G06Q

COOPERATIVE PATENT CLASSIFICATION

G PHYSICS

INSTRUMENTS

G06 COMPUTING; CALCULATING; COUNTING (score computers for games A63B 71/06, A63D 15/20, A63F 1/18; combinations of writing implements with computing devices B43K 29/08)

G06Q DATA PROCESSING SYSTEMS OR METHODS, SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES; SYSTEMS OR METHODS SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES, NOT OTHERWISE PROVIDED FOR

NOTES

1. Groups G06Q 10/00 - G06Q 50/00 and G06Q 99/00 only cover systems or methods that involve significant data processing operations, i.e. data processing operations that need to be carried out by a technological, e.g. computing, system or device. Group G06Q 90/00 covers systems or methods that do not involve significant data processing, when both of the following conditions are fulfilled:
   • the systems or methods are specially adapted for the purposes mentioned in the subclass title or the titles of groups G06Q 10/00 - G06Q 50/00; and
   • the systems or methods cannot be classified elsewhere in the IPC, for example by applying the principles described in paragraph 96 of the Guide.

When classifying such systems or methods in group G06Q 90/00, additional classification may be made in the most closely related group of this or any other subclass, if this classification gives information about the application of the systems or methods that could be of interest for searching. Such non-obligatory classification must be given as “additional information”.

2. When classifying in groups G06Q 10/00 - G06Q 40/00, systems or methods that are specially adapted for a specific business sector must also be classified in group G06Q 50/00, when the special adaptation is determined to be novel and non-obvious.

3. In this subclass, the first place priority rule is applied, i.e. at each hierarchical level, in the absence of an indication to the contrary, classification is made in the first appropriate place.

WARNING

G06Q has been largely refined to bring most of the former USPC 705 groups into ECLA, prior to CPC launch. Therefore, most of the new G06Q subdivisions are not complete pending reclassification. Users are invited to systematically consult also the hierarchically higher groups, up to the first valid IPC group. For example, while searching in G06Q 50/2053, it is appropriate to consult also G06Q 50/205 and G06Q 50/20.
20/00 Payment architectures, schemes or protocols
(apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00: electronic cash registers G07G 1/12)

20/02 involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
20/023 characterized in that the neutral party is a clearing house
20/027 involving a payment switch or gateway
20/04 Payment circuits
20/042 characterized in that the payment protocol involves at least one cheque
20/0425 [the cheque being electronic only]
20/045 characterized in that the payment protocol involves at least one ticket
20/0453 [the ticket being an electronic receipt]
20/0457 characterized in that the ticket is sent electronically
20/06 Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
20/065 [using e-cash]
20/0652 (e-cash with decreasing value according to a parameter, e.g. time)
20/0655 [e-cash managed centrally]
20/0658 [e-cash managed locally]
20/08 Payment architectures
20/085 involving remote charge determination or related payment systems
20/0855 involving a third party
20/10 specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
20/102 (Bill distribution or payments)
20/105 involving programming of a portable memory device, e.g. IC cards, "electronic purses"
20/108 Remote banking, e.g. home banking
20/1085 involving automatic teller machines [ATMs]
20/12 specially adapted for electronic shopping systems
20/123 Shopping for digital content
20/1235 [with control of digital rights management [DRM]]
20/127 [Shopping or accessing services according to a time-limitation]
20/14 specially adapted for billing systems
20/145 [Payments according to the detected use or quantity]
... Payments settled via telecommunication systems involving self-service terminals [SSTs], vending machines, kiosks or multimedia terminals

Point-of-sale [POS] network systems \{(POS per se G07E or G07G)\}

[Price look-up processing, e.g. updating]

[Interconnection or interaction of plural electronic cash registers [ECR] or to host computer, e.g. network details, transfer of information from host to ECR or from ECR to ECR]

NOTE
Features of the apparatus per se should be classified in G07G 1/14

{Inventory monitoring]

[comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit]

[comprising security or user identification provision, e.g. password entry]

[Tax processing]

[Input by product or record sensing, e.g. weighing or scanner processing]

[Specified transaction journal output feature, e.g. printed receipt or voice output]

Payment schemes or models

{based on the use of peer-to-peer networks]

{characterized in that multiple accounts are available to the payer]

