INSTRUMENTS

G06 COMMUTING; 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)
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 G07E or G07G))
20/201 . . [Price look-up processing, e.g. updating]
20/202 . . [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

20/203 . . [Inventory monitoring]
20/204 . . [comprising interface for record bearing
medium or carrier for electronic funds transfer
or payment credit]
20/206 . . [comprising security or user identification
provision, e.g. password entry]
20/207 . . [Tax processing]
20/208 . . [Input by product or record sensing, e.g.
weighing or scanner processing]
20/209 . . [Specified transaction journal output feature,
e.g. printed receipt or voice output]
20/22 . . Payment schemes or models
20/223 . . [based on the use of peer-to-peer networks]
20/227 . . [characterized in that multiple accounts are
available to the payer]
20/24 . . Credit schemes, i.e. "pay after"
20/26 . . Debit schemes, e.g. "pay now"
20/28 . . Pre-payment schemes, e.g. "pay before"
20/29 . . [characterised by micropayments]
20/30 . . characterised by the use of specific devices
20/305 . . [using a wired telephone network to facilitate
payment]
20/32 . . using wireless devices
20/322 . . [Aspects of commerce using mobile devices
[M-devices]]
20/3221 . . [Access to banking information through M-
devices]
20/3223 . . [Realising banking transactions through M-
devices]
20/3224 . . [Transactions dependent on location of M-
devices]
20/3226 . . [Use of secure elements separate from M-
devices]
20/3227 . . [Use of a security embedded in M-devices]
20/3229 . . [Use of the SIM of a M-device as secure
element]
20/325 . . [using wireless networks]
20/3255 . . [using an SMS for payment]
20/327 . . [Short range or proximity payments by means
of M-devices]
20/3272 . . [using an audio code]
20/3274 . . [using a pictured code, e.g. barcode or QR-
code, being displayed on the M-device]
20/3276 . . [using a pictured code, e.g. barcode or QR-
code, being read by the M-device]
20/3278 . . [RFID or NFC payments by means of M-
devices]
20/34 . . using cards, e.g. integrated circuit [IC] cards or
magnetic cards
20/341 . . [Active cards, i.e. cards including their own
processing means, e.g. including an IC or chip]
20/3415 . . [Cards acting autonomously as pay-media]
20/342 . . [Cards defining paid or billed services or
quantities]
20/343 . . [Cards including a counter]
20/3433 . . [the counter having monetary units]
20/3437 . . [the counter having non-monetary units, e.g.
triaps]
20/346 . . [Cards serving only as information carrier of
service]
20/347 . . [Passive cards]
20/348 . . [Single-use cards, i.e. without possibility of
recharging]
20/349 . . [Rechargeable cards]
20/351 . . [Virtual cards]
20/352 . . [Contactless payments by cards]
20/353 . . [Payments by additional cards plugged into M-
devices]
20/354 . . [Card activation or deactivation]
20/355 . . [Personalisation of cards for use]
20/3552 . . [Downloading or loading of personalisation
data]
20/3555 . . [Personalisation of two or more cards]
20/3558 . . [Preliminary personalisation for transfer to
user]
20/356 . . [Aspects of software for card payments]
20/3563 . . [Software being resident on card]
20/3567 . . [Software being in the reader]
20/357 . . [Cards having a plurality of specified features]
20/3572 . . [Multiple accounts on card]
20/3574 . . [Multiple applications on card]
20/3576 . . [Multiple memory zones on card]
20/35765 . . [Access rights to memory zones]
20/3578 . . [Hierarchy of users of cards]
20/35785 . . [Parent-child type, i.e. where parent has
control on child rights]
20/36 . . using electronic wallets or electronic money safes
20/363 . . [with the personal data files for a user]
20/367 . . [involving intelligent token, e.g. electronic
purse]
20/3672 . . [Intelligent token initializing or reloading]
20/3674 . . [involving authentication]
20/3676 . . [Balancing accounts]
20/3678 . . [e-cash details, e.g. blinded, divisible or
detecting double spending]
20/38 . . Payment protocols; Details thereof
20/381 . . [Currency conversion]
20/382 . . [insuring higher security of transaction]
20/3821 . . [Electronic credentials]
20/38215 . . [Use of certificates or encrypted proofs of
transaction rights]
20/3823 . . [combining multiple encryption tools for a
transaction]
20/3825 . . [Use of electronic signatures]
20/3827 . . [Use of message hashing]
20/3829 . . [involving key management]
20/383 . . [Anonymous user system]
20/385 . . [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.

30/00 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 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.

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]
30/0631 . . . [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 . . . [Accounting]

**WARNING**

G06Q 40/12 is incomplete pending reclassification of documents from G06Q 40/10. Until reclassification is complete, groups G06Q 40/10 and G06Q 40/12 should be considered in order to perform a complete search.

40/123 . . . [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} |
| 50/205 | . . . | {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 |
| 50/24 | (Frozen) | Patient record management (processing of medical or biological data for scientific purposes G06F 19/000) |
| 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 17/000) |
| 50/34 | . | Betting or bookmaking, e.g. Internet betting |
| **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 |