

## 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

#### Definition statement

*This place covers:*

Data processing systems or methods that are specially adapted for managing, promoting or practicing commercial or financial activities.

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 not involving significant data processing, when both of the following conditions are fulfilled:

- systems or methods are specially adapted for the purposes covered by groups [G06Q 10/00](#) – [G06Q 50/00](#); and
- systems or methods cannot be classified elsewhere in the CPC.

#### Relationships with other classification places

Classification in this subclass is quite difficult, as the question whether a document qualifies for this place might rest to some extent on the intended use rather than on any "hardware"/technical features.

Further, documents here are often directed at complex systems where the interactions and the overall effect might be decisive, where no single technical, tangible feature will be a pointer to a particular group.

For example, information (e.g., a set of figures) may be displayed for the purpose of education or advertising ([G09B](#) vs. [G06Q](#)).

As another example, an application describing technical details particular to a resonant tag and its mode of operation or production that merely mentions that the tag can be used in automatic stock management ([G06Q 10/08](#), [G06Q 10/087](#)) will probably not be classified here.

#### Special rules of classification

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. By way of example, a method for billing which involves significant data processing and is specially adapted in a non-obvious way to the electricity-supply sector, should be classified in both [G06Q 30/00](#), [G06Q 50/06](#) (metering of electricity consumption per se is not in [G06Q](#)). Such an application should be forwarded to classifiers in [G07F 15/003](#).

In this subclass, the first place priority rule is applied, i.e. at each hierarchical level, classification is made in the first appropriate place.

When different aspects / parts of a document should be classified in different subgroups, more than one symbol is to be allocated.

## Special rules of classification

Attention is drawn to the special rules of classification valid under group [G06Q 90/00](#), reserved for systems or methods not involving significant data processing, and for [G06Q 99/00](#), reserved for new technologies (e.g. q-bits computers for a special business purpose).

Whenever a document does not contain more than general statements / information / notorious features (e.g. automation using a computer), and no particular technical adaptation can be understood/no particular combination of technical features is found or inferred, the document can be classified in one of the main groups, i.e. [G06Q 10/00](#).

In this subclass, Indexing Codes [G06Q 2220/00](#) and subdivisions, as well as [G06Q 2250/00](#) and subdivisions, are used.

Due to their character of Indexing Codes, they can be used only for additional information and only in association with other symbols of [G06Q](#).

## G06Q 10/00

### Administration; Management

#### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for administration or management, i.e. either the governing or management of an organisation, enterprise or employees.

The following subjects are therefore covered, the list being non-exhaustive:

- Automation of office environment, e.g. Document production using computers, use of standard clauses, automation of contracts, patent applications or insurance policies.
- Administration of reservations in an enterprise environment, e.g. Tickets, events, travels, hotels, restaurants, flights, as well as coordination of multiple reservations, e.g. Correspondence flights.
- Time management in an enterprise environment, e.g. Managing or monitoring billable hours, working time accounting for employees;
- Workflow/project management in an enterprise environment, e.g. Organising, planning, scheduling, allocation of human or material resources, performance analysis, asset management;
- Optimisation or forecasting in an enterprise environment, e.g. For business or financial purposes, achieved by algorithms based on mathematical or statistical models or theoretical solutions to optimisation problems, e. G. Linear programming, simulation, travelling salesman problem (tsp), stock cutting problem;
- Inventory management in an enterprise environment, e.g. Order filling, procurement, balancing against orders, stock level control, bills of materials.

#### References

##### Limiting references

*This place does not cover:*

|   |                             |
|---|-----------------------------|
| Payment of bills  | <a href="#">G06Q 20/102</a> |
| Billing, shopping or e-commerce per se                                | <a href="#">G06Q 30/06</a>  |
| Finance per se  | <a href="#">G06Q 40/00</a>  |
| Programme-control systems   | <a href="#">G05B 19/00</a>  |
| Arrangements for programmed control, e.g. control unit                | <a href="#">G06F 9/00</a>   |
| Data processing specially adapted for complex mathematical operations | <a href="#">G06F 17/10</a>  |
| Computer-aided design/manufacturing                                   | <a href="#">G06F 30/00</a>  |

## Limiting references

|                                 |   |
|---------------------------------|---|
| Text processing or form filling | <a href="#">G06F 40/10</a> ,<br><a href="#">G06F 40/174</a> |
|---------------------------------|---|

**Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Security arrangements for protecting computers or computer systems against unauthorised activity | <a href="#">G06F 21/00</a> |
| Editing of spreadsheets  | <a href="#">G06F 40/18</a> |
| Time recorders for work  | <a href="#">G07C 1/00</a>  |
| Secure communication, e.g. by cryptography   | <a href="#">H04L 9/32</a>  |
| Protocols for controlled communication   | <a href="#">H04L 29/06</a> |

**G06Q 10/02****Reservations, e.g. for tickets, services or events****Definition statement**

*This place covers:*

Subject matter drawn to a computerised record keeping system for recording allocation of space in advance of use, e.g. airplane, train or concert reservation.

Data processing systems or processes specially adapted for reservations, e.g. for tickets, services or events.

The term "space" is intended to include seating.

Such allocation includes airplane, train, or concert seating, as well as hotel room assignment.

The following subjects are therefore covered, the list being non-exhaustive:

- Administration of reservations in an enterprise environment, e.g. Tickets, events, travels.
- Hotels, restaurants, flights.
- Coordination of multiple reservations, e.g. Correspondence flights.
- Leasing or rental activities involving a reservation.

**References****Limiting references**

*This place does not cover:*

|                                   |   |
|-----------------------------------|---|
| Electronic payments               | <a href="#">G06Q 20/00</a>                                  |
| Databases & information retrieval | <a href="#">G06F 16/00</a>                                  |
| Text processing or form filling   | <a href="#">G06F 40/10</a> ,<br><a href="#">G06F 40/174</a> |

**Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Restaurant system not involving advance allocation of a specific space. | <a href="#">G06Q 50/12</a> |
|---|----------------------------|

|   |                              |
|---|------------------------------|
| Cryptographic aspects of transportation access system not involving advance allocation of a specific space, e.g. fare collection. | <a href="#">G06Q 2240/00</a> |
| Visible signalling systems for remote indication of seats occupied using electric or using electromagnetic transmission           | <a href="#">G08B 5/22</a>    |

## G06Q 10/025

**{Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}**

### Definition statement

*This place covers:*

Subject matter wherein the processing system coordinates multiple distinct reservations for a single itinerary.

The term "multiple distinct reservations" is not intended to include a plurality of similar reservations, e.g. reservations for a plurality of seats.

## G06Q 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](#))}**

### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for forecasting or optimization.

Optimisation in a specific technical field is usually not found here, and should be searched for in the specific field, e.g. optimization of placement of servers in a data farm, optimization for reducing fuel consumption, etc.

The following subjects are therefore covered, the list being non-exhaustive:

- Forecasting or optimisation, e.g. Linear programming, "travelling salesman problem" or "cutting stock problem".
- Optimisation or forecasting in an enterprise environment, achieved by algorithms based on mathematical or statistical models or theoretical solutions to optimization problems, e.g. Linear programming, simulation, travelling salesman problem (tsp), stock cutting problem.

## References

### Limiting references

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Market research   | <a href="#">G06Q 30/02</a> |
| Electronic finance per se   | <a href="#">G06Q 40/00</a> |
| Data processing specially adapted for complex mathematical operations | <a href="#">G06F 17/10</a> |
| Editing of spreadsheets   | <a href="#">G06F 40/18</a> |

### Special rules of classification

Optimisation in a specific technical field is usually not found here, and should be searched for in the specific field, e.g. : optimisation of placement of servers in a data farm, optimisation for reducing fuel consumption, etc... A document classified here should be forwarded to the relevant technical field of application.

### G06Q 10/043

{Optimisation of two dimensional placement, e.g. cutting of clothes or wood}

#### Definition statement

*This place covers:*

Finding the optimal placement of shapes on stock material.

Cutting of paper or sheet metal

Cutting shoes from hides

#### References

##### Limiting references

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Methods of drafting or marking-out patterns using computers | <a href="#">A41H 3/007</a> |
| Cutting or splitting sheet glass                            | <a href="#">C03B 33/02</a> |
| Computer aided design                                       | <a href="#">G06F 30/00</a> |

### G06Q 10/047

{Optimisation of routes, e.g. "travelling salesman problem"}

#### Definition statement

*This place covers:*

Finding an optimal route under certain constraints, e.g. scheduling aircrafts.

Route finding algorithms in graphs (e.g. A\* algorithm).

#### References

##### Limiting references

*This place does not cover:*

|  |                             |
|--|-----------------------------|
| Determining optimum path of e.g. robot arm | <a href="#">B25J 9/1656</a> |
| Navigation systems for road networks       | <a href="#">G01C 21/26</a>  |

**G06Q 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](#))}**

**Definition statement**

*This place covers:*

Data processing systems or processes specially adapted for Resources, workflows, human or project management, e.g. organising, planning, scheduling or allocating time, human or machine resources; Enterprise planning; Organisational models.

The following subjects are therefore covered, the list being non-exhaustive:

- Automation of planning (production, activities) using computers;
- Time management in an enterprise environment, e.g. Managing or monitoring billable hours, working time accounting for employees;
- Project management in an enterprise environment, e.g. Organising, planning, scheduling, allocation of human or material resources, performance analysis, asset management;
- Planning of maintenance activities

**References****Limiting references**

*This place does not cover:*

|  |  |
|--|--|
| Ordering spare parts for maintenance   | <a href="#">G06Q 30/06</a> ,<br><a href="#">G06Q 30/0603</a> |
| Programme for total factory control systems, i.e. centrally controlling a plurality of machines                    | <a href="#">G05B 19/418</a>                                  |
| Arrangements for executing specific programmes for compilation or interpretation of high level programme languages | <a href="#">G06F 8/40</a>                                    |
| Allocation of resources for multiprogramming arrangements, e.g. of the central processing unit (CPU)               | <a href="#">G06F 9/50</a>                                    |
| Computer-aided design  | <a href="#">G06F 30/00</a>                                   |

**G06Q 10/063**

**{Operations research or analysis}**

**Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for applying systematic or scientific analysis, evaluation, or other problem solving technique to the operation(s) of an enterprise to understand the operation(s), improve effectiveness, and guide decision making or management; or to the planning, organising, directing or controlling of an enterprise, i.e. a group of one or more people or entities, for the purpose of accomplishing a goal.

This subject matter is applied to problems that concern understanding, conducting, coordinating or optimizing the operations or activities within an enterprise.

## Definition statement

The operations and activities of the organisation are business level operations and activities and are not specifically network or computer operations related.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Business models and charts or workflow with no analysis   | <a href="#">G06Q 10/067</a>                                   |
| Time accounting of employees or customers, i.e. the tabulation of attendance or timed presence of employees or patrons  | <a href="#">G06Q 10/1091</a> ,<br><a href="#">G06Q 40/125</a> |
| Analysis of discount or incentive effectiveness   | <a href="#">G06Q 30/0211</a>                                  |
| Analysis of advertisement effectiveness   | <a href="#">G06Q 30/0242</a>                                  |
| Arrangements for executing specific software programmes for emulation or simulation   | <a href="#">G06F 9/455</a>                                    |
| Methods and systems that perform data processing using mathematical expressions associated with a physical process or using models that represent the performance of specific processes, systems or devices, e.g. simulators. | <a href="#">G06G 7/48</a>                                     |
| Registering, indicating or recording the time of events or elapsed time, e.g. time-recorders for work people  | <a href="#">G07C 1/00</a>                                     |

## G06Q 10/0631

### {Resource planning, allocation or scheduling for a business operation}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for planning or assigning of resources in an optimal or systemic way in order to achieve a business goal, or drawn to the management or planning of a business task or operation.

This group includes planning, allocating, distributing, or scheduling resources among various projects or business units in a business or commercial environment based on analysis of operations of the enterprise.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Arranging for the delivery of goods between parties or monitoring the status of delivery  | <a href="#">G06Q 10/083</a>                             |
| Establishing, maintaining, or updating the enterprise resource of inventory   | <a href="#">G06Q 10/087</a>                             |
| Medical facility management or usage  | <a href="#">G06Q 50/22</a> , <a href="#">G06F 19/00</a> |
| Data processing system for controlling, monitoring, or managing the sequential operations of a production process, resource allocation, product manufacture, or parts assembly                        | <a href="#">G05B 19/418</a>                             |
| Data processing method or apparatus for administrating job execution or scheduling multiple tasks based upon priority, resource availability and time constraints in a digital data processing system | <a href="#">G06F 9/46</a>                               |

|                                      |                             |
|--------------------------------------|-----------------------------|
| Computer Network resource allocation | <a href="#">G06F 15/173</a> |
|--------------------------------------|-----------------------------|

## G06Q 10/06311

{Scheduling, planning or task assignment for a person or group}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the scheduling or assigning of tasks to an individual or group, the scheduling or assigning based on analysis of factors such as the needs or requirements of the enterprise, the task and the individual or groups qualifications or availability, schedules of individuals or groups, or the goal of a specific task.

The designation of an individual may be either by name or other designation, e.g. position.

The individual or group may be either internal or external to the organisation, such as a current employee, job candidate or contractor.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |   |
|---|---|
| Administration or management of the hiring process  | <a href="#">G06Q 10/105</a>                                 |
| Computer display interfaces used to join groups of users to complete tasks and link collaborative sites and displays for calendar or schedule tasks to times or dates | <a href="#">G06F 3/048</a> ,<br><a href="#">G06Q 10/109</a> |
| Arrangement for planning, organizing, staffing, directing, and controlling a software development project   | <a href="#">G06F 9/00</a>                                   |

## G06Q 10/063112

{Skill-based matching of a person or a group to a task}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for optimally matching an individual or group to a job based on factors such as the individuals or groups qualification(s) and the requirement(s) defined by the particular type of work.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                               |
|--|-------------------------------|
| Performance analysis of an employee                | <a href="#">G06Q 10/06398</a> |
| Administration or management of the hiring process | <a href="#">G06Q 10/105</a>   |



**G06Q 10/063114****{Status monitoring or status determination for a person or group}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the monitoring or tracking of work performed or assigned to an individual or group to provide an indication of work that is in queue to be started, work in-progress or work that is completed.

**G06Q 10/063116****{Schedule adjustment for a person or group}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for reassessing an established staff task schedule to ensure that the schedule is still valid, and then, optionally rescheduling a task to an available individual or group, in order to improve efficiency, accommodate employees or achieve a business goal or objective.

This area includes subject matter where evaluation of whether or not a change to the initial task schedule is needed, even if no change is claimed or the result of the evaluation is that no change is needed.

This area includes staff driven adjustment or reassignment of a shift or work schedule, such as by way of staff trading or swapping of shifts or other means.

**G06Q 10/063118****{Staff planning in a project environment}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for scheduling, assigning roles, tasks or responsibilities, or the sequence of tasks executed by a team or a team member with respect to a unified managed undertaking.

For classification herein, this group requires a process, method, system, apparatus or program that is associated with a project, e.g. establishing of goals, deliverables, roles, calendar schedules or considered constraints, such as cost or time.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                               |
|---|-------------------------------|
| Resource, i.e. money or equipment, planning in a project environment  | <a href="#">G06Q 10/06313</a> |
| Routing or approving or projects between workforce units or for project management with no research or analysis | <a href="#">G06Q 10/103</a>   |

**G06Q 10/06312**

**{Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}**

**Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for reassessment of the established asset utilization plan or schedule to insure the plan is still optimal or valid and then to optionally reschedule or reassign asset usage in order to improve efficiency, or achieve a business goal or objective, accomplished by techniques such as resource or task leveling or dynamic rescheduling.

This area includes applications where evaluation of whether or not a change to the initial schedule is needed, even if no change is claimed or the result of the evaluation is that no change is needed.

The reassessment may be based on consideration of factors such as cost, failure or maintenance in order to optimally reschedule or plan resource utilization through workload balancing, leveling or other means.

**G06Q 10/06313**

**{Resource planning in a project environment}**

**Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for organising or allocating resources, such as time, equipment or money, within a defined scope or constraints in order to meet an objective associated with a unified managed undertaking.

For classification herein, this group requires a process, method, system, apparatus or program that is associated with a project, e.g. establishing of goals, deliverables, roles, calendar schedules or considered constraints, such as cost or time.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                                |
|--|--------------------------------|
| Staff planning in a project environment  | <a href="#">G06Q 10/063118</a> |
| Routing or approving or projects between workforce units or for project management with no research and analysis | <a href="#">G06Q 10/103</a>    |

**G06Q 10/06314**

**{Calendaring for a resource}**

**Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for a calendar-based means which facilitates time planning associated with business resources, operations, production planning, or other administrative activities.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |   |
|--|---|
| Computerised record keeping for reservations, check-in, or booking of space in advance   | <a href="#">G06Q 10/02</a>                                    |
| Rescheduling associated with resources   | <a href="#">G06Q 10/06312</a>                                 |
| Arranging for the delivery of goods between parties or monitoring the status of delivery | <a href="#">G06Q 10/08</a> ,<br><a href="#">G06Q 10/083</a>   |
| Calendar based systems for scheduling a person or group to related tasks or meetings     | <a href="#">G06Q 10/109</a> ,<br><a href="#">G06Q 10/1093</a> |

## G06Q 10/06315

### {Needs-based resource requirements planning or analysis}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the evaluation or determination of resources required by the organisation to satisfy an internal or market-driven need.

