

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

- 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".

- 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.
- 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.

WARNINGS

- [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](#)
- In this subclass non-limiting references (in the sense of paragraph 39 of the Guide to the IPC) may still be displayed in the scheme.

10/00 Administration; Management

- 10/02 . Reservations, e.g. for tickets, services or events
- 10/025 . . {Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}
- 10/04 . Forecasting or optimisation, e.g. linear programming, "travelling salesman problem" or "cutting stock problem" { (data collection specially adapted for marketing, price determination or demand forecasting [G06Q 30/02](#)) }
- 10/043 . . {Optimisation of two dimensional placement, e.g. cutting of clothes or wood}
- 10/047 . . {Optimisation of routes, e.g. "travelling salesman problem"}

- 10/06 . 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 40/06](#)) }

WARNING

Group [G06Q 10/06](#) is incomplete pending reclassification of documents from group [E21B 41/0092](#).

Groups [E21B 41/0092](#) and [G06Q 10/06](#) should be considered in order to perform a complete search.

- 10/063 . . {Operations research or analysis}
- 10/0631 . . . {Resource planning, allocation or scheduling for a business operation}

10/06311	. . . . {Scheduling, planning or task assignment for a person or group}	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)}
10/063112	. . . . {Skill-based matching of a person or a group to a task}		
10/063114	. . . . {Status monitoring or status determination for a person or group}		
10/063116	. . . . {Schedule adjustment for a person or group}		
10/063118	. . . . {Staff planning in a project environment}		
10/06312	. . . . {Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}		
10/06313	. . . . {Resource planning in a project environment}		
10/06314	. . . . {Calendar for a resource}		
10/06315	. . . . {Needs-based resource requirements planning or analysis}		
10/06316	. . . . {Sequencing of tasks or work}	10/101	. . {Collaborative creation of products or services}
10/0633	. . . {Workflow analysis}	10/103	. . {Workflow collaboration or project management}
10/0635	. . . {Risk analysis}	10/105	. . {Human resources}
10/0637	. . . {Strategic management or analysis}	10/1053	. . . {Employment or hiring}
10/06375	. . . . {Prediction of business process outcome or impact based on a proposed change}	10/1057	. . . {Benefits package}
10/0639	. . . {Performance analysis}	10/107	. . {Computer aided management of electronic mail (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)}
10/06393	. . . . {Score-carding, benchmarking or key performance indicator [KPI] analysis}		
10/06395	. . . . {Quality analysis or management}	10/109	. . {Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)}
10/06398	. . . . {Performance of employee with respect to a job function}		
10/067	. . {Business modelling}	10/1091	. . . {Recording time for administrative purposes}
10/08	. Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders	10/1093	. . . {Calendar-based scheduling for a person or group}
10/083	. . {Shipping}	10/1095	. . . . {Meeting or appointment}
10/0831	. . . {Overseas transactions}	10/1097	. . . . {Task assignment}
10/0832	. . . {Special goods or special handling procedures}	10/20	. {Product repair or maintenance administration}
10/0833	. . . {Tracking}	10/30	. {Product recycling or disposal administration}
10/0834	. . . {Choice of carriers}		
10/08345	. . . . {Pricing}	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)
10/0835	. . . {Relationships between shipper or supplier and carrier}	20/02	. involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
10/08355	. . . . {Routing methods}	20/023	. . {the neutral party being a clearing house}
10/0836	. . . {Central recipient pick-ups}	20/027	. . {involving a payment switch or gateway}
10/0837	. . . {Return transactions}	20/04	. Payment circuits
10/0838	. . . {Historical data}	20/042	. . {characterized in that the payment protocol involves at least one cheque}
10/087	. . {Inventory or stock management, e.g. order filling, procurement, balancing against orders}	20/0425	. . . {the cheque being electronic only}
10/0875	. . . {Itemization of parts, supplies, or services, e.g. bill of materials}	20/045	. . {using payment protocols involving tickets}
		20/0457	. . . {the tickets being sent electronically}
		20/047	. . {using payment protocols involving electronic receipts}
		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}

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.

- 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

WARNING

Group [G06Q 20/20](#) is incomplete pending reclassification of documents from group [G06Q 20/206](#).