Credit schemes, i.e. "pay after"

Debit schemes, e.g. "pay now"

Pre-payment schemes, e.g. "pay before"

{characterised by micropayments]

... characterised by the use of specific devices

... [using a wired telephone network to facilitate payment]

... using wireless devices

[Aspects of commerce using mobile devices [M-devices]]

[Access to banking information through M-devices]

[Realising banking transactions through M-devices]

[Transactions dependent on location of M-devices]

[Use of secure elements separate from M-devices]

[Use of a security embedded in M-devices]

[Use of the SIM of a M-device as secure element]

... [using wireless networks]

... [using an SMS for payment]

... [Short range or proximity payments by means of M-devices]

... [using an audio code]

... [using a pictured code, e.g. barcode or QR-code, being displayed on the M-device]

... [using a pictured code, e.g. barcode or QR-code, being read by the M-device]

... [RFID or NFC payments by means of M-devices]

... using cards, e.g. integrated circuit [IC] cards or magnetic cards

... [Active cards, i.e. cards including their own processing means, e.g. including an IC or chip]

... [Cards acting autonomously as pay-media]

... [Cards defining paid or billed services or quantities]

... [Cards including a counter]

... [the counter having monetary units]

... [the counter having non-monetary units, e.g. trips]

... [Cards serving only as information carrier of service]

... [Passive cards]

... [Single-use cards, i.e. without possibility of recharging]

... [Rechargeable cards]

... [Virtual cards]

... [Contactless payments by cards]

... [Payments by additional cards plugged into M-devices]

... [Card activation or deactivation]

... [Personalisation of cards for use]

... [Downloading or loading of personalisation data]

... [Personalisation of two or more cards]

... [Preliminary personalisation for transfer to user]

... [Aspects of software for card payments]

... [Software being resident on card]

... [Software being in the reader]

... [Cards having a plurality of specified features]

... [Multiple accounts on card]

... [Multiple applications on card]

... [Multiple memory zones on card]

... [Access rights to memory zones]

... [Hierarchy of users of cards]

... [Parent-child type, i.e. where parent has control on child rights]

... using electronic wallets or electronic money safes

... [with the personal data files for a user]

... [including intelligent token, e.g. electronic purse]

... [Intelligent token initializing or reloading]

... [involving authentication]

... [Balancing accounts]

... [e-cash details, e.g. blinded, divisible or detecting double spending]

Payment protocols; Details thereof

... [Currency conversion]

... [insuring higher security of transaction]

... [Electronic credentials]

... [Use of certificates or encrypted proofs of transaction rights]

... [combining multiple encryption tools for a transaction]

... [Use of electronic signatures]

... [Use of message hashing]

... [involving key management]

... [Anonymous user system]

... [Use of an alias or a single-use code]
NOTE
This group covers only the usage of discounts or coupons interacting with the payment of the protocol.

30/0208 . . . [Trade or exchange of a good or service for an incentive]
30/0209 . . . [Incentive being awarded or redeemed in connection with the playing of a video game]
30/0211 . . . [Determining discount or incentive effectiveness]
30/0212 . . . [Chance discounts or incentives]
30/0213 . . . [Consumer transaction fees]
30/0214 . . . [Referral award systems]
30/0215 . . . [Including financial accounts]
30/0216 . . . [Investment accounts]
30/0217 . . . [Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward]
30/0218 . . . [based on score]
30/0219 . . . [based on funds or budget]
30/0221 . . . [Re-usable coupons]
30/0222 . . . [During e-commerce, i.e. online transactions]
30/0223 . . . [based on inventory]
30/0224 . . . [based on user history]
30/0225 . . . [Avoiding frauds]
30/0226 . . . [Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems]
30/0227 . . . [Frequent usage incentive value reconciliation between diverse systems]
30/0228 . . . [On-line clearing houses]
30/0229 . . . [Multi-merchant loyalty card systems]
30/0231 . . . [Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled]
30/0232 . . . [Frequent usage rewards other than merchandise, cash or travel]
30/0233 . . . [Method of redeeming a frequent usage reward]
30/0234 . . . [Rebate after completed purchase, i.e. post transaction awards]
30/0235 . . . [Including timing, i.e. limited awarding or usage time constraint]
30/0236 . . . [Incentive or reward received by requiring registration or ID from user]
30/0237 . . . [at kiosk]
30/0238 . . . [at point-of-sale [POS]]
30/0239 . . . [Online discounts or incentives]
30/0241 . . . [Advertisement]
30/0242 . . . [Determination of advertisement effectiveness]
30/0243 . . . [Comparative campaigns]
30/0244 . . . [Optimization]
30/0245 . . . [Surveys]
30/0246 . . . [Traffic]
30/0247 . . . [Calculate past, present or future revenues]
30/0248 . . . [Avoiding fraud]
30/0249 . . . [based upon budgets or funds]
30/0251 . . . [Targeted advertisement]
30/0252 . . . [based on events or environment, e.g. weather or festivals]
30/0253 . . . [During e-commerce, i.e. online transactions]
30/0254 . . . [based on statistics]
30/0255 . . . [based on user history]
30/0256 . . . [User search]
30/0257 . . . [User requested]
30/0258 . . . [Registration]
30/0259 . . . [based on store location]