Market-driven demand herein includes planning associated with consumer demand that require various resources of a business to meet the consumer order demand, such as supply chain operations involving inventory planning or order planning, which may include planning for anticipated future orders.

Market research or market demand prediction which does not also involve resource planning or resource adjustment is classified elsewhere.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Market data gathering, analysis, or modeling | <a href="#">G06Q 30/0201</a> |
| Market prediction or demand forecasting      | <a href="#">G06Q 30/0202</a> |

## G06Q 10/06316

### {Sequencing of tasks or work}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised means for planning or governing the order of steps for completing a task, for planning or governing the order of plural tasks performed by the resources of a business, or for using problem solving techniques such as network analysis, e.g. shortest path, minimum spanning trees, maximum flow problems, precedence graphs, job dispatch prioritization, or minimum cost flow problems, to determine the most optimal sequence or ordering of entities or resources.

## Definition statement

Classified herein are systems that control workflow, automated systems that process tasks or that display instructions directing the order of task execution, or a template with a series of required fields for execution of the task.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                               |
|--|-------------------------------|
| Business modeling with minimal research or analysis  | <a href="#">G06Q 10/067</a>   |
| Determining routing of goods in an existing delivery system or to identify the appropriate delivery route  | <a href="#">G06Q 10/08355</a> |
| Routing or approval of work between workforce units  | <a href="#">G06Q 10/103</a>   |
| Task management and for means or steps for administering processor or job execution in a digital processing environment                            | <a href="#">G06F 9/44</a>     |
| Inter-processor communication or multi-computer data transferring using an interconnection network, e.g. matrix, shuffle, pyramid, star, snowflake | <a href="#">G06F 15/173</a>   |
| Database or file accessing   | <a href="#">G06F 16/00</a>    |
| Help presentation to a user during form filling  | <a href="#">G06F 40/174</a>   |

## G06Q 10/0633

### {Workflow analysis}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for evaluation of a model or other abstract representation of real work in order to understand or optimise a work process.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Business models or charts with no operational analysis | <a href="#">G06Q 10/067</a> |
| Routing or approval of work between workforce units    | <a href="#">G06Q 10/103</a> |

## G06Q 10/0635

### {Risk analysis}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for applying techniques to identify and analyze or assess factors that may adversely affect the success of a business undertaking or the achievement of a business goal.

This subject matter includes identifying preventive measures to reduce the probability of these factors occurring or identifying countermeasures to successfully minimize possible negative effects on a business or an entity.

Evaluation of risk factors with respect to credit, loan or other financial matters is not classified herein.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Fraud or risk level assessment in transaction processing | <a href="#">G06Q 20/4016</a> |
| Credit or other financial risk                           | <a href="#">G06Q 40/025</a>  |
| Risk associated with insurance                           | <a href="#">G06Q 40/08</a>   |

## G06Q 10/0637

### {Strategic management or analysis}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for providing overall direction to a business by (1) developing a business mission, vision or objective; (2) formulating a planned course of action based on a business mission, vision or objective; or (3) evaluating or reevaluating whether the developed mission, vision or objective or planned course of action was effective, produced a desired outcome or needs to be modified.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Business models or charts with no operational analysis | <a href="#">G06Q 10/067</a> |
| Routing or approval of work between workforce units    | <a href="#">G06Q 10/103</a> |

## G06Q 10/06375

### {Prediction of business process outcome or impact based on a proposed change}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for forecasting how a business will perform under potential scenarios including identifying an outcome or impact of a proposed change or estimating what changes are needed to accomplish desired goal(s) or outcome(s), including techniques such as change impact analysis or return on investment.

This group includes subject matter where analysis occurs, even when none of current or proposed plans, processes or practices are implemented in the operation of an enterprise.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                     |                              |
|-------------------------------------|------------------------------|
| Calculating price, cost, or charges | <a href="#">G06Q 30/0283</a> |
|-------------------------------------|------------------------------|

**G06Q 10/0639****{Performance analysis}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement which evaluates the efficiency, productivity or performance of an employee or other entity employed by an enterprise or an organisational operation.

The efficiency, productivity or job performance of the employee or other entity occurs within the enterprise and thus explicitly or implicitly impacts the operations of that enterprise.

The evaluations may include recommendations for performance improvement.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Administration or management of the hiring process   | <a href="#">G06Q 10/105</a>  |
| Ranking or collecting reviews regarding business entities  | <a href="#">G06Q 30/0282</a> |
| Business certification or verification of status of an entity's qualifications of a business requirement         | <b>G06Q30/18</b>             |
| Methods and systems that measure the performance of a system or device through modeling                          | <a href="#">G06G 7/48</a>    |
| Data processing systems that analyze statistical information based on employee performance or manufacturing area | <a href="#">G06G 7/52</a>    |

**G06Q 10/06393****{Score-carding, benchmarking or key performance indicator [KPI] analysis}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for (1) comparing business performance with a known standard of excellence, or (2) analysis of an operational activity of a company, in order to establish a performance standard or to determine if actual performance is aligned with the goals or objectives of the business.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Market research used in score-carding, benchmarking or key performance indicator analysis | <a href="#">G06Q 30/0201</a> |
|---|------------------------------|

**G06Q 10/06395****{Quality analysis or management}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for applying systematic and scientific evaluation related to standards set or required for various business practices, operations, processes, incoming materials, products or services.

This subject matter may include analysis of test data from suppliers, internal incoming inspection, in-line test, final test data or other data associated with analysis of business operation standards, and may also include determination of corrective actions.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Market data gathering or analysis, for quality analysis of post product sale or service data, such as post sale product and component performance data, field failures, product or service data collected from customer | <a href="#">G06Q 30/0201</a> |
| Ranking or collecting reviews regarding business entities or the products or the services of business entities  | <a href="#">G06Q 30/0282</a> |
| Gathering data, usually on a manufacturing or assembly line, to determine the quality of a product  | <a href="#">G06F 11/00</a>   |
| Machine learning  | <a href="#">G06N 20/00</a>   |

**G06Q 10/06398****{Performance of employee with respect to a job function}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for evaluating individual or group performance with respect to an assigned job or task.

This area includes applications that include evaluations such as end of year reviews.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |   |
|--|---|
| Data processing system limited to determining time or attendance | <a href="#">G06Q 10/1091</a> ,<br><a href="#">G06Q 40/125</a> |
| Record keeping with respect to employees                         | <a href="#">G06Q 40/125</a>                                   |

## G06Q 10/067

### {Business modelling}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for simulation of a business operation or a function; or a document.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Application including analysis of business processes or operations research  | <a href="#">G06Q 10/063</a> |
| On-screen workspace or object GUI interaction in generation and manipulation of business model file data or rules template data, without means for business data distribution, processing or usage in a business environment | <a href="#">G06F 3/048</a>  |
| Business model or rules template generation, filing, or manipulation without means for business data distribution, processing or usage in a business environment   | <a href="#">G06F 16/00</a>  |
| Form generation and manipulation related to generation of model files or templates   | <a href="#">G06F 40/183</a> |
| Means or steps for modeling, but without means for business data distribution, processing or usage in a business environment   | <a href="#">G06G 7/48</a>   |
| Machine learning   | <a href="#">G06N 20/00</a>  |

## G06Q 10/08

### Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders

#### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for logistics, e.g. warehousing, loading, distribution or shipping (involving movement of material/products between different locations).

The following subjects are therefore covered, the list being non-exhaustive:

- Planning and scheduling the flow of material/products between different locations;
- Track & trace systems for parcels;
- Control of supply chains, e.g. Tracing of environmental conditions during transport;
- Just-in-time delivery
- Loading and unloading trucks.

Inventory or stock management, e.g. order filling, procurement or balancing against orders are classified more specifically in [G06Q 10/087](#)



## References

### Limiting references

*This place does not cover:*

|   |  |
|---|--|
| Inventory monitoring in POS payment systems   | <a href="#">G06Q 20/203</a>                |
| Postal sorting                                | <a href="#">B07C</a>                       |
| Containers                                    | <a href="#">B65G</a>                       |
| Locks and alarms                              | <a href="#">E05</a> , <a href="#">G08B</a> |
| RFIDs, Bar Codes, Marking technologies per se | <a href="#">G06K 19/00</a>                 |

### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Sensors (e.g. sensing environmental conditions) | <a href="#">G01</a>        |
| Geographic Information System                   | <a href="#">G06F 16/00</a> |
| Access Control                                  | <a href="#">G07C 1/00</a>  |
| Navigation                                      | <a href="#">G08G</a>       |

## G06Q 10/083

### {Shipping}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the delivery of goods or items between parties, or for the monitoring of the status of that delivery.

## G06Q 10/0831

### {Overseas transactions}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for managing the delivery of goods that are transported over international waters or across international borders.

## G06Q 10/0832

### {Special goods or special handling procedures}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the handling of a shipment of goods that requires particular preparation measures or transport specifications.

This group includes such special goods or handling procedures, such as the shipping of goods in refrigerated vehicles or the special packing or transport measures for handling hazardous or delicate materials.

**G06Q 10/0833****{Tracking}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for systems allowing various parties in a delivery transaction to determine the location of goods during their preparation for delivery or during transport between destinations.

**G06Q 10/0834****{Choice of carriers}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for determining which carrier a particular shipper or supplier should utilise for a specific delivery transaction.

**G06Q 10/08345****{Pricing}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement to assist shippers, suppliers or recipients of goods in managing the determination of an appropriate or established price for a delivery transaction.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Price LookUp processing in POS payment systems | <a href="#">G06Q 20/201</a> |
|--|-----------------------------|

**G06Q 10/0835****{Relationships between shipper or supplier and carrier}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement directed at handling the transactions between a shipper or supplier of goods and the carrier who will deliver the goods.

**G06Q 10/08355****{Routing methods}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for determining optimum routing of certain goods in an existing delivery system or to identify an appropriate route for delivery of specified goods.

The routing method is often directed at cost savings or delivery time minimization.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                           |                             |
|---------------------------|-----------------------------|
| Travelling salesman       | <a href="#">G06Q 10/047</a> |
| Guiding/routing a vehicle | <a href="#">G01C 21/26</a>  |

**G06Q 10/0836****{Central recipient pick-ups}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for managing the handling of delivery of goods to allow recipients to pick up the goods at a centralised location.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Means for safe-keeping of property, left temporarily, e.g. lockable containers | <a href="#">G07F 7/12</a> |
|--|---------------------------|

**G06Q 10/0837****{Return transactions}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the sending of received goods back to a supplier or manufacturer.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Systems for rewarding return of articles | <a href="#">G07F 7/06</a> |
|--|---------------------------|

**G06Q 10/0838****{Historical data}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the maintenance or tracking of information collected in shipping transactions, such as customer data, established routes, load history and cost information.

**G06Q 10/087****{Inventory or stock management, e.g. order filling, procurement, balancing against orders}****Definition statement***This place covers:*

Data processing systems or processes specially adapted for Inventory or stock management, e.g. order filling, procurement or balancing against orders

The following subjects are therefore covered, the list being non-exhaustive:

- Inventory management in an enterprise environment,
- Order filling from stock.
- Maintaining a register of the position of all assets in an enclosure (building, warehouse, parking lot).
- Stock level control.
- Management of storage life of perishable/hazardous products.
- Establishing, maintaining, or updating a record of a store of goods.

**References****Limiting references***This place does not cover:*

|   |                            |
|---|----------------------------|
| Logistics involving the transportation of products/material | <a href="#">G06Q 10/08</a> |
| Intelligent shelves, special purpose cabinets               | <a href="#">B65G 1/137</a> |

**G06Q 10/0875****{Itemization of parts, supplies, or services, e.g. bill of materials}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for generating an itemised listing of the components needed either totally or based on specific tasks in an organisation.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Automated inventory management organisation combined with a cash register or sales terminal | <a href="#">G06Q 20/203</a> |
| Data processing in buying-selling transactions  | <a href="#">G06Q 30/06</a>  |
| Bill of materials system combined with a step of or structure for product manufacture       | <a href="#">G06F 17/00</a>  |

## G06Q 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](#))}

### Definition statement

*This place covers:*

Office automation; human resources in the sense of employee administration, contracts, reporting, job applications, etc.; and office software especially for collaborative work (groupware) for instance for the electronic equivalent of an office paper flow (drafting, approval, archival).

The following subjects are therefore covered, the list being non-exhaustive:

- Automation of office environment, e.g. Document production/workflow using computers or use of standard clauses.
- Automation of contracts, patent applications or insurance policies.
- Processing of claims for an insurance.
- Collaborative work.
- Version control of documents.
- Human resources.

## G06Q 10/101

**{Collaborative creation of products or services}**

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for initial conceptual development, through cooperation between plural parties, e.g. brainstorming, idea development, of a commodity or of work that can be performed for another.

**G06Q 10/103****{Workflow collaboration or project management}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the routing or approving of projects between workforce units or for organising and managing of resources, e.g. people, in such a way that a planned undertaking is completed within defined scope, quality, time, and cost constraints.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Computerised arrangement for the systematic and scientific analysis and evaluation of the operation of an organisation or the programmed scheduling of an organisation | <a href="#">G06Q 10/063</a> |
|--|-----------------------------|

**G06Q 10/105****{Human resources}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for keeping of records, e.g. benefits, of the departments or employees of an organisation or hiring of employees.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                               |
|---|-------------------------------|
| Employee performance review or evaluation | <a href="#">G06Q 10/06398</a> |
|---|-------------------------------|

**G06Q 10/1053****{Employment or hiring}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for engaging the services of a person or persons for wages or other payment either directly or through a third party.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Resource needs or requirements for a particular position | <a href="#">G06Q 10/0631</a> |
|--|------------------------------|

## G06Q 10/1057

{Benefits package}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the maintenance, regulation or the monitoring of non-monetary employment compensation provided to employees by an organisation, e.g. health insurance, leave or retirement.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|                                      |   |
|--------------------------------------|---|
| Retirement fund portfolio management | <a href="#">G06Q 40/06</a> , <a href="#">G06Q 40/10</a> |
| Insurance co-pay determination       | <a href="#">G06Q 50/22</a>                              |

## G06Q 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](#))}

### Definition statement

*This place covers:*

Document workflows and groupware based upon e-mail, computer aided management of electronic mail (essentially on the client side).

The following subjects are therefore covered, the list being non-exhaustive:

- Automation of office environment, e.g. Document workflow using message-based systems (e-mails).
- Archiving of e-mails for administrative purpose.
- Automation of e-mail processing (essentially on the client side), messaging, spam filtering, actions performed before receiving or after sending e-mails.

## G06Q 10/109

{Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time [G06Q 10/06](#))}

### Definition statement

*This place covers:*

Management of appointments, e.g. calendars, reminders, meetings or time accounting.

The following subjects are therefore covered, the list being non-exhaustive:

- Appointment management, e.g. indicating available time slot, computer assistants, reminders, meetings.
- Electronic business cards.
- GUI particularly adapted for processing calendars and appointments.

## References

### Limiting references

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Organising, planning, scheduling or allocating time (for production of items) | <a href="#">G06Q 10/06</a> |
| PDAs, electronic PIMs   | <a href="#">G06F 15/02</a> |
| Portable phones   | <a href="#">H04W</a>       |

## G06Q 10/1091

**{Recording time for administrative purposes}**

### Definition statement

*This place covers:*

Subject matter for analysis or allocation of time worked by an individual.

## G06Q 10/1093

**{Calendar-based scheduling for a person or group}**

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the creation or maintenance of a list or schedule of planned events or activities giving dates and details which is used by an individual or group for planning or assigning a time and optionally a place for meetings, appointments or tasks.

Calendar-based systems that allow the client or the business entity to schedule appointments in a place of business are classified herein.

## References

### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                                |
|--|--------------------------------|
| Computerised record keeping for reservations, check-in, or booking of space in advance | <a href="#">G06Q 10/02</a>     |
| Staff rescheduling   | <a href="#">G06Q 10/063116</a> |

## G06Q 10/1095

**{Meeting or appointment}**

## References

### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Computerised record keeping for reservations, check-in, or booking of space in advance | <a href="#">G06Q 10/02</a>   |
| Scheduling /planning in association with a business operation                          | <a href="#">G06Q 10/0631</a> |



|  |  |
|--|--|
| PDAs, electronic hand held PIMs for time management, e.g. calendars, diaries | <a href="#">G06F 15/02</a> ,<br><a href="#">G06F 15/0266</a> |
|--|--|

## G06Q 10/1097

### {Task assignment}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised calendar-based operation used by an individual or group for determining the availability of a person or group for a task, or for assigning a time or a place for a task.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Scheduling /planning in association with a business operation | <a href="#">G06Q 10/0631</a> |
|---|------------------------------|

## G06Q 10/20

### {Product repair or maintenance administration}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the development or the utilization of a system for notifying the customer of servicing which is due on his product or to the tracking or monitoring of services performed on a product, e.g. car maintenance.

