authorization decisions: credit card holder name, reservation code, passenger name, origin city, destination city, travel date, routing description, class of service, e-ticket indicator, number of passengers traveling and carrier code. The additional transaction variables received during a transaction involving the purchase of airline tickets are passed in addition to the transaction variables traditionally included in a real-time authorizations request, to a fraud risk evaluation model maintained by a financial institution (206) or other entity responsible for authorizing a payment for the transaction. The fraud-risk models use historical behavior and optimal risk decision-making factors to authorize or reject the transaction in real time (210), without slowing standard authorization processing times.
Published:  
with international search report

Date of publication of the international search report: 1 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.

Declaration under Rule 4.17:
— of inventorship (Rule 4.17(iv))
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) : G06R49/00
US CL : 705/38
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbol)
U.S. : 705/26, 35, 38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>US PgPub 20030225687 (Lawrence) 6 June 2003 (6.06.2003), Abstract.</td>
<td>1-25</td>
</tr>
</tbody>
</table>

Further documents are listed in the continuation of Box C.

See patent family annex.

Date of the actual completion of the international search 28/11/2005

Authorized officer

Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US
Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
Facsimile No. (703) 273-3200

Telephone No. 571-272-3600

Form PCT/ISA/210 (second sheet) (July 1998)
Continuation of Item 4 of the first sheet:
Examiner: The title contains unnecessary words. The title should be shortened to "System and Method to Reduce Travel Related Transaction Fraud".