30/00 Commerce, e.g. shopping or e-commerce
30/01 . [Customer relationship, e.g. warranty]
30/012 . . . [Product or service warranty]
30/014 . . . [Product recall]
30/016 . . . [Customer service, i.e. after purchase service]
30/018 . . . [Business or product certification or verification]
30/0185 . . . [Product, service or business identity fraud]
30/02 . . . Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination
30/0201 . . . [Market data gathering, market analysis or market modelling]
30/0202 . . . [Market predictions or demand forecasting]
30/0203 . . . [Market surveys or market polls]
30/0204 . . . [Market segmentation]
30/0205 . . . [Location or geographical consideration]
30/0206 . . . [Price or cost determination based on market factors]
30/0207 . . . [Discounts or incentives, e.g. coupons, rebates, offers or upsales]
30/0261 . . . . {based on user location}
30/0262 . . . . {during computer stand-by mode}
30/0263 . . . . {based upon Internet or website rating}
30/0264 . . . . {based upon schedule}
30/0265 . . . . {Vehicular advertisement}
30/0266 . . . . {based on the position of the vehicle}
30/0267 . . . . {Wireless devices}
30/0268 . . . . {at point-of-sale [POS]}
30/0269 . . . . {based on user profile or attribute}
30/0271 . . . . . . {Personalized advertisement}
30/0272 . . . . {Period of advertisement exposure}
30/0273 . . . . {Fees for advertisement}
30/0274 . . . . {Split fees}
30/0275 . . . . . . {Auctions}
30/0276 . . . . {Advertisement creation}
30/0277 . . . . {Online advertisement}
30/0278 . . . . {Product advertising}
30/0279 . . . . {Fundraising management}
30/0281 . . . . {Customer communication at a business location, e.g. providing product or service information, consulting}
30/0282 . . . . {Business establishment or product rating or recommendation}
30/0283 . . . . {Price estimation or determination}
30/0284 . . . . {Time or distance, e.g. usage of parking meters or taximeters}

NOTE

Constructional aspects of time meters are classified in groups G07B 13/00, G07B 15/00 or G07F 17/24

30/04 . . . . Billing or invoicing {, e.g. tax processing in connection with a sale}
30/06 . . . . Buying, selling or leasing transactions
30/0601 . . . . {Electronic shopping}
30/0603 . . . . {Catalogue ordering}
30/0605 . . . . {Supply or demand aggregation}
30/0607 . . . . {Regulated}
30/0609 . . . . {Buyer or seller confidence or verification}
30/0611 . . . . {Request for offers or quotes}
30/0613 . . . . {Third-party assisted}
30/0615 . . . . {Anonymizing}
30/0617 . . . . {Representative agent}
30/0619 . . . . {Neutral agent}
30/0621 . . . . {Item configuration or customization}
30/0623 . . . . {Item investigation}
30/0625 . . . . {Directed, with specific intent or strategy}
30/0627 . . . . . . {for generating comparisons}
30/0629 . . . . . . {using item specifications}
30/0631 . . . . . . {Item recommendations}
30/0633 . . . . {Lists, e.g. purchase orders, compilation or processing}
30/0635 . . . . {Processing of requisition or of purchase orders}
30/0637 . . . . . . {Approvals}
30/0639 . . . . {Item locations}
30/0641 . . . . {Shopping interfaces}
30/0643 . . . . {Graphical representation of items or shoppers}
30/0645 . . . . {Rental, i.e. leasing}