#### References

##### Limiting references

*This place does not cover:*

|                                |                           |
|--------------------------------|---------------------------|
| Maintenance indicators in cars | <a href="#">G07C 5/00</a> |
|--------------------------------|---------------------------|

## G06Q 10/30

### {Product recycling or disposal administration}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the creation or maintenance of a system for taking used or waste commodities and either (1) treating or processing them so as to make them suitable for reuse, or (2) getting rid of them.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Systems for rewarding return of articles | <a href="#">G07F 7/00</a> |
|--|---------------------------|

## G06Q 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](#))**

### Definition statement

*This place covers:*

Data processing systems or processes specially adapted to implement procedures for fulfilling a financial obligation or debt.

Complete systems involving payment protocols, e.g.

- electronic money systems;
- payment protocols relating to electronic shopping systems;
- payment protocols involving point-of-sale devices (POS);
- payment protocols involving a telephone service provider;
- payment protocols involving a billing system;
- payment protocols involving IC cards, magnetic cards, electronic wallets, or electronic money safe;
- payment protocols involving wireless devices, e.g. mobile phones;
- payment aspects of banking applications;
- complete pre-payment systems;
- secured payment transactions.

### Relationships with other classification places

This group covers "payment protocols" with the meaning explained in the Glossary below.

It does not cover then generic network protocols, e.g. internet protocols, which are instead classified in [H04L 29/06](#), but it covers those network/secure protocols specially adapted for payments, which may be of lower layer or be security oriented.

### References

#### Limiting references

*This place does not cover:*

|  |  |
|--|--|
| Apparatus for performing or posting payment transactions | <a href="#">G07F 7/08</a> , <a href="#">G07F 19/00</a> |
| Electronic cash registers                                | <a href="#">G07G 1/12</a>                              |

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |   |
|--|---|
| Data processing for the specific activities for which the payment is required but not relating to the payment itself | <a href="#">G06Q 10/00</a> , <a href="#">G06Q 99/00</a> |
| Mechanisms actuated by coded identity card, credit card or IC card   | <a href="#">G07F 7/08</a>                               |
| Secure communication, e.g. by cryptography   | <a href="#">H04L 9/00</a>                               |

### Special rules of classification

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. By way of example, a method for billing which

involves significant data processing and is specially adapted in a non-obvious way to the electricity-supply sector, should be classified in both [G06Q 20/00](#) and [G06Q 50/00](#).

### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|                   |   |
|-------------------|---|
| Payment protocol  | A procedure that allows executing a payment between a merchant, a bank, a user and sometimes a third party; the procedure usually including authorization and authentication of all parties involved. |
| Electronic wallet | A software application managing all kind of personal information, e.g. data for completing online forms. This term is often used to indicate an electronic purse (see below).                         |
| Electronic purse  | A software application managing electronic currency.  |

### Synonyms and Keywords

*In patent documents, the word/expression in the first column is often used instead of the word/expression in the second column, which is used in the classification scheme of this place:*

|                  |                     |
|------------------|---------------------|
| tokens           | electronic currency |
| virtual money    | electronic currency |
| electronic money | electronic currency |

## G06Q 20/02

**involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]**

### Definition statement

*This place covers:*

The involvement of a neutral third party is an essential aspect of the payment protocol and it serves to coordinate the payment protocol.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Insuring higher security of transaction involving key management                                 | <a href="#">G06Q 20/3829</a> |
| Security arrangements for protecting computers or computer systems against unauthorised activity | <a href="#">G06F 21/00</a>   |
| Arrangements for secure communication  | <a href="#">H04L 9/00</a>    |

### Special rules of classification

In case the third party manages the encryption keys, both the present group and [G06Q 20/3829](#) should be allocated.

## G06Q 20/023

{the neutral party being a clearing house}

### Definition statement

*This place covers:*

Automated Clearing House (ACH) is accepted as a trusted authority for the bundling of payments between banks or payment authorities.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|         |                            |
|---------|----------------------------|
| Finance | <a href="#">G06Q 40/02</a> |
|---------|----------------------------|

### Special rules of classification

If the Administration and Accounting of the Banking is managed by the Automated Clearing House, [G06Q 40/02](#). If the Payment is managed, [G06Q 20/023](#).

### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|                                |  |
|--------------------------------|--|
| ACH (Automated Clearing House) | A system, e.g. of the U.S. Federal Reserve Bank, that provides electronic funds transfer (EFT) between banks. It is used for all kinds of fund transfer transactions, including direct deposit of paychecks and monthly debits for routine payments to vendors. The ACH is separate and distinct from the various bank card networks that process credit card transactions. ACH operations are done in a batch mode, which can take up to 72 hours before the money is actually transmitted. A return notification is sent if there are insufficient funds in the account. |
|--------------------------------|--|

## G06Q 20/027

{involving a payment switch or gateway}

### Definition statement

*This place covers:*

Subject matter wherein the transfer of funds or payment due includes a communication node connecting two different financial networks.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Information security in computers or digital processing system | <a href="#">G06F 21/00</a> |
| Protocols for Interconnection of Networks                      | <a href="#">H04L 29/00</a> |

## G06Q 20/04

### Payment circuits

#### Definition statement

*This place covers:*

Payments done using the rules of a standard public payment environment. This group and its subgroups cover by what means the payment is realised.

Protocols of payment such as the use of cheques or electronic tickets, or specific solutions in relation to micropayments.

#### References

##### *Informative references*

*Attention is drawn to the following places, which may be of interest for search:*

|               |                            |
|---------------|----------------------------|
| Micropayments | <a href="#">G06Q 20/29</a> |
|---------------|----------------------------|

## G06Q 20/042

**{characterized in that the payment protocol involves at least one cheque}**

#### Definition statement

*This place covers:*

Any payment scheme which requires a payment cheque.

#### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|        |  |
|--------|--|
| Cheque | A cheque (or check in US English) is a document or instrument (usually a piece of paper) that orders a payment of money from a bank account. The person writing the cheque, the drawer, usually has a current account (British and HK), or checking account (US), or chequing account (CAN) where the money was previously deposited. The drawer writes the various details including the money amount, date, and a payee on the cheque, and signs it, ordering their bank, known as the drawee, to pay that person or company the amount of money stated. |
|--------|--|

## G06Q 20/0425

**{the cheque being electronic only}**

#### Definition statement

*This place covers:*

Payment schemes in which (at least for a part of the procedure) the cheque is in electronic form, e.g. as an image.

**G06Q 20/045****{using payment protocols involving tickets}****Definition statement***This place covers:*

Payment schemes in which a ticket is defining rights such as access rights or payment rights e.g. payment done.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|                                     |                            |
|-------------------------------------|----------------------------|
| Dispensing of tickets in paper form | <a href="#">G07F 17/42</a> |
|-------------------------------------|----------------------------|

**G06Q 20/0457****{the tickets being sent electronically}****Definition statement***This place covers:*

Payments by means of tickets sent in an electronic form.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Electronic wallets containing money units or electronic purses | <a href="#">G06Q 20/36</a> |
| Dispensing of the physical ticket per se                       | <a href="#">G07F 17/42</a> |

**G06Q 20/047****{using payment protocols involving electronic receipts}****Definition statement***This place covers:*

Payments using an electronic form of a proof of payment.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Receipt generation and printing in a POS environment | <a href="#">G07G 5/00</a> |
|--|---------------------------|

**G06Q 20/06**

**Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme**

**Definition statement**

*This place covers:*

Payment protocols for executing payments using rules defined, agreed and shared by all members within a private group of participants.

**G06Q 20/065**

**{using e-cash}**

**Definition statement**

*This place covers:*

Payments by means of electronic cash.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Cards having a counter for counting units for a specific purpose, e.g. copier cards | <a href="#">G06Q 20/34</a> |
|---|----------------------------|

**Glossary of terms**

*In this place, the following terms or expressions are used with the meaning indicated:*

|        |   |
|--------|---|
| E-cash | Discrete units or amounts of electronic currency which have a value by themselves and can be exchanged on a per-unit basis. |
|--------|---|

**G06Q 20/0652**

**{e-cash with decreasing value according to a parameter, e.g. time}**

**Definition statement**

*This place covers:*

Payments using e-cash of which the value decreases or changes according to a parameter, e.g. time.

**G06Q 20/0655**

**{e-cash managed centrally}**

**Definition statement**

*This place covers:*

Payment system where all transactions using e-cash are centrally monitored and checked.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Keeping log of transaction for guaranteeing non-repudiation of a transaction, e.g. notarization | <a href="#">G06Q 20/389</a> |
|---|-----------------------------|

## G06Q 20/0658

{e-cash managed locally}

### Definition statement

*This place covers:*

Payment system where the bookkeeping of the e-cash is managed locally.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Using electronic wallets or electronic money safes | <a href="#">G06Q 20/36</a> |
| Storing of e-cash on a card                        | <a href="#">G07F 7/08</a>  |

## G06Q 20/08

Payment architectures

### Definition statement

*This place covers:*

Payment protocols and methods of data processing specific to the type of environment. Details of infrastructures used in the backbone of the payment procedure.

### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|              |  |
|--------------|--|
| Architecture | The configuration of systems and devices involved or used for implementing the payment protocol. |
|--------------|--|

## G06Q 20/085

{involving remote charge determination or related payment systems}

### Definition statement

*This place covers:*

The determination at a remote vendor site of a payment due or a transfer of funds from a buyer to a remote vendor.



## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Bill distribution or payment absent cryptography  | <a href="#">G06Q 20/102</a>                                     |
| Payment protocols and concepts for insuring higher security e.g. encryption                 | <a href="#">G06Q 20/382</a>                                     |
| Electronic shopping absent encryption   | <a href="#">G06Q 30/0601</a> -<br><a href="#">G06Q 30/08</a>    |
| Usage or charge determination of a protected distributed data file                          | <a href="#">G06Q 2220/12</a> ,<br><a href="#">G06Q 2220/127</a> |
| Charging or billing for use of a telecommunication network based on a metering of data flow | <a href="#">H04L 12/14</a>                                      |

## G06Q 20/0855

{involving a third party}

### Definition statement

*This place covers:*

Payment schemes in which a third party (neutrality is not mandatory) is essential to the remote charging.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                               |
|--|-------------------------------|
| If the third party may be considered trusted or neutral and it is contributing to the inventive nature or the business functionalities of the scheme | <a href="#">G06Q 20/02</a>    |
| Usage or charge determination of a protected distributed data file involving a third party for collecting or distributing payments                   | <a href="#">G06Q 2220/123</a> |

## G06Q 20/10

**specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems**

### Definition statement

*This place covers:*

The implementation of payment protocols for the explicit user initiated fund transfers from one account to another account such as in home banking systems.

In this group, the term EFT is understood to include credit transactions.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Electronic payment protocols which by definition always involve some form of electronic fund transfer | <a href="#">G06Q 20/12</a> -<br><a href="#">G06Q 20/425</a> |
|---|---|

## G06Q 20/102

{Bill distribution or payments}

### Definition statement

This place covers:

Generating notices of payment due, or transferring funds in response thereto.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Subject matter particularly adapted for health insurance claims or payments | <a href="#">G06Q 10/10</a>  |
| Remote charge determination or payment system                               | <a href="#">G06Q 20/085</a> |
| Bill or invoice establishment and accounting                                | <a href="#">G06Q 30/04</a>  |

## Glossary of terms

In this place, the following terms or expressions are used with the meaning indicated:

|      |   |
|------|---|
| Bill | In this field, bill means an "invoice", not a "banknote". |
|------|---|

## G06Q 20/105

{involving programming of a portable memory device, e.g. IC cards, "electronic purses"}

### Definition statement

This place covers:

User operated arrangement for programming an object having a value carrying memory, e.g. an ATM card, prior to use, with details of the desired transaction.

Such cards usually include an integrated circuit (IC) element, and are often referred to as "smart cards".

Included herein is a transaction specific card preprogramming arrangement.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                     |                             |
|-------------------------------------|-----------------------------|
| Personalisation of IC cards for use | <a href="#">G06Q 20/355</a> |
|-------------------------------------|-----------------------------|

|  |  |
|--|--|
| Using electronic wallets or electronic money safes                           | <a href="#">G06Q 20/36</a>                                   |
| Cryptographic secure transaction including intelligent token                 | <a href="#">G06Q 20/367-</a><br><a href="#">G06Q 20/3678</a> |
| Structural arrangements for semiconductor devices not otherwise provided for | <a href="#">H01L 23/58</a>                                   |

## Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|                   |                                    |
|-------------------|------------------------------------|
| Electronic purses | Devices containing units of e-cash |
|-------------------|------------------------------------|

## G06Q 20/108

**{Remote banking, e.g. home banking}**

### Definition statement

*This place covers:*

Arrangements for effecting the custody, loan, exchange, or issue of money for the extension of credit or for facilitating the transmission of funds from a computer at a location geographically spaced apart from a banking establishment.

Such a computer may be located in a user's residence or place of business.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Point of sale terminal requiring authorization or authentication   | <a href="#">G06Q 20/206</a> |
| Centrally controlled vending system  | <a href="#">G07F 9/002</a>  |
| Record-sensing device in combination with a system that maintains financial accounts, i.e., banking system | <a href="#">G07F 19/00</a>  |

## G06Q 20/1085

**{involving automatic teller machines [ATMs]}**

### Definition statement

*This place covers:*

Payments protocols which involve an ATM (in particular for EFT and banking payment transactions).

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Payment settlements involving self-service terminals [SSTs] vending machines, kiosks, or multimedia terminals | <a href="#">G06Q 20/18</a> |
| Details of Automatic Teller Machines (ATM) as participating in a complete banking system or by themselves     | <a href="#">G07F 19/20</a> |

**G06Q 20/12****especially adapted for electronic shopping systems****Definition statement***This place covers:*

Implementation of payment protocols for electronic shopping.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Ordering features of the electronic shopping procedure, in which the payment details have no technical merit or inventive contribution | <a href="#">G06Q 30/00</a> |
| Point of Sale terminal (POS) or Electronic Cash Register (ECR)   | <a href="#">G07G 1/00</a>  |

**Glossary of terms***In this place, the following terms or expressions are used with the meaning indicated:*

|                     |  |
|---------------------|--|
| Electronic shopping | Electronic shopping from a personal computer device and not requiring a Point of Sale terminal (POS) or Electronic Cash Register (ECR) |
|---------------------|--|

**G06Q 20/123****{Shopping for digital content}****Definition statement***This place covers:*

Payments for data files e.g. films, audio, pictures, software.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payment and shopping for Digital Content in which any form of control on the data rights management is required | <a href="#">G06Q 20/1235</a> |
|---|------------------------------|

**G06Q 20/1235****{with control of digital rights management [DRM]}****Definition statement***This place covers:*

- Payment and shopping for Digital Content with Digital Rights Management (DRM), e.g. watermarking, biometrics, identifiers, cryptography, rights, dongles within a business or commercial framework, e.g. buying and selling content; license, contract or agreement management and enforcement.

