### CPC - COOPERATIVE PATENT CLASSIFICATION

**G** PHYSICS  
*(NOTES omitted)*

**INSTRUMENTS**

**G06** COMPUTING; CALCULATING; COUNTING  
*(NOTES omitted)*

**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 90/00 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.

**10/00 Administration; Management**

<table>
<thead>
<tr>
<th>Subclass</th>
<th>Description</th>
<th>10/0631</th>
<th>10/0632</th>
<th>10/0633</th>
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<tbody>
<tr>
<td>10/02</td>
<td>Reservations, e.g. for tickets, services or events</td>
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<tr>
<td>10/025</td>
<td>(Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation)</td>
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<td>10/04</td>
<td>Forecasting or optimisation, e.g. linear programming, &quot;travelling salesman problem&quot; or &quot;cutting stock problem&quot; (data collection specially adapted for marketing, price determination or demand forecasting G06Q 30/02)</td>
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<tr>
<td>10/043</td>
<td>(Optimisation of two dimensional placement, e.g. cutting of clothes or wood)</td>
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<tr>
<td>10/047</td>
<td>(Optimisation of routes, e.g. &quot;travelling salesman problem&quot;)</td>
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<td>10/06</td>
<td>Resources, workflows, human or project management, e.g. organising, planning, scheduling or allocating time, human or machine resources; Enterprise planning; Organisational models (financial asset management G06Q 40/09)</td>
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<tr>
<td>10/063</td>
<td>(Operations research or analysis)</td>
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</tbody>
</table>
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 [TPP]
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]
20/16 . Payments settled via telecommunication systems
20/18 . involving self-service terminals [SSTs], vending machines, kiosks or multimedia terminals
20/20 . Point-of-sale [POS] network systems ([POS per se G07F or G07G])
20/201 . [Price look-up processing, e.g. updating]

WARNING:
Group G06Q 10/10 is incomplete pending reclassification of documents from group G06F 19/328.
Groups G06Q 10/10 and G06F 19/328 should be considered in order to perform a complete search.

10/0633 . . . . [Workflow analysis]
10/0635 . . . . [Risk analysis]
10/0637 . . . . [Strategic management or analysis]
10/06375 . . . . [Prediction of business process outcome or impact based on a proposed change]
10/0639 . . . . [Performance analysis]
10/06393 . . . . [Score-carding, benchmarking or key performance indicator [KPI] analysis]
10/06395 . . . . [Quality analysis or management]
10/06398 . . . . [Performance of employee with respect to a job function]
10/067 . . . . [Business modelling]
10/08 . Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders
10/083 . . . . [Shipping]
10/0831 . . . . [Overseas transactions]
10/0832 . . . . [Special goods or special handling procedures]
10/0833 . . . . [Tracking]
10/0834 . . . . [Choice of carriers]
10/08345 . . . . [Pricing]
10/0835 . . . . [Relationships between shipper or supplier and carrier]
10/08355 . . . . [Routing methods]
10/0836 . . . . [Central recipient pick-ups]
10/0837 . . . . [Return transactions]
10/0838 . . . . [Historical data]
10/087 . . . . [Inventory or stock management, e.g. order filling, procurement, balancing against orders]
10/0875 . . . . [Itemization of parts, supplies, or services, e.g. bill of materials]
10/10 . Office automation, e.g. computer aided management of electronic mail or groupware (electronic mail protocols H04L 29/06; arrangements for user-to-user messaging in packet-switching networks, e.g. e-mail or instant messages, H04L 41/00)); Time management, e.g. calendars, reminders, meetings or time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)

G06Q
characterised by the use of specific devices

- Magnetic cards
- Using cards, e.g. integrated circuit (IC) cards or magnetic cards
- Using wireless devices
- Using wireless networks
- Using an SMS for payment
- 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
- Cards including a counter
- (the counter having monetary units)
- 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)
- involving 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
- Payment using discounts or coupons (relating to marketing G06Q 30/02)

NOTE
This group covers only the usage of discounts or coupons interacting with the payment of the protocol

Mutual authentication without cards
20/389 . . . [Keeping log of transactions for guaranteeing non-repudiation of a transaction]
20/40 . . . . [Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check credit lines or negative lists]
20/401 . . . [Transaction verification]
20/4012 . . . [Verifying personal identification number [PIN]]
20/4014 . . . [Identity check for transaction]
20/40145 . . . [Biometric identity checks]
20/4016 . . . [involving fraud or risk level assessment in transaction processing]
20/4018 . . . [using the card verification value [CVV] associated with the card]
20/403 . . . [Solvency checks]
20/4033 . . . [Local solvency checks]
20/4037 . . . [Remote solvency checks]
20/405 . . . [Establishing or using transaction specific rules]
20/407 . . . [Cancellation of a transaction]
20/409 . . . [Card specific authentication in transaction processing]
20/4093 . . . [Monitoring of card authentication]
20/4097 . . . [Mutual authentication between card and transaction partners]
20/40975 . . . [Use of encryption for mutual authentication]
20/42 . . . Confirmation, e.g. check or permission by the legal debtor of payment
20/425 . . . [using two different networks, one for transaction and one for security confirmation]

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]
30/0208 . . . [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]
30/0261 . . . [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 appraisal}
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

50/00 Systems or methods specially adapted for specific business sectors, e.g. utilities or tourism (healthcare informatics G16H)

50/04 . . . . {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 . . . . {Using item specifications}
30/0629 . . . . {For generating comparisons}
30/0631 . . . . {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

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.

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.
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
2220/145 . . . Specific computer ID, e.g. serial number, configuration
2220/16 . . . Copy protection or prevention
2220/165 . . . Having origin or program ID
2220/18 . . . Licensing

2230/00 Voting or election arrangements

2240/00 Transportation facility access, e.g. fares, tolls or parking

2250/00 Postage metering systems
2250/05 . using cryptography
2250/053 . . Reloading or recharging
2250/057 . . . comprising printing details, e.g. verification of marks
2250/10 . . Special services or fees, e.g. discounts, surcharges or adjustments
2250/20 . . Recharging
2250/30 . . Record keeping
2250/40 . . Data protection