30/08 . . . . . . . . Auctions {, matching or brokerage (matching or brokerage for stock exchange G06Q 40/04)}

40/00 . . . . Finance; Insurance; Tax strategies; Processing of corporate or income taxes
40/02 . . . . Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking
40/025 . . . . {Credit processing or loan processing, e.g. risk analysis for mortgages}
40/04 . . . . Exchange, e.g. stocks, commodities, derivatives or currency exchange
40/06 . . . . Investment, e.g. financial instruments, portfolio management or fund management
40/08 . . . . Insurance, e.g. risk analysis or pensions

{processing of insurance policies or claims G06Q 10/10)

WARNING

Group G06Q 40/08 is incomplete pending reclassification of documents from group G06F 19/328.
Groups G06Q 40/08 and G06F 19/328 should be considered in order to perform a complete search.

40/10 . . . . {Tax strategies}

WARNING

The backfile of this group is being reclassified into groups G06Q 40/10 and G06Q 40/12. Until reclassification is complete, groups G06Q 40/10 and G06Q 40/12 should be considered in order to perform a complete search.

40/12 . . . . . . . . {Tax preparation or submission}
40/125 . . . . . . . . {Finance or payroll}
40/128 . . . . . . . . {Check-book balancing, updating or printing arrangements}

50/00 . . . Systems or methods specially adapted for specific business sectors, e.g. utilities or tourism (healthcare informatics G16H)
50/01 . . . . . . . . {Social networking}
50/02 . . . . . . . . Agriculture; Fishing; Mining
50/04 . . . . . . . . Manufacturing
50/06 . . . . . . . . Electricity, gas or water supply
50/08 . . . . . . . . Construction
50/10 . . . . . . . . Services
50/12 . . . . . . . . Hotels or restaurants
50/14 . . . . . . . . Travel agencies
50/16 . . . . . . . . Real estate
50/163 . . . . . . . . {Property management}
50/165 . . . . . . . . {Land development}
50/167 . . . . . . . . {Closing}
50/18 . . . . . . . . Legal services; Handling legal documents
50/182 . . . . . . . . {Alternative dispute resolution}
50/184 . . . {Intellectual property management}
50/186 . . . {Estate planning}
50/188 . . . {Electronic negotiation}
50/20 . . . Education
50/205 . . . {Education administration or guidance}
50/2053 . . . {Education institution selection, admissions, or financial aid}
50/2057 . . . {Career enhancement or continuing education service}
50/22 . . . Social work

**WARNING**
Group G06Q 50/22 is impacted by reclassification into groups G06Q 50/22 and G16H 10/00 – G16H 80/00. Groups G06Q 50/22 and G16H 10/00 – G16H 80/00 should be considered in order to perform a complete search.

50/24 . . . Patient record management

**WARNING**
Group G06Q 50/24 is no longer used for the classification of documents as of January 1, 2018. The content of this group is being reclassified into groups G16H 10/00 – G16H 80/00. Groups G06Q 50/24 and G16H 10/00 – G16H 80/00 should be considered in order to perform a complete search.

50/26 . . . Government or public services
50/265 . . . {Personal security, identity or safety}
50/28 . . Logistics, e.g. warehousing, loading, distribution or shipping
50/30 . . Transportation; Communications
50/32 . . Post and telecommunications (franking apparatus G07B 17/00)
50/34 . . Betting or bookmaking, e.g. Internet betting

**NOTE**
When classifying in this group, classification should also be made in group G07F 17/32

90/00 Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing
90/20 . . {Destination assistance within a business structure or complex}
90/205 . . {Building evacuation}

99/00 Subject matter not provided for in other groups of this subclass

**2220/00 Business processing using cryptography**
(postage metering system using cryptography G06Q 2250/05)

2220/10 . . Usage protection of distributed data files
2220/12 . . Usage or charge determination
2220/123 . . . involving third party for collecting or distributing payments, e.g. clearinghouse
2220/127 . . . Adding plural layers of rights or limitations by other than the original producer
2220/14 . . Requiring a supplemental attachment or input, e.g. a dongle, to open