## Definition statement

- Determining funds owed or to be paid for use of content; exchanging funds or other considerations for use of content; identifying and/or preventing illegal or impressible use of content.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| License management post-sale   | <a href="#">G06Q 30/0645</a> |
| Security arrangements for protecting specific internal or peripheral components in which the protection of a component leads to protection of the entire computer; Monitoring users, programs or devices to maintain the integrity of platforms; Authenticating users, programs or devices | <a href="#">G06F 21/00</a>   |
| Security arrangements for protecting distributed programs or content, e.g. vending or licensing of copyright material  | <a href="#">G06F 21/10</a>   |
| Protecting information, e.g. digital content from access by third parties, e.g. by encryption  | <a href="#">H04L 29/06</a>   |

**G06Q 20/127****{Shopping or accessing services according to a time-limitation}****Definition statement**

*This place covers:*

Payments for billed time-usage or access permitted to service or object for a limited defined time, e.g. streaming video.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Payments according to the detected use or quantity  | <a href="#">G06Q 20/145</a> |
| Payment activated dispensing of liquids such as drinks or in petrol stations                | <a href="#">G07F 13/00</a>  |
| Payment activated providing of facilities, such as gas, electricity                         | <a href="#">G07F 15/00</a>  |
| Charging or billing for use of a telecommunication network based on a metering of data flow | <a href="#">H04L 12/14</a>  |

**G06Q 20/14****specially adapted for billing systems****Definition statement**

*This place covers:*

Protocols for the payment of bills.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Payment architectures involving remote charge determination or related payment systems | <a href="#">G06Q 20/085</a> |
| Bill distribution or payments  | <a href="#">G06Q 20/102</a> |
| Accounting and bill establishment  | <a href="#">G06Q 30/04</a>  |

## G06Q 20/145

{Payments according to the detected use or quantity}

### Definition statement

This place covers:

Dispensed quantity or service provided metered in another way than by time-metering.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Shopping or accessing services according to a time-limitation                               | <a href="#">G06Q 20/127</a> |
| Payment activated dispensing of liquids such as drinks or in petrol stations                | <a href="#">G07F 13/02</a>  |
| Payment activated providing of facilities such as gas, electricity                          | <a href="#">G07F 15/00</a>  |
| Charging or billing for use of a telecommunication network based on a metering of data flow | <a href="#">H04L 12/14</a>  |

## G06Q 20/16

Payments settled via telecommunication systems

### Definition statement

This place covers:

Payment protocols in which payments are settled by the telecommunication provider which serves as payment aggregator.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Payments using a wired telephone network to facilitate payment   | <a href="#">G06Q 20/305</a> |
| Rating, charging or billing services for wireless communication networks, e.g. rating or charging for added value services, insofar as these services are billed by the network operator | <a href="#">H04W 4/24</a>   |

## G06Q 20/18

**involving self- service terminals [SSTs], vending machines, kiosks or multimedia terminals**

### Definition statement

*This place covers:*

Payment protocols for payments made from Self-Service Terminals (SSTs) or for services provided by SSTs.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |  |
|---|--|
| Details of the type of SST corresponding to the type of device, e.g. for ATMs | <a href="#">G07F 19/00</a> ,<br><a href="#">G06Q 20/1085</a> ,<br><a href="#">G07F 9/00</a> - <a href="#">G07F 17/00</a> |
|---|--|

### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|                             |   |
|-----------------------------|---|
| Self Service Terminal (SST) | In particular also ATMs (Automatic Transaction/Teller Machines), which are also used for additional functions |
|-----------------------------|---|

## G06Q 20/20

**Point-of-sale [POS] network systems**

### Definition statement

*This place covers:*

Implementation of payment protocols for payments made by means of a POS or ECR (or Vending machine or Dispenser serving as POS device) within a network.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Aspects specific and essential to POS or ECR devices and terminals | <a href="#">G07G 1/12</a> |
|--|---------------------------|

### Special rules of classification

Data processing of payment transactions by means of such an apparatus or device are classified in [G06Q 20/20](#). In particular POS network systems are classified in [G06Q 20/20](#).

### Synonyms and Keywords

*In patent documents, the following abbreviations are often used:*

|     |                          |
|-----|--------------------------|
| ECR | Electronic Cash Register |
| POS | Point of Sale            |

**G06Q 20/201****{Price look-up processing, e.g. updating}****Definition statement***This place covers:*

Subject matter including a feature of a memory or file arrangement for looking up the price of an item being purchased where an item designator is entered into the terminal.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| PLU tables in use by Electronic Cash Register (ECR) or Point of Sale Terminal (POS) | <a href="#">G07G 1/145</a> |
|---|----------------------------|

**G06Q 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}****Definition statement***This place covers:*

Subject matter wherein two or more spaced apart electronic cash registers (ECR) are connected for cooperation there-between; or a connection to an ECR is connected for cooperation with a host computer spaced apart there-from. The ECRs are most often connected in a network configuration.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |  |
|--|--|
| Network for electronic funds transfer not claiming an electronic cash register or point of sale terminal | <a href="#">G06Q 20/10</a>                             |
| Computer network of general utility  | <a href="#">G06F 15/173</a>                            |
| Centrally controlled vending systems   | <a href="#">G07F 9/002</a>                             |
| Features of the POS apparatus per se   | <a href="#">G07G 1/12</a> , <a href="#">G07G 1/145</a> |

**G06Q 20/203****{Inventory monitoring}****Definition statement***This place covers:*

Inventory monitoring within POS network systems.



## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Inventory or stock management   | <a href="#">G06Q 10/00</a>  |
| Automated inventory management organisation not combined with a cash register or sales terminal | <a href="#">G06Q 10/087</a> |
| Inventory for vending machines and dispensers   | <a href="#">G07F 9/026</a>  |

## G06Q 20/204

{comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}

### Definition statement

This place covers:

Payments by means of POS including an arrangement for reading a customer associated payment effecting data bearing medium or carrier.

Such a data bearing medium is intended to include a credit card, debit card or a value bearing ticket.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Payments characterised by the use of cards            | <a href="#">G06Q 20/34</a>  |
| Card readers per se                                   | <a href="#">G06K 7/00</a>   |
| Details of card readers used for payment purposes     | <a href="#">G07F 7/0873</a> |
| Cash register with a detail of record sensing control | <a href="#">G07G 1/00</a>   |

## G06Q 20/206

{comprising security or operator identification provisions, e.g. password entry}

### Definition statement

This place covers:

Use of the Point of Sale device is dependent upon the identification of the user, possibly by User ID-card, e.g. waiter-key.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Funds transfer system requiring authorization or authentication | <a href="#">G06Q 20/40</a> |
| Information security in computers or digital processing system  | <a href="#">G06F 21/00</a> |
| Card payment apparatus involving password entry                 | <a href="#">G07F 7/10</a>  |

**G06Q 20/207****{Tax processing}****Definition statement***This place covers:*

Subject matter in which the sales terminal system computes tax on the transaction.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Financial accounting; calculating earned income, interest, insurance, premium, taxes          | <a href="#">G06Q 40/02</a>  |
| Tax preparation or submission system other than a part of a cash register or a sales terminal | <a href="#">G06Q 40/123</a> |

**G06Q 20/208****{Input by product or record sensing, e.g. weighing or scanner processing}****Definition statement***This place covers:*

Payment by means of a POS where the sales information is input by sensing a property of the product being purchased or a record attached thereto.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Computerised weighing scale which also computes price                            | <a href="#">G01G 19/414</a> |
| Coherence check of registered article data with parameters memorised for article | <a href="#">G07G 1/0054</a> |

**G06Q 20/209****{Specified transaction journal output feature, e.g. printed receipt or voice output}****Definition statement***This place covers:*

Payment by means of a POS where a journal or transaction data overview is output.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Payment protocols involving a ticket, being an electronic receipt | <a href="#">G06Q 20/047</a> |
|---|-----------------------------|

|   |                             |
|---|-----------------------------|
| Cryptographic secure transaction verification | <a href="#">G06Q 20/401</a> |
| Printing of receipt or journal of an ECR      | <a href="#">G07G 5/00</a>   |

## G06Q 20/22

### Payment schemes or models

#### Definition statement

*This place covers:*

Models or schemes defining the type of payment concept (at least two of the following paradigms are essential to the technical contribution or inventive concept: peer-to-peer, multiple accounts, pay after, pay now, pay before, micropayments).

## G06Q 20/223

**{based on the use of peer-to-peer networks}**

#### Definition statement

*This place covers:*

Payments involving peer-to-peer networks with no participation of a third party.

## G06Q 20/227

**{characterised in that multiple accounts are available, e.g. to the payer}**

#### Definition statement

*This place covers:*

During payment transaction, payer has the possibility to choose between multiple of his/her accounts for use during the transaction.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Standard payments from any account to any account (where the "multiple" accounts each belong to a different party in the payment) | <a href="#">G06Q 20/10</a>   |
| Cards with multiple accounts  | <a href="#">G06Q 20/3572</a> |

## G06Q 20/229

**{Hierarchy of users of accounts}**

#### Definition statement

*This place covers:*

Cards used by different users, with cards having use rights particular to each user or a hierarchy of use-rights.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Payments schemes where the payer has access to multiple accounts                                    | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card  | <a href="#">G06Q 20/3552</a> |
| Establishing and using transaction specific rules, e.g. to automatically select a preferred account | <a href="#">G06Q 20/405</a>  |

## G06Q 20/2295

{Parent-child type, e.g. where parent has control on child rights}

### Definition statement

*This place covers:*

Cards having parent-child type hierarchy of use-rights, where a parent user decides on the use conditions of the card applying to one or more dependent person(s).

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Establishing and using transaction specific rules, e.g. to automatically select a preferred account | <a href="#">G06Q 20/405</a> |
|---|-----------------------------|

## G06Q 20/24

Credit schemes, i.e. "pay after"

### Definition statement

*This place covers:*

Implementation of protocols in which payment according to a pay-later, credit card or deferred payment scheme is an essential aspect contributing to the inventive concept or technical merit of the protocol.

## G06Q 20/26

Debit schemes, e.g. "pay now"

### Definition statement

*This place covers:*

Implementation of protocols in which payment according to a pay-now, debit card or immediate payment scheme is an essential aspect contributing to the inventive concept or technical merit of the protocol.

**G06Q 20/28****Pre-payment schemes, e.g. "pay before"****Definition statement**

*This place covers:*

Implementation of protocols in which payment according to a pay-before or advance payment scheme is an essential aspect contributing to the inventive concept or technical merit of the protocol.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Cards defining paid or billed services or quantities, pre-paid cards | <a href="#">G06Q 20/342</a> |
|--|-----------------------------|

**G06Q 20/29****{characterised by micropayments}****Definition statement**

*This place covers:*

Payment schemes which include the use of micropayments or multiple small payments which get bundled and paid as a total of multiple micropayments, e.g. used for getting access to video, audio files or information.

**G06Q 20/30****characterised by the use of specific devices {or networks}****Definition statement**

*This place covers:*

Data processing methods and protocols for payment applications using specific devices. This group and its subdivisions are based on details of the protocol based on the type of hardware used.

This group covers details of hardware used as a part of the protocol for the payment to be realised.

**G06Q 20/305****{using wired telephone networks}****Definition statement**

*This place covers:*

Payments where the wired telephone network plays an essential role in the transaction.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Payments settled via telecommunication systems | <a href="#">G06Q 20/16</a> |
|--|----------------------------|

|   |                            |
|---|----------------------------|
| Charging or billing for use of a telecommunication network based on a metering of data flow | <a href="#">H04L 12/14</a> |
|---|----------------------------|

## G06Q 20/306

{using TV related infrastructures (external card used for payment with client device [H04N 21/4185](#))}

### References

#### Limiting references

*This place does not cover:*

|   |                              |
|---|------------------------------|
| External card used for payment with client device | <a href="#">H04N 21/4185</a> |
|---|------------------------------|

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|                                      |                              |
|--------------------------------------|------------------------------|
| Selling goods on TV                  | <a href="#">H04N 21/2542</a> |
| Billing for subscription services    | <a href="#">H04N 21/2543</a> |
| Third party billing, e.g. advertiser | <a href="#">H04N 21/2547</a> |

## G06Q 20/32

### using wireless devices

#### Definition statement

*This place covers:*

Payment architectures, schemes or protocols characterised by the use of specific wireless devices.

The following are examples of the subject-matter covered by this group:

- payment transactions that are approved by using a mobile phone;
- payment transactions whereby a mobile phone replaces a credit card or stored value card;
- authorisations for payments by a mobile phone;
- banking transactions using a mobile phone.

#### Relationships with other classification places

Group [G06Q 20/32](#) relates to the use of specific wireless devices for payment architectures, schemes or protocols.

Group [H04W 4/24](#) relates to rating, charging or billing services for wireless communication networks. This includes rating/charging for added value services, m-commerce, payment transactions using prepaid calling cards, SIM cards or the mobile phone itself, insofar as these services are billed by the network operator.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Use of the wireless network for the execution of the banking transaction or payment protocol | <a href="#">G06Q 20/325</a> |
| Arrangements for metering, time-control or time-indication                                   | <a href="#">H04M 15/00</a>  |
| Prepayment telephone systems   | <a href="#">H04M 17/00</a>  |
| Accounting or billing of mobile application services or facilities                           | <a href="#">H04W 4/24</a>   |

## G06Q 20/322

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

### Definition statement

*This place covers:*

General details of payments by means of mobile apparatuses.

## G06Q 20/3221

{Access to banking information through M-devices}

### Definition statement

*This place covers:*

Banking information presentation by means of M-devices.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                   |                             |
|-----------------------------------|-----------------------------|
| Remote banking, e.g. home-banking | <a href="#">G06Q 20/108</a> |
|-----------------------------------|-----------------------------|

## G06Q 20/3223

{Realising banking transactions through M-devices}

### Definition statement

*This place covers:*

Banking transactions processed and realised by means of M-devices.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                   |                             |
|-----------------------------------|-----------------------------|
| Remote banking, e.g. home-banking | <a href="#">G06Q 20/108</a> |
|-----------------------------------|-----------------------------|

**G06Q 20/3224****{Transactions dependent on location of M-devices}****Definition statement**

*This place covers:*

Location of the mobile device used plays an essential role in executing or authorising a payment transaction.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                           |
|---|---------------------------|
| Services making use of location of users or terminals | <a href="#">H04W 4/02</a> |
|---|---------------------------|

**G06Q 20/3226****{Use of secure elements separate from M-devices}****Definition statement**

*This place covers:*

Security aspects used during payments executed by an M-device are reliant on a secure element which does not form part of, or is not installed in the M-device, i.e. not the SIM or USIM.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| If the secure element is installed or embedded in the M-device | <a href="#">G06Q 20/3227</a> |
| If the secure element is the SIM or USIM                       | <a href="#">G06Q 20/3229</a> |
| Payments by additional cards plugged into M-devices            | <a href="#">G06Q 20/353</a>  |

**G06Q 20/3227****{using secure elements embedded in M-devices}****Definition statement**

*This place covers:*

Security aspects used during payments executed by an M-device are reliant on a secure element which does form part of, or is installed in the M-device.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| If the secure element is not installed or embedded in the M-device | <a href="#">G06Q 20/3226</a> |
| If the secure element is the SIM or USIM                           | <a href="#">G06Q 20/3229</a> |
| Payments by additional cards plugged into M-devices                | <a href="#">G06Q 20/353</a>  |



**G06Q 20/3229****{Use of the SIM of a M-device as secure element}****Definition statement***This place covers:*

Security aspects used during payments executed by an M-device are reliant on a secure element which forms part of the SIM or USIM.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                               |
|--|-------------------------------|
| If the secure element is not installed or embedded in the M-device | <a href="#">G06Q 20/3226</a>  |
| If the secure element is installed or embedded in the M-device     | <a href="#">G06Q 20/3227</a>  |
| Payments by additional cards plugged into M-devices                | <a href="#">G06Q 20/353</a>   |
| Authentication in networks using a SIM                             | <a href="#">H04L 29/06802</a> |

**G06Q 20/325****{using wireless networks}****Definition statement***This place covers:*

Use of the wireless network forms an essential part of the execution of the banking transaction or payment protocol.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| If use of the wireless device forms an essential part of the execution of the banking transaction or payment protocol  | <a href="#">G06Q 20/32</a>  |
| If the wireless network is used for communicating confirmation information relating to a transaction attempted via another telecommunication network, or vice versa. | <a href="#">G06Q 20/425</a> |

**G06Q 20/3255****{using mobile network messaging services for payment, e.g. SMS}****Definition statement***This place covers:*

Communication via a wireless messaging system, e.g. SMS, MMS, USSD forms an essential part of the payment protocol.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                           |
|---|---------------------------|
| Mobile application service signalling using SMS | <a href="#">H04W 4/14</a> |
|---|---------------------------|

## G06Q 20/327

**{Short range or proximity payments by means of M-devices}**

### Definition statement

*This place covers:*

Payments by means of M-device using short range or proximity communication with the transaction partner or payment terminal.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Cards using contactless communication means                          | <a href="#">G06Q 20/352</a> |
| Details relating to card readers reading a card in a wireless manner | <a href="#">G07F 7/0893</a> |

## G06Q 20/3272

**{using an audio code}**

### Definition statement

*This place covers:*

Short range communication protocol where the device and the transaction partner communicate using an audio communication protocol, such as DTMF.