Groups [G06Q 20/206](#) and [G06Q 20/20](#) should be considered in order to perform a complete search.

- 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 operator identification provisions, e.g. password entry}

WARNING

Group [G06Q 20/206](#) is impacted by reclassification into group [G06Q 20/20](#).

Groups [G06Q 20/206](#) and [G06Q 20/20](#) should be considered in order to perform a complete search.

- 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 . . {characterised in that multiple accounts are available, e.g. to the payer}
- 20/229 . . {Hierarchy of users of accounts}
- 20/2295 . . . {Parent-child type, e.g. where parent has control on child rights}
- 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 {or networks}

WARNING

Group [G06Q 20/30](#) is impacted by reclassification into groups [G06Q 20/306](#) and [G06Q 20/308](#).

Groups [G06Q 20/30](#), [G06Q 20/306](#), and [G06Q 20/308](#) should be considered in order to perform a complete search.

- 20/305 . . {using wired telephone networks}
- 20/306 . . {using TV related infrastructures (external card used for payment with client device [H04N 21/4185](#))}

WARNING

Group [G06Q 20/306](#) is incomplete pending reclassification of documents from group [G06Q 20/30](#).

Groups [G06Q 20/30](#) and [G06Q 20/306](#) should be considered in order to perform a complete search.

- 20/308 . . {using the Internet of Things}

WARNING

Group [G06Q 20/308](#) is incomplete pending reclassification of documents from group [G06Q 20/30](#).

Groups [G06Q 20/30](#) and [G06Q 20/308](#) should be considered in order to perform a complete search.

- 20/32 . . using wireless devices

WARNING

Group [G06Q 20/32](#) is impacted by reclassification into groups [G06Q 20/321](#), [G06Q 20/326](#), [G06Q 20/3263](#), [G06Q 20/3265](#), and [G06Q 20/3267](#).

All groups listed in this Warning should be considered in order to perform a complete search.

- 20/321 . . . {using wearable devices}

WARNING

Group [G06Q 20/321](#) is incomplete pending reclassification of documents from group [G06Q 20/32](#).

Groups [G06Q 20/32](#) and [G06Q 20/321](#) should be considered in order to perform a complete search.

- 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 {using secure elements 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 mobile network messaging services for payment, e.g. SMS}
 - 20/326 . . . {Payment applications installed on the mobile devices}
- WARNING**
- Groups [G06Q 20/326](#) – [G06Q 20/3267](#) are incomplete pending reclassification of documents from group [G06Q 20/32](#).
- Groups [G06Q 20/32](#) and [G06Q 20/326](#) – [G06Q 20/3267](#) should be considered in order to perform a complete search.
- 20/3263 {characterised by activation or deactivation of payment capabilities}
 - 20/3265 {characterised by personalisation for use}
 - 20/3267 {In-app payments}
 - 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. trips}
 - 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 cards read by 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}
- 20/36 . . . using electronic wallets or electronic money safes
- 20/363 . . . {with the personal data of a user}
- 20/367 . . . {involving electronic purses or money safes}
- 20/3672 {initialising or reloading thereof}
- 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

WARNING

Group [G06Q 20/38](#) is impacted by reclassification into groups [G06Q 20/384](#) and [G06Q 20/386](#).

Groups [G06Q 20/38](#), [G06Q 20/384](#), and [G06Q 20/386](#) should be considered in order to perform a complete search.

- 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}
- 20/384 . . . {using social networks}

WARNING

Group [G06Q 20/384](#) is incomplete pending reclassification of documents from group [G06Q 20/38](#).

Groups [G06Q 20/38](#) and [G06Q 20/384](#) should be considered in order to perform a complete search.

- 20/385 . . . {using an alias or single-use codes}
- 20/386 . . . {using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS [G06Q 20/3255](#))}

WARNING

Group [G06Q 20/386](#) is incomplete pending reclassification of documents from group [G06Q 20/38](#).

Groups [G06Q 20/38](#) and [G06Q 20/386](#) should be considered in order to perform a complete search.