## G06Q 20/3274

**{using a pictured code, e.g. barcode or QR-code, being displayed on the M-device}**

### Definition statement

*This place covers:*

Short range communication protocol using a pictured code such as a barcode or QR-code displayed on the display of the M-device and read by the transaction partner.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| When the M-device takes a photograph of the optical code | <a href="#">G06Q 20/3276</a> |
|--|------------------------------|

**G06Q 20/3276****{using a pictured code, e.g. barcode or QR-code, being read by the M-device}****Definition statement***This place covers:*

Short range communication protocol using a pictured code such as a barcode or QR-code, being photographed by the M-device.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| When the M-device displays the optical code that is subsequently read by a transaction partner | <a href="#">G06Q 20/3274</a> |
|--|------------------------------|

**G06Q 20/3278****{RFID or NFC payments by means of M-devices}****Definition statement***This place covers:*

Payments using RFID or NFC-technology to communicate between the transaction entities.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Cards using contactless communication means                            | <a href="#">G06Q 20/352</a> |
| Wirelessly communicating dongles or smart cards used for authorisation | <a href="#">G06F 21/35</a>  |
| Checkout procedures using an RFID reader                               | <a href="#">G07G 1/009</a>  |

**Glossary of terms***In this place, the following terms or expressions are used with the meaning indicated:*

|                                       |  |
|---------------------------------------|--|
| Near field communication (NFC)        | Set of standards for smartphones and similar devices to establish radio communication with each other by touching them together or bringing them into close proximity, usually no more than a few centimetres. |
| Radio-frequency identification (RFID) | Use of a wireless non-contact system that uses radio-frequency electromagnetic fields to transfer data, for the purposes of automatic identification.  |

**G06Q 20/34****using cards, e.g. integrated circuit [IC] cards or magnetic cards****Definition statement***This place covers:*

This group and its subdivisions concerns all aspects of data processing methods and protocols used for payments by means of cards.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Methods or arrangements for sensing record carriers | <a href="#">G06K 7/00</a>  |
| Record carriers with integrated circuit chips       | <a href="#">G06K 19/07</a> |
| Details of the devices used for payment as such     | <a href="#">G07F 7/00</a>  |

**G06Q 20/341****{Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}****Definition statement***This place covers:*

Active cards, i.e. cards containing their own processing means, are used as payment medium in the payment protocol.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Record carriers with integrated circuit chips    | <a href="#">G06K 19/07</a> |
| Use of a card together with a coded signal (PIN) | <a href="#">G07F 7/10</a>  |

**G06Q 20/3415****{Cards acting autonomously as pay-media}****Definition statement***This place covers:*

Payment by active payment card that can execute or authenticate (part of) a payment transaction autonomously, without intervention of the payment terminal.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Details relating to displays or keyboards integrated in the card as well as other constructional details relating to the card | <a href="#">G07F 7/0806</a> |
|---|-----------------------------|

## G06Q 20/342

{Cards defining paid or billed services or quantities}

### Definition statement

This place covers:

Cards defining a quantity of service or facility or objects for which the payment already took place and which the bearer has a right to access: e.g. prepaid cards, gift cards or anonymous debit cards, which are received after payment.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Pre-payment protocols, i.e. "pay before"                                   | <a href="#">G06Q 20/28</a> |
| Cards providing billing or transaction information at the time of purchase | <a href="#">G07F 7/025</a> |

## G06Q 20/343

{Cards including a counter}

### Definition statement

This place covers:

Card includes a counter or memory with discrete units of value that change by increase or decrease when the card is used.

## G06Q 20/3433

{the counter having monetary units}

### Definition statement

This place covers:

Card includes a counter or memory with discrete units of money or payment units that change by increase or decrease when the card is used.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Electronic currency, e-cash, electronic money | <a href="#">G06Q 20/06</a> |
| Electronic wallets or electronic purses       | <a href="#">G06Q 20/36</a> |

**G06Q 20/3437****{the counter having non-monetary units, e.g. trips}****Definition statement***This place covers:*

Card includes a counter or memory with discrete units of number of actions registered, such as number of times card is used, which can change by increase or decrease when the card is used.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|                   |                             |
|-------------------|-----------------------------|
| Photocopier cards | <a href="#">G07F 17/266</a> |
|-------------------|-----------------------------|

**G06Q 20/346****{Cards serving only as information carrier of service}****Definition statement***This place covers:*

Card is only used as intermediate carrier for identification data of user or for transaction data.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Payment protocols involving electronic tickets                             | <a href="#">G06Q 20/045</a> |
| Cards providing billing or transaction information at the time of purchase | <a href="#">G07F 7/025</a>  |

**G06Q 20/347****{Passive cards}****Definition statement***This place covers:*

Payment using passive cards, i.e. cards that do not contain their own processing means. Card usually only contains a magnetic stripe or path.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Avoiding counterfeiting of passive cards | <a href="#">G07F 7/086</a> |
|--|----------------------------|

**G06Q 20/348****{Single-use cards, i.e. without possibility of recharging}****Definition statement***This place covers:*

Single-use value tokens or cards, which cannot be recharged.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Pre-payment protocols   | <a href="#">G06Q 20/28</a>  |
| Payment protocols involving pre-paid cards                      | <a href="#">G06Q 20/342</a> |
| Mechanisms operated by keys or other credit registering devices | <a href="#">G07F 7/02</a>   |

**G06Q 20/349****{Rechargeable cards}****Definition statement***This place covers:*

Rechargeable tokens or cards which may be recharged or have their value updated.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Electronic currency, e-cash, electronic money | <a href="#">G06Q 20/06</a>  |
| Pre-payment protocols                         | <a href="#">G06Q 20/28</a>  |
| Payment protocols involving pre-paid cards    | <a href="#">G06Q 20/342</a> |
| Electronic wallets or electronic purses       | <a href="#">G06Q 20/36</a>  |

**G06Q 20/351****{Virtual cards}****Definition statement***This place covers:*

Virtual cards used to access accounts or effectuate payments, without the user using any physical device, i.e. no physical card or mobile phone is used, but where the virtual cards emulate all the characteristics of its 'real' counterpart.

**G06Q 20/352****{Contactless payments by cards}****Definition statement**

*This place covers:*

Cards using contactless communication protocol to communicate.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Payments using wireless devices  | <a href="#">G06Q 20/32</a>  |
| Details of card readers used for payment purposes where the card is in a read contactless manner | <a href="#">G07F 7/0893</a> |

**G06Q 20/353****{Payments by cards read by M-devices}****Definition statement**

*This place covers:*

Cards using contactless communication protocol to communicate, where the card is plugged into an M-device, but communicates using its own contactless communication means.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Aspects of commerce using mobile device, where a secure element embedded in M-devices is used | <a href="#">G06Q 20/3227</a> |
| Mobile devices using contactless communication means  | <a href="#">G06Q 20/327</a>  |

**G06Q 20/354****{Card activation or deactivation}****Definition statement**

*This place covers:*

Locally or remotely enabling or disabling cards or tokens, e.g. blocked when stolen or after expiration.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Enabling cards after being secured during personalization, issuing, or transport | <a href="#">G06Q 20/355</a> |
| Active cards with means to personalize their use                                 | <a href="#">G07F 7/1008</a> |



**G06Q 20/355****{Personalisation of cards for use}****Definition statement**

*This place covers:*

General aspects relating to the personalisation of payment cards before use.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Payment systems involving programming of a portable memory device | <a href="#">G06Q 20/105</a> |
|---|-----------------------------|

**G06Q 20/3552****{Downloading or loading of personalisation data}****Definition statement**

*This place covers:*

Downloading of payment applications or user-related data into or onto the card before use.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Aspects of software being resident on card as used during payment | <a href="#">G06Q 20/3563</a> |
|---|------------------------------|

**G06Q 20/3555****{Personalisation of two or more cards}****Definition statement**

*This place covers:*

Personalisation of two or more cards or personalisation of multiple users, possibly hierarchically.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Payment scheme where multiple accounts are available to the payor | <a href="#">G06Q 20/227</a> |
| Use of cards having multiple users                                | <a href="#">G06Q 20/229</a> |

**G06Q 20/3558****{Preliminary personalisation for transfer to user}****Definition statement***This place covers:*

Personalisation of payment cards before they are transferred to the user.

**G06Q 20/356****{Aspects of software for card payments}****Definition statement***This place covers:*

Details relating to software used to execute card payments.

**G06Q 20/3563****{Software being resident on card}****Definition statement***This place covers:*

Details relating to the software residing on the (active) payment card, which plays a part in execution of the payment transaction.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Programming of a portable memory device, e.g. IC cards   | <a href="#">G06Q 20/105</a>  |
| Downloading or loading of personalisation data onto card | <a href="#">G06Q 20/3552</a> |

**G06Q 20/3567****{Software being in the reader}****Definition statement***This place covers:*

Details relating to the software residing on the card reader used in a card payment and which plays a part in execution of the payment transaction.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Methods or arrangements for reading record carriers | <a href="#">G06K 7/00</a>   |
| Details of card readers used for payment purposes   | <a href="#">G07F 7/0873</a> |

**G06Q 20/357****{Cards having a plurality of specified features}****Definition statement***This place covers:*

Cards having a multitude of a specific feature.

**G06Q 20/3572****{Multiple accounts on card}****Definition statement***This place covers:*

Token or card that can be used to execute payment from a multitude of payment accounts.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payments schemes where the payer has access to multiple accounts                                    | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card  | <a href="#">G06Q 20/3552</a> |
| Establishing and using transaction specific rules, e.g. to automatically select a preferred account | <a href="#">G06Q 20/405</a>  |

**G06Q 20/3574****{Multiple applications on card}****Definition statement***This place covers:*

Cards which store or accommodate a multitude of software applications to be used in a payment context.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payments schemes where the payer has access to multiple accounts                                    | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card  | <a href="#">G06Q 20/3552</a> |
| Establishing and using transaction specific rules, e.g. to automatically select a preferred account | <a href="#">G06Q 20/405</a>  |

## G06Q 20/3576

### {Multiple memory zones on card}

#### Definition statement

*This place covers:*

Memory zones on a card assigned to one or more users and /or payment related services.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Payments schemes where the payer has access to multiple accounts | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card         | <a href="#">G06Q 20/3552</a> |

## G06Q 20/35765

### {Access rights to memory zones}

#### Definition statement

*This place covers:*

Zone-allocation conditions and setting access conditions of zones allocated to different payment related applications and/or users of payment related applications.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Protection against unauthorised access of computer memory areas in general | <a href="#">G06F 12/14</a>  |
| Circuits for protecting data, e.g. PIN, in a card                          | <a href="#">G06K 19/073</a> |

## G06Q 20/36

### using electronic wallets or electronic money safes

#### Definition statement

*This place covers:*

Aspects of the data processing method and protocols of payments by means of electronic wallets and money safes, i.e. electronic purses.

The difference between "purses" and "wallets" is that the latter are the user's complete personal data files.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Private payment circuits using e-cash, e-currency | <a href="#">G06Q 20/065</a> |
|---|-----------------------------|

|   |                           |
|---|---------------------------|
| Details of the devices used for payment | <a href="#">G07F 7/00</a> |
|---|---------------------------|

## G06Q 20/363

{with the personal data of a user}

### Definition statement

*This place covers:*

The electronic wallet stores the personal data file of the user, i.e. all his personal and payment related information.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payments schemes where the payer has access to multiple accounts                                    | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card  | <a href="#">G06Q 20/3552</a> |
| Establishing and using transaction specific rules, e.g. to automatically select a preferred account | <a href="#">G06Q 20/405</a>  |

## G06Q 20/367

{involving electronic purses or money safes}

### Definition statement

*This place covers:*

Aspects of the data processing method and protocols of payments by means of intelligent tokens including money safes e.g. electronic purses.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Programming of a portable memory device, e.g. IC cards, "electronic purses"  | <a href="#">G06Q 20/105</a>  |
| Point of sale device having interface for record bearing medium or carrier for electronic funds transfer or payment credit | <a href="#">G06Q 20/204</a>  |
| Cards having a counter for counting monetary units   | <a href="#">G06Q 20/3433</a> |

## G06Q 20/3672

{initialising or reloading thereof}

### Definition statement

*This place covers:*

Subject matter wherein the intelligent token is programmed prior to use or its value bearing data is increased.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Payment protocols involving pre-paid cards         | <a href="#">G06Q 20/342</a>  |
| Cards having a counter for counting monetary units | <a href="#">G06Q 20/3433</a> |
| Rechargeable cards                                 | <a href="#">G06Q 20/349</a>  |
| Personalisation of payment cards                   | <a href="#">G06Q 20/355</a>  |

## G06Q 20/3674

{involving authentication}

### Definition statement

*This place covers:*

Payment procedures in which the authentication of the intelligent token is pertinent for the inventive concept. The token being an electronic wallet involving an electronic purse.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Authorisation in payment protocols   | <a href="#">G06Q 20/40</a> |
| Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity | <a href="#">G06F 21/00</a> |

## G06Q 20/3676

{Balancing accounts}

### Definition statement

*This place covers:*

Subject matter including reconciliation of cumulative transaction data or synchronising account data on the portable data carrier with corresponding data from a host.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Payment system using e-cash managed centrally | <a href="#">G06Q 20/0655</a> |
| Cheque-book balancing                         | <a href="#">G06Q 40/128</a>  |

**G06Q 20/3678****{e-cash details, e.g. blinded, divisible or detecting double spending}****Definition statement***This place covers:*

Subject matter including specifics of e-cash or electronic purse value data stored on the intelligent token.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Electronic currency, e-cash, electronic money  | <a href="#">G06Q 20/06</a> |
| Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity | <a href="#">G06F 21/00</a> |

**Special rules of classification**

According to the method of managing the electronic cash, a classification in [G06Q 20/065-G06Q 20/0658](#) should also be assigned. If details of the storage on a card itself are of importance, classify in [G07F 7/08](#).

**G06Q 20/38****Payment protocols; Details thereof****Definition statement***This place covers:*

Specific steps of a protocol such as authorising a payment or confirming the validity of a proposed transaction before realising it, which steps define the inventive contribution or concept.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                           |
|---|---------------------------|
| Details of the devices used for payment | <a href="#">G07F 7/00</a> |
|---|---------------------------|

**G06Q 20/381****{Currency conversion}****Definition statement***This place covers:*

Aspects of a payment transaction relating to currency conversion and money exchanging.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Computers for unit and currency conversion | <a href="#">G06F 15/0258</a> |
|--|------------------------------|

## G06Q 20/382

{insuring higher security of transaction}

### Definition statement

*This place covers:*

Concepts for insuring higher security of transaction in general.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Security arrangements for protecting computers against unauthorised activity | <a href="#">G06F 21/00</a> |
| Security aspects in data telecommunication                                   | <a href="#">H04L 9/00</a>  |

### Special rules of classification

In case cryptography of the business transaction for shopping digital content is specially pertinent also a classification in [G06Q 2220/00](#) and subgroups may be given.

## G06Q 20/3821

{Electronic credentials}

### Definition statement

*This place covers:*

Subject matter wherein digital data authorising a particular user to participate in a payment transaction is provided.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                           |
|---|---------------------------|
| Use of a card together with a coded signal (PIN)                      | <a href="#">G07F 7/10</a> |
| Credentials such as time stamps and certificates in telecommunication | <a href="#">H04L 9/32</a> |



**G06Q 20/38215****{Use of certificates or encrypted proofs of transaction rights}****Definition statement***This place covers:*

Use of certificates or encrypted proofs of transaction rights as payment credentials.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                               |
|---|-------------------------------|
| Security arrangements for computers using certificates                | <a href="#">G06F 21/33</a>    |
| Credentials such as time stamps and certificates in telecommunication | <a href="#">H04L 9/32</a>     |
| Certificates for authentication in telecommunication networks         | <a href="#">H04L 29/06775</a> |

**G06Q 20/3823****{combining multiple encryption tools for a transaction}****Definition statement***This place covers:*

Multiple forms of encryption are used throughout the payment transaction to provide further security.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                               |
|---|-------------------------------|
| Use of encryption for mutual authentication | <a href="#">G06Q 20/40975</a> |
|---|-------------------------------|

**G06Q 20/3825****{Use of electronic signatures}****Definition statement***This place covers:*

Use of electronic (blind) signatures as authentication of payment or payment tokens.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                           |
|--|---------------------------|
| Blind signatures in data telecommunication | <a href="#">H04L 9/32</a> |
|--|---------------------------|

**G06Q 20/3827****{Use of message hashing}****Definition statement***This place covers:*

Hash or message digest of transaction details is created and checked to ensure authenticity and integrity.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                                   |                            |
|-----------------------------------|----------------------------|
| Protecting data integrity         | <a href="#">G06F 21/00</a> |
| Hashing in data telecommunication | <a href="#">H04L 9/32</a>  |

**G06Q 20/3829****{involving key management}****Definition statement***This place covers:*

Management, e.g. by a certification authority, of the encryption keys used within the payment scheme.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |  |
|--|--|
| Payment scheme using neutral trusted third party, e.g. certification authority | <a href="#">G06Q 20/02</a>                                   |
| Computer Security  | <a href="#">G06F 21/00</a>                                   |
| Encryption in Telecommunications   | <a href="#">H04L 9/32</a> ,<br><a href="#">H04L 29/06551</a> |

**Special rules of classification**

If a Trusted third party or certification authority is required, classify also in [G06Q 20/02](#).

**G06Q 20/383****{Anonymous user system}****Definition statement***This place covers:*

Protection of consumer privacy during payment transaction, e.g. enabling anonymous transactions.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| If a single-use account alias or transaction code is used | <a href="#">G06Q 20/385</a> |
|---|-----------------------------|

## G06Q 20/385

{using an alias or single-use codes}

### Definition statement

*This place covers:*

An alias or single-use transaction code is used as a reference to an account or credit card number, i.e. as a substitute account number only valid for a given transaction.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                       |                             |
|-----------------------|-----------------------------|
| Anonymous user system | <a href="#">G06Q 20/383</a> |
|-----------------------|-----------------------------|

## G06Q 20/386

{using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS [G06Q 20/3255](#))}

## References

### Limiting references

*This place does not cover:*

|  |                              |
|--|------------------------------|
| Using a mobile network messaging service for payment, e.g. SMS | <a href="#">G06Q 20/3255</a> |
|--|------------------------------|

## G06Q 20/387

{Payment using discounts or coupons (relating to marketing [G06Q 30/02](#))}

### Definition statement

*This place covers:*

Discounts or coupons used within a payment transaction.

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

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Marketing aspects of discounts or coupons | <a href="#">G06Q 30/02</a> |
|---|----------------------------|

## G06Q 20/388

{using mutual authentication without cards, e.g. challenge-response}

### Definition statement

*This place covers:*

Mutual authentication between two parties of a payment transaction without using cards, for example, using a challenge response mechanism.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Identity check for transaction                              | <a href="#">G06Q 20/4014</a> |
| Mutual authentication between card and transaction partners | <a href="#">G06Q 20/4097</a> |

## G06Q 20/389

{Keeping log of transactions for guaranteeing non-repudiation of a transaction}

### Definition statement

*This place covers:*

Non-repudiation of a transaction is guaranteed by a notary-like third-party keeping a log of the transaction data as proof.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Payment scheme using a trusted third party (TTP) | <a href="#">G06Q 20/02</a>  |
| Electronic receipts                              | <a href="#">G06Q 20/047</a> |

### Special rules of classification

If trusted third party or notary plays important role in transaction, also classify in [G06Q 20/02](#).

## G06Q 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**

### Definition statement

*This place covers:*

Specific steps of a protocol relating to authorising a payment and which define the technical contribution or inventive concept.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                           |
|---|---------------------------|
| Active credit-cards with PIN-introduction | <a href="#">G07F 7/10</a> |
|---|---------------------------|

## G06Q 20/401

### {Transaction verification}

#### Definition statement

*This place covers:*

Subject matter wherein the details of a transaction are cryptographically processed to allow subsequent confirmation thereof.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Point of sale terminal with transaction journal output          | <a href="#">G06Q 20/209</a> |
| Keeping log of transaction for guaranteeing non repudiation     | <a href="#">G06Q 20/389</a> |
| Information security in computers or digital processing systems | <a href="#">G06F 21/00</a>  |

#### Special rules of classification

Cryptographic aspects of payment protocols should also be classified under [G06Q 20/382](#) and subgroups.

## G06Q 20/4012

### {Verifying personal identification numbers [PIN]}

#### Definition statement

*This place covers:*

Subject matter wherein the personal identification number is confirmed for transaction verification.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Point of sale network systems comprising security or user identification provision e.g. password entry. | <a href="#">G06Q 20/206</a> |
| Authorisation details of a payment protocol.  | <a href="#">G06Q 20/40</a>  |
| Identity checks in computer security  | <a href="#">G06F 21/31</a>  |
| Coded identity card as such, combined with a coded signal, e.g. PIN                                     | <a href="#">G07F 7/10</a>   |
| Electronic cash registers   | <a href="#">G07G 1/12</a>   |

**G06Q 20/4014****{Identity check for transactions}****Definition statement**

*This place covers:*

Verification of the identity of the payer or payee in non-card payment procedures, not making use of biometric identity checks.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Computer access  | <a href="#">G06F 21/31</a> |
| Identity verification for access   | <a href="#">G07C 9/00</a>  |
| Payment by coded identity card combined with a coded signal, e.g. PIN or biometric | <a href="#">G07F 7/10</a>  |

**G06Q 20/40145****{Biometric identity checks}****Definition statement**

*This place covers:*

Verification of the identity of the payer or payee in non-card payment procedures, making use of biometric identity checks.

**G06Q 20/4016****{involving fraud or risk level assessment in transaction processing}****Definition statement**

*This place covers:*

Evaluating the risk of a transaction, e.g. credit card payment or fraud detection.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Credit (risk) processing or loan processing | <a href="#">G06Q 40/02</a> |
| Insurance risk analysis                     | <a href="#">G06Q 40/08</a> |

**G06Q 20/4018****{using the card verification value [CVV] associated with the card}****Definition statement***This place covers:*

Using the Card/Conventional Verification Value (CVV) to verify a transaction made using the card.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|                                  |                            |
|----------------------------------|----------------------------|
| Credit schemes, i.e. "pay after" | <a href="#">G06Q 20/24</a> |
|----------------------------------|----------------------------|

**G06Q 20/403****{Solvency checks}****Definition statement***This place covers:*

General aspects of verifying credit validity and/or solvency, without risk assessment, or system where a combination of offline and online solvency check methods are used.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Private payment circuits using e-cash, managed centrally or locally | <a href="#">G06Q 20/065</a> |
|---|-----------------------------|

**Special rules of classification**

If only offline or online verification is used, classify in one of the subgroups.

**G06Q 20/4033****{Local solvency checks}****Definition statement***This place covers:*

Verifying credit validity or solvency, without risk assessment and without connecting to a server, e.g. offline.

**G06Q 20/4037****{Remote solvency checks}****Definition statement***This place covers:*

Verifying credit validity or solvency, without risk assessment and with connecting to a server, e.g. online.

**G06Q 20/405****{Establishing or using transaction specific rules}****Definition statement**

*This place covers:*

Establishing and using transaction specific rules that are managed locally or remotely, that both limit the (type of) allowed transactions or select between multiple accounts, e.g. if the amount is greater than \$1,000, then use my credit account because the interest rate is lower.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payment scheme where multiple accounts are available to the payor | <a href="#">G06Q 20/227</a>  |
| Downloading or loading of personalisation data onto card          | <a href="#">G06Q 20/3552</a> |
| Cards having multiple accounts.                                   | <a href="#">G06Q 20/3572</a> |

**G06Q 20/407****{Cancellation of a transaction}****Definition statement**

*This place covers:*

Payment features relevant specifically to cancelled transactions, e.g. reimbursement of funds.

**G06Q 20/409****{Device specific authentication in transaction processing}****Definition statement**

*This place covers:*

Authentication of card-like documents in general.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                               |
|--|-------------------------------|
| User authentication for computer access using smart card                           | <a href="#">G06F 21/34</a>    |
| Payment by coded identity card combined with a coded signal, e.g. PIN or biometric | <a href="#">G07F 7/1008</a>   |
| Authentication arrangements for network security                                   | <a href="#">H04L 29/06755</a> |



**G06Q 20/4093****{Monitoring of device authentication}****Definition statement***This place covers:*

Monitoring while authenticating a transaction by use of a transaction authentication number or the use of a security access module (SAM).

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                                 |                             |
|---------------------------------|-----------------------------|
| Monitoring in computer security | <a href="#">G06F 21/00</a>  |
| Security modules in smart cards | <a href="#">G07F 7/0826</a> |

**G06Q 20/4097****{using mutual authentication between devices and transaction partners}****Definition statement***This place covers:*

Mutual authentication between a card identifying or held by the user and the transaction partner, e.g. terminal, with which transaction is taking place.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                                     |                             |
|-------------------------------------|-----------------------------|
| Mutual authentication without cards | <a href="#">G06Q 20/388</a> |
|-------------------------------------|-----------------------------|

**Special rules of classification**

Details of the devices used for card payments should also be classified in [G07F 7/10](#).

**G06Q 20/40975****{using encryption therefor}****Definition statement***This place covers:*

The two parties to the transaction exchange encrypted mutual challenge-response(s) for authentication.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Combining multiple encryption tools for transaction | <a href="#">G06Q 20/3823</a> |
|---|------------------------------|

## G06Q 20/42

### Confirmation, e.g. check or permission by the legal debtor of payment

#### Definition statement

*This place covers:*

Specific steps of the protocol for confirming the validity of a proposed transaction before realising it, which define the technical contribution or inventive concept of the payment protocol, also including parent/child confirmation.

This group covers confirmation of a proposed transaction, e.g. card holder receives notification or message via mobile phone or personal computer for confirmation and locally verifies that the transaction is known to him or her and continues with a payment made with his or her card.

#### Special rules of classification

Not to be confused with authorisation by a remote authority, such as a credit company.

If the payment network or the confirmation network is wireless, classification in [G06Q 20/30](#) is required.

## G06Q 20/425

### {using two different networks, one for transaction and one for security confirmation}

#### Definition statement

*This place covers:*

To insure that the transaction attempted on a network is known and accepted by the user or customer use is made of a network which is different from the network to effectuate the transaction. The second network is associated with the user or customer and is used to get a confirmation to realise the transaction.

#### Special rules of classification

If the payment network or the confirmation network is wireless, classification under [G06Q 20/30](#) is also required.

## G06Q 30/00

### Commerce, e.g. shopping or e-commerce

#### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for billing, commerce or marketing, i.e. promoting, buying or selling of goods or services, billing models.

The following subjects are therefore covered, in the case where no special technical features or issues have been identified, the list being non-exhaustive:

- On-line catalogues;
- Advertising on web-pages;
- Matching systems, both applicable to goods or persons;
- Referrals from other web-sites, e.g. Portals, to shops and fees associated therewith;

## Definition statement

- Marketing, e.g. Marketing research, or promotion, e.g. Based on coupons, purchase history, or purchases of competitive brands;
- Loyalty programs like air-miles, saving for pension or education etc., insofar as they do not cover payment aspects;
- Price determination, e.g. As a function of time of day, shelf life, weather etc. And electronic price labels;
- Auctions and, in particular, on-line auctions, insofar as they do not cover payment aspects, but not stock exchanges;
- Systems to match buyers and sellers but not stock exchanges, e.g. Group purchasing, collaborative buying;
- Renting/leasing;
- Collaborative browsing, where e.g. A sales representative pushes web pages to a prospect (collaborative editing of documents is however to be found in [G06Q 10/10](#)), but it may also be found in [G06Q 40/02](#) (for banking) ;
- Billing or invoicing for purchased goods, content or services: it concerns the preparation and sending of the bill, either by mail or on-line, including shipping costs, tax etc.

## References

### Application-oriented references

Examples of places where the subject matter of this place is covered when specially adapted, used for a particular purpose, or incorporated in a larger system:

|  |                            |
|--|----------------------------|
| Billing or payment related to telephone services | <a href="#">H04M 15/00</a> |
| Billing or payment related to wireless services  | <a href="#">H04W 4/00</a>  |

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |   |
|--|---|
| Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders | <a href="#">G06Q 10/08</a> , <a href="#">G06Q 50/28</a> |
| Electronic payment architectures, schemes or protocols   | <a href="#">G06Q 20/00</a>                              |
| Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking  | <a href="#">G06Q 40/02</a>                              |
| Exchange, e.g. stocks, commodities, derivatives or currency exchange   | <a href="#">G06Q 40/04</a>                              |
| Investment, e.g. financial instruments, portfolio management or fund management  | <a href="#">G06Q 40/06</a>                              |
| Retrieval from the Internet, e.g. browsers   | <a href="#">G06F 16/95</a>                              |
| On-line shopping through varieties of electronic devices, e.g. TV network  | <a href="#">H04N 21/47815</a>                           |

## Glossary of terms

In this place, the following terms or expressions are used with the meaning indicated:

|                                   |  |
|-----------------------------------|--|
| Electronic commerce or e-commerce | Any of buying, selling, marketing or servicing of products or services over computer networks. |
|-----------------------------------|--|

**G06Q 30/01****{Customer relationship, e.g. warranty}****Definition statement***This place covers:*

Subject matter drawn to data processing systems or processes specially adapted for facilitating, or exercising agreements, in customer services from providers.

**G06Q 30/012****{Product or service warranty}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the registration or status of an agreement, in which a provider will, a limited period of time, repair or replace an article or rework a service, if that article or service is deemed to be defective within the terms of that agreement.

**G06Q 30/014****{Product recall}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for requesting the return to the maker, of a batch or an entire production run of a product, usually due to the discovery of safety issues, or to the maintenance of the status of such a request.

**G06Q 30/016****{Customer service, i.e. after purchase service}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the planning or utilizing of assistance or other resources that a company may provide to the people who bought or used its products or services, e.g. helpdesk or customer support.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Computer systems used in buying/selling transactions | <a href="#">G06Q 30/06</a>   |
| On-line customer service before or during purchase   | <a href="#">G06Q 30/0601</a> |

**G06Q 30/018****{Business or product certification or verification}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for documentation, data collection, processing or monitoring to ensure the veracity or factuality of the status of an entity's qualifications, either required or claimed by that entity in execution of a business requirement or legal process.

Included herein is subject matter associated with land use by an entity, carbon credits, emissions, abatement, product compliance, clinical trials, trade agreements, licensing, degree verification, government test, regulatory compliance, continuing education requirements, safety compliance and documentation of legal proceedings, such as courtroom transcripts.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Computerised arrangement for the management of the work performed by a lawyer for a client   | <a href="#">G06Q 50/18</a> |
| Digital data processing  | <a href="#">G06F</a>       |
| Business data generation, filing or manipulation without means for business data distribution, processing or usage in a business environment | <a href="#">G06F 16/00</a> |

**G06Q 30/0185****{Product, service or business identity fraud}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the analysis or detection of (1) illegitimate use of a product or service, misrepresentation of the authenticity of products or services, (2) approved sources of products or services, or (3) the coding or marking of product with data used for authentication.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Fraud prevention in connection with a coupon or other incentive  | <a href="#">G06Q 30/0225</a> |
| Fraud detection in advertising   | <a href="#">G06Q 30/0248</a> |
| Fraud prevention involving financial transactions  | <a href="#">G06Q 40/00</a>   |
| Detection of illicit use of personal information, such as identity fraud analysis or detection means for determining that a person or business entity is who they say they are | <a href="#">G06Q 50/265</a>  |
| Technical details of records carriers (RFIDs, bubble codes, etc...)  | <a href="#">G06K 19/00</a>   |

## G06Q 30/02

**Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination**

### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for marketing, i.e. advertising, coupons, promotions, loyalty programs, market research, recommendation of goods, surveying, profiling in connection with buying or selling of goods or services.

The following subjects are therefore covered, the list being non-exhaustive:

- Advertising on web-pages.
- Inferring profiles from activity.
- Generating leads.
- Market research
- Surveys.
- Referrals from other web-sites, e.g. Portals, to shops and fees associated therewith;
- Marketing, e.g. Marketing research, or promotion, e.g. Based on coupons, purchase history, or purchases of competitive brands;
- Loyalty programs like air-miles, collection of points, redemption of points;
- Location-based advertising (maps with next shop, best offers around current position);
- Customer assistance;
- Electronic price labels;
- Displaying of in-door advertisements;
- Management of lists of coupons.

### References

#### Limiting references

*This place does not cover:*

|  |                           |
|--|---------------------------|
| Printing of coupons at a Point of Sale | <a href="#">G07G 1/12</a> |
|--|---------------------------|

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|                                     |                             |
|-------------------------------------|-----------------------------|
| Payments using discounts or coupons | <a href="#">G06Q 20/387</a> |
| Advertising in general              | <a href="#">G09F</a>        |
| Recorded advertised messages        | <a href="#">H04M 3/4878</a> |

### Glossary of terms

*In this place, the following terms or expressions are used with the meaning indicated:*

|           |                              |
|-----------|------------------------------|
| Marketing | Includes customer assistance |
|-----------|------------------------------|

## G06Q 30/0201

### {Market data gathering, market analysis or market modelling}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for collecting, organising or analyzing data concerning a market in order to understand or predict the impact of market factors on the operation or activity of the enterprise.

This group includes formulating strategies or representations related to the market, which are used for analysis and planning.

Market data can include various factors, trends, or relationships reflecting customer behaviour, competitor behaviour, market influences, or market activity.

A market factor is a feature or characteristic in a market that is related to the demand for a product or service, e.g. number of households.

A market is an environment where products and services are offered for sale to a group of potential consumers, and includes the parties of potential consumer, sellers, producers, or competitors.

Subject matter herein may include market data collection or the routing of market research data by (1) data mining; (2) monitoring transmitted communications; or (3) accessing data from stored databases or other sources.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                               |
|--|-------------------------------|
| Market research related to resource optimization or planning   | <a href="#">G06Q 10/0631</a>  |
| Market demand data, such as order data used to plan resource allocation to meet the demand   | <a href="#">G06Q 10/06315</a> |
| Analysis of discount or incentive effectiveness  | <a href="#">G06Q 30/0211</a>  |
| Analysis of advertisement effectiveness  | <a href="#">G06Q 30/0242</a>  |
| Inspection, selection, or purchase of items, using technology-based commerce   | <a href="#">G06Q 30/0623</a>  |
| Financial markets and trading  | <a href="#">G06Q 40/00</a>    |
| General collection of data into a database schema or structure for applying database schemas or structures to commercial and scientific fields | <a href="#">G06F 16/00</a>    |

## G06Q 30/0202

### {Market predictions or demand forecasting}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the processing of market data in order to (1) forecast the future demand and the size of the market for a product or service; (2) use market data to predict a value for a product or service or (3) predict the impact of market factors on the operation or activity of the enterprise.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Calculating price, cost, or charges          | <a href="#">G06Q 30/0283</a> |
| Keyboard controlled code transmitting device | <a href="#">G06Q 40/00</a>   |

## G06Q 30/0203

### {Market surveys or market polls}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for collecting or analyzing data elicited from a participant or user, e.g. a questionnaire.