20/387	. . {Payment using discounts or coupons (relating to marketing G06Q 30/02)}	30/014	. . {Product recall}
	NOTE	30/016	. . {Customer service, i.e. after purchase service}
	This group <u>covers</u> only the usage of discounts or coupons interacting with the payment of the protocol	30/018	. . {Business or product certification or verification}
20/388	. . {using mutual authentication without cards, e.g. challenge-response}	30/0185	. . . {Product, service or business identity fraud}
20/389	. . {Keeping log of transactions for guaranteeing non-repudiation of a transaction}	30/02	. Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination
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	30/0201	. . {Market data gathering, market analysis or market modelling}
20/401	. . . {Transaction verification}	30/0202	. . {Market predictions or demand forecasting}
	WARNING	30/0203	. . . {Market surveys or market polls}
	Group G06Q 20/401 is impacted by reclassification into groups G06Q 20/4015 and G06Q 20/40155 .	30/0204	. . . {Market segmentation}
	Groups G06Q 20/401 , G06Q 20/4015 , and G06Q 20/40155 should be considered in order to perform a complete search.	30/0205	. . . . {Location or geographical consideration}
20/4012	. . . . {Verifying personal identification numbers [PIN]}	30/0206	. . . {Price or cost determination based on market factors}
20/4014	. . . . {Identity check for transactions}	30/0207	. . {Discounts or incentives, e.g. coupons, rebates, offers or upsales}
20/40145	. . . . {Biometric identity checks}	30/0208	. . . {Trade or exchange of a good or service for an incentive}
20/4015	. . . . {using location information}	30/0209	. . . {Incentive being awarded or redeemed in connection with the playing of a video game}
	WARNING	30/0211	. . . {Determining discount or incentive effectiveness}
	Groups G06Q 20/4015 and G06Q 20/40155 are incomplete pending reclassification of documents from group G06Q 20/401 .	30/0212	. . . {Chance discounts or incentives}
	Groups G06Q 20/401 , G06Q 20/4015 , and G06Q 20/40155 should be considered in order to perform a complete search.	30/0213	. . . {Consumer transaction fees}
20/40155	. . . . . {for triggering transactions}	30/0214	. . . {Referral award systems}
20/4016	. . . . {involving fraud or risk level assessment in transaction processing}	30/0215	. . . {Including financial accounts}
20/4018	. . . . {using the card verification value [CVV] associated with the card}	30/0216	. . . . {Investment accounts}
20/403	. . . {Solvency checks}	30/0217	. . . {Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}
20/4033	. . . . {Local solvency checks}	30/0218	. . . . {based on score}
20/4037	. . . . {Remote solvency checks}	30/0219	. . . {based on funds or budget}
20/405	. . . {Establishing or using transaction specific rules}	30/0221	. . . {Re-usable coupons}
20/407	. . . {Cancellation of a transaction}	30/0222	. . . {During e-commerce, i.e. online transactions}
20/409	. . . {Device specific authentication in transaction processing}	30/0223	. . . {based on inventory}
20/4093	. . . . {Monitoring of device authentication}	30/0224	. . . {based on user history}
20/4097	. . . . {using mutual authentication between devices and transaction partners}	30/0225	. . . {Avoiding frauds}
20/40975	. . . . . {using encryption therefor}	30/0226	. . . {Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}
20/42	. . Confirmation, e.g. check or permission by the legal debtor of payment	30/0227	. . . . {Frequent usage incentive value reconciliation between diverse systems}
20/425	. . . {using two different networks, one for transaction and one for security confirmation}	30/0228	. . . . . {On-line clearing houses}
30/00	Commerce, e.g. shopping or e-commerce	30/0229	. . . . {Multi-merchant loyalty card systems}
30/01	. {Customer relationship, e.g. warranty}	30/0231	. . . . {Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}
30/012	. . {Product or service warranty}	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](#)

- 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 {using item specifications}
- 30/0629 {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}
- 40/12 . . {Accounting}
- 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}
- 50/20 . . 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
(Frozen)

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

- 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
- 2250/50 . with specific mail handling means
- 2250/60 . involving mailed item weight
- 2250/70 . Specific printing
- 2250/80 . Rate updating
- 2250/90 . Specialized function performed
- 2250/905 . . Display controlling