## G06Q 30/0204

### {Market segmentation}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for analysis of the market, based on a breakdown of that market into homogeneous groups, e.g. by demographic, geographic, psychographic or behavioural characteristics.

## G06Q 30/0205

### {Location or geographical consideration}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for analysis of the market, based on a breakdown of that market into homogeneous groups, e.g. by demographic, geographic, psychographic or behavioural characteristics.

This group includes formulating strategies related to the market factors specific to a geographical location or plural geographical locations, such as analysis of customer buying habits relative to location, geographical factors considered relative to a planned business location, geographical factor relative to product or service offerings in a particular business location or the need for sales representatives coverage in a geographic region.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Data processing or calculating computer that is designed for or utilised to calculate price, cost or charges | <a href="#">G06Q 30/0283</a> |
| Location based service using target  | <a href="#">H04M 3/42348</a> |



**G06Q 30/0206****{Price or cost determination based on market factors}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for analysis of the market, based on a breakdown of that market into homogeneous groups, e.g. by demographic, geographic, psychographic or behavioural characteristics.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Data processing or calculating computer that is designed for or utilised to calculate price, cost or charges | <a href="#">G06Q 30/0283</a> |
|--|------------------------------|

**G06Q 30/0207****{Discounts or incentives, e.g. coupons, rebates, offers or upsales}****Definition statement***This place covers:*

Subject matter for price reduction of, or premium credit resulting from, the purchase of a good or service, or a commercial offer to incite, stimulate, or provoke an increase in business, through a commercial transaction.

The recitation of a discount or incentive in name only, e.g. "coupon", "rebate") is insufficient to classify a document in this group.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| System for awarding a coupon, token, or credit which can be used to view a video program | <a href="#">G06Q 20/208</a>  |
| Display or advertising system  | <a href="#">G06Q 30/0241</a> |

**G06Q 30/0208****{Trade or exchange of a good or service for an incentive}****Definition statement***This place covers:*

Subject matter drawn to a user acquiring an inducement that includes swapping an article of merchandise or a provided service (of the type that is normally bought or sold in commerce) with a merchant or service provider.

A simple exchange of currency for an incentive, by itself, does not constitute the swapping of a good or service and is therefore classified elsewhere.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Referral award system  | <a href="#">G06Q 30/0214</a> |
| Frequent usage incentive system, e.g. frequent flyer miles program, point system | <a href="#">G06Q 30/0226</a> |

## G06Q 30/0209

**{Incentive being awarded or redeemed in connection with the playing of a video game}**

### Definition statement

*This place covers:*

Subject matter in which a user participates in a competitive activity according to a set of rules to play a video entertainment involving skill, chance or endurance, i.e. video game, in which a merchant provides a discount or incentive to the user, or an incentive, e.g. points, can be used in order to play a video game.

The term "video entertainment" is intended to cover only video games.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Electronic data processing including means for providing a monetary-type accounting for the purpose of: (a) payment to start or continue a game; or (b) wagering | <a href="#">A63F 9/24</a>  |
| Gaming systems   | <a href="#">G07F 17/32</a> |

## G06Q 30/0211

**{Determining discount or incentive effectiveness}**

### Definition statement

*This place covers:*

Subject matter in which an analysis is conducted in order to ascertain the degree to which the intended or expected result of offering a discount or incentive is achieved.

## G06Q 30/0212

**{Chance discounts or incentives}**

### Definition statement

*This place covers:*

Subject matter in which the incentive is the opportunity to participate in a random event, e.g. sweepstakes, jackpots, games, lotteries, to obtain a reward or prize, e.g. a discount.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Incentive or award obtained through participation in an electronic game                       | <a href="#">G06Q 30/0209</a> |
| Evaluation of answer or responses from a participant to possibly obtain an incentive or award | <a href="#">G06Q 30/0218</a> |
| Board games, pieces, or boards, per se, for a contest of skill or chance                      | <a href="#">A63F 3/00</a>    |
| Printed matter having revealable concealed information  | <a href="#">B42D 15/00</a>   |
| Casino games, online gambling or betting  | <a href="#">G07F 17/32</a>   |

## G06Q 30/0213

### {Consumer transaction fees}

#### Definition statement

*This place covers:*

Subject matter wherein a payment from an individual is required to participate in a program to gain an incentive or discount award.

## G06Q 30/0214

### {Referral award systems}

#### Definition statement

*This place covers:*

Subject matter wherein an individual is given an incentive after meeting a predetermined criterion of directing, e.g. inviting or referring, an individual to a business, program, or product or service.

## G06Q 30/0215

### {Including financial accounts}

#### Definition statement

*This place covers:*

Subject matter wherein the incentive reward is in the form of money or credit applied to a user's monetary account.

The term "account" is defined as a formal business arrangement providing for regular dealings or services.

## G06Q 30/0216

### {Investment accounts}

#### Definition statement

*This place covers:*

Subject matter wherein an individual has the opportunity to invest a reward provided by the merchant, e.g. money market or stocks, in order to realise a financial gain.

**G06Q 30/0217**

**{Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}**

**Definition statement**

*This place covers:*

Subject matter wherein an inducement is given to an individual for exchanging information with a merchant or third party about a good, or work done or duty performed for the individual or others, or something that the individual wishes for.

This input is often acquired by giving the individual a quiz or having the individual fill out a questionnaire or survey.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payments using discounts or coupons   | <a href="#">G06Q 20/387</a>  |
| Market survey   | <a href="#">G06Q 30/0203</a> |
| Chance to obtain a discount or incentive by playing a video game  | <a href="#">G06Q 30/0209</a> |
| Individual receiving a discount or incentive for enrolling in a program sponsored by, or for identifying themselves to, a merchant. | <a href="#">G06Q 30/0236</a> |

**G06Q 30/0218**

**{based on score}**

**Definition statement**

*This place covers:*

Subject matter wherein an incentive or award is based on an evaluation or grade of a participants answer or response.

**G06Q 30/0219**

**{based on funds or budget}**

**Definition statement**

*This place covers:*

Subject matter wherein a discount or incentive for a purchase of a commodity or service is provided to the public based on a monetary limit or cap established by a merchant.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Promotion provided based on budget or funds | <a href="#">G06Q 30/0249</a> |
|---|------------------------------|

**G06Q 30/0221****{Re-usable coupons}****Definition statement***This place covers:*

Subject matter drawn to an offer which can be used more than once to receive a discount or incentive.

**G06Q 30/0222****{During e-commerce, i.e. online transactions}****Definition statement***This place covers:*

Subject matter in which a discount or incentive is provided or redeemed during the course of an electronic transaction.

The "term electronic" transaction covers a transaction wherein the user uses any kind of network having at one end a terminal to execute the transaction consisting of buying or selling goods or services.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Payment in electronic shopping systems              | <a href="#">G06Q 20/12</a>   |
| Promotion provided during an electronic transaction | <a href="#">G06Q 30/0253</a> |

**G06Q 30/0223****{based on inventory}****Definition statement***This place covers:*

Subject matter wherein a discount or incentive is provided based on a tracking or counting of goods or services available or sold by merchant.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                               |                             |
|-------------------------------|-----------------------------|
| Inventory or stock management | <a href="#">G06Q 10/087</a> |
|-------------------------------|-----------------------------|

**G06Q 30/0224****{based on user history}****Definition statement***This place covers:*

Subject matter in which a past purchase or interest of an individual is considered to provide a present or future discount or incentive to the individual.

User history may be obtained through cookies, discount cards, user search.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |   |
|---|---|
| Recording user activity                       | <a href="#">G06F 11/34</a>                        |
| Communication control involving user profiles | <a href="#">H04L 29/06</a> , <a href="#">G10B</a> |

**G06Q 30/0225****{Avoiding frauds}****Definition statement***This place covers:*

Subject matter drawn to the prevention of unfair, dishonest, or deceitful action by a consumer to acquire an incentive or discount for a commodity or service.

This group provides for methods of preventing fraudulent redemption of coupons or incentives in combination with a nominal recitation of cryptographic methods, e.g. encrypting, scrambling, or other means such as barcodes or watermarks, which may be used to identify the authenticity of an incentive or discount.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Transaction verification  | <a href="#">G06Q 20/401</a>  |
| Details of cryptographic apparatus or methods uniquely designed for, or utilised in the practice, administration, or management of an enterprise, the processing of financial data, or where a charge for goods or services is determined | <a href="#">G06Q 2220/00</a> |
| Printed matter having revealable concealed information, fraud preventer or detector, use preventer or detector, or identifier   | <a href="#">B42D 15/00</a>   |
| Avoiding fraud in POS payment systems   | <a href="#">G07G 3/00</a>    |

**G06Q 30/0226**

**{Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}**

**Definition statement**

*This place covers:*

Subject matter wherein an individual is given a frequent usage incentive after meeting predetermined criteria for demonstrating loyalty towards a product, merchant or service.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                          |                              |
|--------------------------|------------------------------|
| Private payment circuits | <a href="#">G06Q 20/06</a>   |
| Loyalty cards            | <a href="#">G07F 17/0035</a> |

**G06Q 30/0227**

**{Frequent usage incentive value reconciliation between diverse systems}**

**Definition statement**

*This place covers:*

Subject matter wherein a computer system calculates the fair return or equivalent in goods, services or money for a frequent usage incentive in order to make that frequent usage incentive consistent with a frequent usage incentive from a different program.

**G06Q 30/0228**

**{On-line clearing houses}**

**Definition statement**

*This place covers:*

Subject matter wherein a computer system on a network is designed for the reconciliation and trading of frequent usage incentive points or miles.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Payment architectures involving a third party being a clearing house, e.g. ACH | <a href="#">G06Q 20/023</a> |
|--|-----------------------------|

**G06Q 30/0229****{Multi-merchant loyalty card systems}****Definition statement**

*This place covers:*

Subject matter wherein operators of separate retail establishments each operate their own frequent usage incentive system under a single card which certifies customer membership.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                                |                           |
|--------------------------------|---------------------------|
| Details of multi-account cards | <a href="#">G07F 7/00</a> |
|--------------------------------|---------------------------|

**G06Q 30/0231****{Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}****Definition statement**

*This place covers:*

Subject matter wherein a frequent usage incentive, e.g. point, mile, is awarded on the basis of criteria which are not a function of the monetary amount of merchandise or services bought, or distance traversed.

A frequent usage incentive based on the number of transactions, rather than the monetary amount of transactions, or the number of trips, rather than the distance travelled, is classified here.

**G06Q 30/0232****{Frequent usage rewards other than merchandise, cash or travel}****Definition statement**

*This place covers:*

Subject matter wherein the frequent usage reward does not come in the form of a commodity or good that is normally bought or sold in the business giving the frequent usage incentive, nor in the form of currency or a check, or free or discounted travel services.

For purposes of this group definition, cash is paper money, coins or checks.

Gift certificates and gift cards are not considered cash and are therefore included in this group.

**G06Q 30/0233****{Method of redeeming a frequent usage reward}****Definition statement**

*This place covers:*

Subject matter which describes the manner in which a user selects or receives their frequent usage reward.



**G06Q 30/0234****{Rebate after completed purchase, i.e. post transaction awards}****Definition statement***This place covers:*

Subject matter wherein, at some time after the purchase of merchandise or services, part of the purchase price paid is returned to the purchaser.

**G06Q 30/0235****{Including timing, i.e. limited awarding or usage time constraint}****Definition statement***This place covers:*

Subject matter in which a discount or incentive is provided or redeemed within limited time constraints.

The term "constraint" is not limited to a time frame or period of time. The term covers at least one of start time, time frame, period of time, end time.

**G06Q 30/0236****{Incentive or reward received by requiring registration or ID from user}****Definition statement***This place covers:*

Subject matter in which an individual receives a discount or incentive for enrolling in a program sponsored by or for identifying themselves to a merchant.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| E-cash with decreasing value according to a parameter, e.g. time | <a href="#">G06Q 20/0652</a> |
| Customer buying in into an incentive program                     | <a href="#">G06Q 30/0213</a> |

**G06Q 30/0237****{at kiosk}****Definition statement***This place covers:*

Subject matter wherein a discount or incentive is provided or redeemed at a small standalone structure.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Discount or incentive provided during an online transaction | <a href="#">G06Q 30/0222</a> |
|---|------------------------------|

**G06Q 30/0238****{at point-of-sale [POS]}****Definition statement***This place covers:*

Subject matter in which a discount or incentive is provided or redeemed at a place where transfer of goods or services is executed.

A coupon dispensing or redeeming electronic cash register is classified in this group.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Point of sale payment systems                               | <a href="#">G06Q 20/20</a>   |
| Discount or incentive provided during an online transaction | <a href="#">G06Q 30/0222</a> |

**G06Q 30/0239****{Online discounts or incentives}****Definition statement***This place covers:*

Subject matter wherein a discount or incentive is provided through the use of the World Wide Web.

**G06Q 30/0241****{Advertisement}****Definition statement***This place covers:*

Subject matter drawn to the action of promoting or calling to the attention of the public any goods or services to induce the public to buy or use the goods or services.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                           |
|---|---------------------------|
| Displaying; advertising; signs; labels or nameplates  | <a href="#">G09F</a>      |
| Inserting or substituting a video program or other information such as audio or text messages beyond the control of a viewer through a video signal | <a href="#">H04N 7/08</a> |

**G06Q 30/0242****{Determination of advertisement effectiveness}****Definition statement**

*This place covers:*

Subject matter in which an analysis is conducted in order to ascertain the degree to which the intended or expected result of a promotion is achieved.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                                 |                              |
|---------------------------------|------------------------------|
| Development of an advertisement | <a href="#">G06Q 30/0276</a> |
|---------------------------------|------------------------------|

**G06Q 30/0243****{Comparative campaigns}****Definition statement**

*This place covers:*

Subject matter drawn to a side-by-side examination of two or more promotions in order to determine which one attains the highest degree of intended or expected results.

**G06Q 30/0244****{Optimization}****Definition statement**

*This place covers:*

Subject matter drawn to an analysis of a constraint of a promotion resulting in a reworking of that promotion to improve the current or future effectiveness thereof.

**G06Q 30/0245****{Surveys}****Definition statement**

*This place covers:*

Subject matter drawn to the collection of public opinion about a promotion in order to determine the effectiveness of a promotion.

**G06Q 30/0246****{Traffic}****Definition statement**

*This place covers:*

Subject matter wherein the commercial activity generated by a promotion is analyzed.

**G06Q 30/0247****{Calculate past, present or future revenues}****Definition statement***This place covers:*

Subject matter drawn to a determination of monetary gain from a promotion at a point of time.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Determination of compensation or billing for promotional goods or services. | <a href="#">G06Q 30/0273</a> |
|---|------------------------------|

**G06Q 30/0248****{Avoiding fraud}****Definition statement***This place covers:*

Subject matter drawn to the prevention of unfair dishonest or deceitful action by an individual to acquire or obtain a better promotion for goods or services.

This group provides for methods of fraud prevention in combination with a nominal recitation of cryptographic methods, e.g. encrypting scrambling, or other means such as barcodes watermarks, which may be used to identify the authenticity of a promotion.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Details of cryptographic apparatus or methods uniquely designed for or utilised in the practice administration or management of an enterprise the processing of financial data or where a charge for goods or services is determined | <a href="#">G06Q 2220/00</a> |
| Printed matter having revealable concealed information fraud preventer or detector use preventer or detector or identifier   | <a href="#">B42D 15/00</a>   |

**G06Q 30/0249****{based upon budgets or funds}****Definition statement***This place covers:*

Subject matter wherein a promotion is provided to the public based on a monetary limit or cap established by a merchant.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Discount or incentive provided based on a budget or funds | <a href="#">G06Q 30/0219</a> |
|---|------------------------------|

## G06Q 30/0251

{Targeted advertisement}

### Definition statement

*This place covers:*

Subject matter wherein a promotion is directed at or to an individual or individuals based on predetermined criteria.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Communication control involving user profiles | <a href="#">H04L 29/06</a> , <a href="#">G10B</a> |
|---|---|

## G06Q 30/0252

{based on events or environment, e.g. weather or festivals}

### Definition statement

*This place covers:*

Subject matter in which an organised activity or atmospheric or climatic condition is used in order to promote goods or services.

## G06Q 30/0253

{During e-commerce, i.e. online transactions}

### Definition statement

*This place covers:*

Subject matter in which a promotion is provided during the course of an electronic transaction.

The term "electronic transaction" covers a transaction wherein the user uses any kind of network having at one end a terminal to execute the transaction consisting of buying or selling goods or services

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Payments for electronic shopping                                | <a href="#">G06Q 20/12</a>   |
| Discount or incentive provided during an electronic transaction | <a href="#">G06Q 30/0222</a> |

**G06Q 30/0254****{based on statistics}****Definition statement***This place covers:*

Subject matter drawn to the compilation collection analysis or interpretation of numerical facts or data to distribute or produce a promotion that reaches a targeted group.

The term "numerical facts" is intended to include any logistic or mathematical conclusion or process that helps to determine probabilities or theories of behaviour or conditions of state of a predetermined group.

**G06Q 30/0255****{based on user history}****Definition statement***This place covers:*

Subject matter drawn to the analysis or interpretation of user data related to past interests, purchases, or preferences of a user or group of users in order to provide a present or future promotion to a target user or group.

Notes:

- For classification herein, the user data may include data of the target user or group, or may include data of a user or users other than the target user or group.
- User data may include data obtained from online sources (e.g., website cookies, social networks, etc.) or offline sources (e.g., discount cards, in-store activity, etc.).

**G06Q 30/0256****{User search}****Definition statement***This place covers:*

Subject matter wherein an individual uses a computer system looking for some information and a promotion is presented due to the entered key word.

**G06Q 30/0257****{User requested}****Definition statement***This place covers:*

Subject matter wherein a user selects a promotion.

**G06Q 30/0258****{Registration}****Definition statement***This place covers:*

Subject matter in which an individual exchanges information with a merchant in order to receive future promotions.

**References****Limiting references***This place does not cover:*

|  |                              |
|--|------------------------------|
| Customer buying in into an incentive program                     | <a href="#">G06Q 30/0213</a> |
| Incentive or reward received by requiring registration from user | <a href="#">G06Q 30/0236</a> |

**G06Q 30/0259****{based on store location}****Definition statement***This place covers:*

Subject matter wherein the position of a store is used to determine a type of promotion to present to an individual.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Transactions dependent on location of mobile device | <a href="#">G06Q 20/3224</a> |
|---|------------------------------|

**G06Q 30/0261****{based on user location}****Definition statement***This place covers:*

Subject matter wherein the position of an individual is used to determine a type of promotion to present.

This group is not intended to cover any location wherein the individual is in a vehicle.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Payment transactions dependent on location of mobile device       | <a href="#">G06Q 20/3224</a> |
| Targeted advertisement directed to an individual inside a vehicle | <a href="#">G06Q 30/0266</a> |

**G06Q 30/0262****{during computer stand-by mode}****Definition statement***This place covers:*

Subject matter wherein a promotion is displayed on a computer while the computer is in an idle or hibernation mode.

**G06Q 30/0263****{based upon Internet or website rating}****Definition statement***This place covers:*

Subject matter wherein a promotion is presented on at least one worldwide page based on quality performance or weighting factor of the World Wide Web page.

**G06Q 30/0264****{based upon schedule}****Definition statement***This place covers:*

Subject matter drawn to the specific time or day that a promotion is going to be available or exposed to the public.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Subject matter wherein the duration of time a consumer spends viewing an advertisement is measured or wherein the time an advertisement is available for viewing is measured | <a href="#">G06Q 30/0272</a> |
|--|------------------------------|

**G06Q 30/0265****{Vehicular advertisement}****Definition statement***This place covers:*

Subject matter wherein the targeted promotion is located within on the exterior surface or attached to an apparatus for carrying or transporting individuals or goods.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                           |                            |
|---------------------------|----------------------------|
| Mobile visual advertising | <a href="#">G09F 21/00</a> |
|---------------------------|----------------------------|



**G06Q 30/0266****{based on the position of the vehicle}****Definition statement***This place covers:*

Subject matter in which the location of the vehicle is used to determine a type of promotion to present.

**G06Q 30/0267****{Wireless devices}****Definition statement***This place covers:*

Subject matter in which a promotion is transmitted to or received on an electronic contrivance which uses radio waves to transmit or receive data.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|                                 |                            |
|---------------------------------|----------------------------|
| Payments using wireless devices | <a href="#">G06Q 20/32</a> |
|---------------------------------|----------------------------|

**G06Q 30/0268****{at point-of-sale [POS]}****Definition statement***This place covers:*

Subject matter wherein a promotion is used to target individuals at a place where the exchange of goods or services for money is executed.

**References****Informative references***Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Point of Sale payment systems                       | <a href="#">G06Q 20/20</a>   |
| Promotion provided during an electronic transaction | <a href="#">G06Q 30/0253</a> |
| Printing of coupons at a Point of Sales             | <a href="#">G07G 1/12</a>    |

**G06Q 30/0269****{based on user profile or attribute}****Definition statement***This place covers:*

Subject matter wherein a set of data or a characteristic of an individual is used to increase interest in a promotion.

**G06Q 30/0271****{Personalized advertisement}****Definition statement**

*This place covers:*

Subject matter wherein at least one personal characteristic, e.g. name, birthday, age, phone number, or address, of an individual is added to a promotion.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |  |
|---|--|
| Payment transactions dependent on location of mobile device | <a href="#">G06Q 20/3224</a>                                   |
| Advertisement for registered users                          | <a href="#">G06Q 30/0213</a> ,<br><a href="#">G06Q 30/0258</a> |
| Communication control involving user profiles               | <a href="#">H04L 29/06836</a>                                  |

**G06Q 30/0272****{Period of advertisement exposure}****Definition statement**

*This place covers:*

Subject matter in which the duration of time a consumer spends viewing an advertisement is measured or wherein the time an advertisement is available for viewing is measured.

**G06Q 30/0273****{Fees for advertisement}****Definition statement**

*This place covers:*

Subject matter drawn to compensation or billing for the promotion of a good or a service.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Determination of monetary gain used to make a decision as to whether a promotion should be published or released | <a href="#">G06Q 30/0247</a> |
|--|------------------------------|

**G06Q 30/0274****{Split fees}****Definition statement***This place covers:*

Subject matter in which a compensation or billing for promotional goods or services is divided between two or more parties.

**G06Q 30/0275****{Auctions}****Definition statement***This place covers:*

Subject matter drawn to a sale at which promotions for goods or services are sold to the highest bidder.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                                   |                            |
|-----------------------------------|----------------------------|
| Auctions of items/services per se | <a href="#">G06Q 30/08</a> |
|-----------------------------------|----------------------------|

**G06Q 30/0276****{Advertisement creation}****Definition statement***This place covers:*

Subject matter drawn to the design development of a promotion.

**G06Q 30/0277****{Online advertisement}****Definition statement***This place covers:*

Subject matter wherein a promotion is presented on the World Wide Web.

**G06Q 30/0278****{Product appraisal}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the determination of a monetary value for a particular item, e.g. cars, antiques or houses.

**G06Q 30/0279****{Fundraising management}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for a system for developing, organising or monitoring the organised activity of soliciting and collecting money for a non-profit or political organisation.

**G06Q 30/0281****{Customer communication at a business location, e.g. providing product or service information, consulting}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for communications directed to client in a place of business by means of a wired or a wireless network.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Application including analysis of business processes or operations research   | <a href="#">G06Q 10/063</a>  |
| Mechanism for effecting a transaction and determining the amount of a sale which may also be a terminal in a system   | <a href="#">G06Q 20/20</a>   |
| Coupon or other incentive   | <a href="#">G06Q 30/0207</a> |
| Advertising   | <a href="#">G06Q 30/0241</a> |
| System which enables a purchaser to inspect or select from a plurality of different items or make a purchase of one or more items at a location geographically separated from the system user | <a href="#">G06Q 30/0623</a> |
| Computer conferencing communications distribution, without means for business data distribution, processing or usage in a business environment  | <a href="#">G06F 15/16</a>   |
| Telephone apparatus and communications, e.g. without means for business data distribution, processing or usage in a business environment  | <a href="#">H04W 4/00</a>    |

**G06Q 30/0282****{Business establishment or product rating or recommendation}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for ranking or collecting reviews regarding business entities or the products or the services of business entities.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Application including analysis of business processes or operations research   | <a href="#">G06Q 10/063</a>  |
| Application including on-line browsing or purchase of a product or service  | <a href="#">G06Q 30/0601</a> |
| File or database maintenance; for data access, generation, filing, manipulation, e.g. without means for business data distribution, processing or usage in a business environment | <a href="#">G06F 16/00</a>   |

## G06Q 30/0283

{Price estimation or determination}

### Definition statement

*This place covers:*

Subject matter wherein the data processing or calculating computer is designed for or utilised in determining charges for goods or services.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Reservation system including means for calculating a fare | <a href="#">G06Q 10/02</a> |
| Cash register for calculating cost/price of commodity     | <a href="#">G06Q 20/20</a> |
| PLU processing in Cash register                           | <a href="#">G07G 1/145</a> |

## G06Q 30/0284

{Time or distance, e.g. usage of parking meters or taximeters}

### Definition statement

*This place covers:*

Subject matter wherein the charge reflects a purchased activity period or is determined using the units of miles or kilometres travelled.

The charge may include special fee or surcharge due to special time of day or year, location.

## References

### Limiting references

*This place does not cover:*

|  |                            |
|--|----------------------------|
| Taximeters (e.g. constructional aspects)   | <a href="#">G07B 13/00</a> |
| Arrangements or apparatus for collecting fares, tolls or entrance fees at one or more control points | <a href="#">G07B 15/00</a> |
| Parking meters   | <a href="#">G07F 17/24</a> |

**Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Reservations, e.g. for tickets, services or events | <a href="#">G06Q 10/02</a> |
| Time duration or rate measuring                    | <a href="#">G04F 1/00</a>  |

**G06Q 30/04****Billing or invoicing {, e.g. tax processing in connection with a sale}****Definition statement**

*This place covers:*

Data processing systems or processes specially adapted for billing, i.e. aggregating and presenting bills to consumers of goods or services, billing models.

This does not cover the metering of consumption of electricity/water or communication units, but only the billing activity per se.

The following subjects are therefore covered, the list being non-exhaustive:

Billing or invoicing for bought goods, content or services: it concerns the preparation and sending of the bill, either by mail or on-line, including shipping costs, tax etc.

**References****Limiting references**

*This place does not cover:*

|   |   |
|---|---|
| Billing system in payments  | <a href="#">G06Q 20/14</a>  |
| Electronic banking  | <a href="#">G06Q 40/02</a>  |
| Metering / Telemetering of consumption of electricity/water or communication units  | <a href="#">G01D 4/00</a> , <a href="#">G01R 11/00</a> ,<br><a href="#">G01R 22/00</a> , <a href="#">H04L 12/14</a> ,<br><a href="#">H04M 15/00</a> |
| Coin-freed apparatus with meter-controlled dispensing of liquid, gas or electricity | <a href="#">G07F 15/00</a>  |

**Application-oriented references**

*Examples of places where the subject matter of this place is covered when specially adapted, used for a particular purpose, or incorporated in a larger system:*

|  |                            |
|--|----------------------------|
| Billing or payment related to telephone services | <a href="#">H04M 15/00</a> |
| Billing or payment related to wireless services  | <a href="#">H04W 4/00</a>  |

**Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |   |
|---|---|
| Financial accounting; calculating earned income, interest, insurance premium, taxes, billing or invoicing | <a href="#">G06Q 40/00</a> ,<br><a href="#">G06Q 40/02</a> , <a href="#">G06Q 40/12</a> |
|---|---|

## G06Q 30/06

### Buying, selling or leasing transactions

#### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for commerce i.e. data processing systems for buying or selling of goods or services.

The following subjects are therefore covered, the list being non-exhaustive:

Subject matter drawn to a computerised arrangement for the determination of a monetary value for a particular item, e.g. Cars, antiques or houses;

Price determination, e.g. As a function of time of day, shelf life, weather etc. And electronic price labels;

Systems for ordering, i.e. Enabling the selection of a product

Collaborative browsing, where e.g. A sales representative pushes web pages to a prospect (collaborative editing of documents is however to be found in [G06Q 10/10](#)), but it might as well be found in [G06Q 40/02](#) (for banking) or in [H04M 3/51](#) (hotline arrangement);

Indoor position systems for helping a customer find products in a supermarket

#### References

##### Limiting references

*This place does not cover:*

|   |   |
|---|---|
| Delivery of the goods bought in an electronic shopping environment, e.g. logistic                                   | <a href="#">G06Q 10/08</a> , <a href="#">G06Q 50/28</a> |
| Electronic payment  | <a href="#">G06Q 20/00</a>                              |
| Electronic finance, e.g. buying, selling or trading of financial instruments like stocks, options or futures per se | <a href="#">G06Q 40/00</a>                              |

## G06Q 30/0601

### {Electronic shopping}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement which enables a shopper to investigate, locate, specify, requisition, order, or purchase one or more items for sale or trade using a device configured to include telecommunications functionality for the exchange of information concerning the one or more items.

In-store shopping arrangements in which the device is shopper-operated are classifiable in this or its indented subgroups.

Browsing of a selection without a purchase transaction is classified in this or its indented subgroups.

An "item" for the purposes of classification in this and its indented subgroups, unless otherwise indicated, is a non-fungible good or service which is considered and traded primarily on the basis of differences in attributes, character, quality or features. This definition is intended to distinguish an

## Definition statement

"item" for classification in this and indented subgroups from fungible items which are considered and traded in exchanges almost solely on the basis of price and volume, e.g. financial securities, financial instruments, and commodities such as precious metals, agricultural products, energy or fuels, minerals and some manufactured goods serving as raw materials, with little or no consideration to differences in attributes, character, quality or features. "Items" elsewhere provided for in this subclass ([G06Q](#)), e.g. insurance products or services, or advertisement or promotion placement, are classifiable where provided for.

A "shopping recommendation" for the purposes of classification in this or its indented subgroups is a referral that is an offer for sale that manifests a willingness by an offerer to enter into a trade, so made as to justify an offeree's understanding that assent to that trade is invited and will conclude it.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Payments in electronic shopping   | <a href="#">G06Q 20/12</a>   |
| Public or commercial announcement promoting one or more items not manifesting to the offeree that the offeree's assent will conclude the bargain, e.g. advertisement or promotion placement. See also, for an arrangement in which significance is attributed to facilitating the presentation of public or commercial announcements promoting one or more items, e.g. advertisement or promotion placement | <a href="#">G06Q 30/0241</a> |

## G06Q 30/0603

### {Catalogue ordering}

#### Definition statement

*This place covers:*

Data processing systems or processes specially adapted for remote ordering, i.e. data processing systems for buying or selling of goods or services.

The following subjects are therefore covered, the list being non-exhaustive:

- On-line catalogues;
- Catalogues for phone ordering

## G06Q 30/0605

### {Supply or demand aggregation}

#### Definition statement

*This place covers:*

Subject matter specifically configured to facilitate and support a trading protocol for pooling or grouping trading partners based upon their mutual desire for one or more items or upon their ability to satisfy at least a portion of the desire for the one or more items.

Subject matter specifically configured to enable the sale or trade of "items" not classifiable in this or its indented subgroups, e.g. financial securities, financial instruments, and commodities such as precious metals, agricultural products, energy or fuels, minerals and manufactured goods; insurance products and services; or advertisement or promotion placement, is classifiable where provided for.



**G06Q 30/0607****{Regulated}****Definition statement***This place covers:*

Subject matter specifically configured to facilitate and support the trade of one or more items requiring special considerations due to a restrictive nature of their sale or trade, e.g. restricting sales of regulated items to persons in a particular jurisdiction based upon certain criteria such as time of day, day of week, age of the customer, type of product being sold.

**G06Q 30/0609****{Buyer or seller confidence or verification}****Definition statement***This place covers:*

Subject matter specifically configured to facilitate and support confidence in the commerce venue or assurance that commerce participants conform to specified conditions or requirements for entry or participation in transactions.

**G06Q 30/0611****{Request for offers or quotes}****Definition statement***This place covers:*

Subject matter specifically configured to facilitate and support a competitive trading protocol for the proposed purchase of a desired item having acceptable terms and conditions and having predefined rules for presentation of items for sale or submission and consideration of terms and conditions.

**G06Q 30/0613****{Third-party assisted}****Definition statement***This place covers:*

Subject matter configured to facilitate and support third-party, e.g. concurring, neutral, trusted, representative, approving, or anonymising intermediaries, agents, brokers, personnel, inspectors or facilitators, participation in a shopping activity.

Participation of only those parties with an intimate role in the shopping activity is classified here, i.e., the transaction cannot be completed without their participation.

Third parties include people, computerised agents or computer programs.

Customer service at or during purchase is classified here.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Trusted third party in payment processing | <a href="#">G06Q 20/02</a> |
|---|----------------------------|

**G06Q 30/0615****{Anonymizing}****Definition statement***This place covers:*

Subject matter wherein the third party participant in a transaction acts to hide the identity of either the buyer or seller.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                             |
|---|-----------------------------|
| Anonymous user systems in payment systems | <a href="#">G06Q 20/383</a> |
|---|-----------------------------|

**G06Q 30/0617****{Representative agent}****Definition statement***This place covers:*

Subject matter wherein the third party participant facilitates a transaction on behalf of the buyer or seller according to agreed-upon rules or conditions.

**G06Q 30/0619****{Neutral agent}****Definition statement***This place covers:*

Subject matter wherein the third party participant facilitates a transaction in a manner which equally supports all participants.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Neutral trusted third parties in payment systems | <a href="#">G06Q 20/023</a> |
|--|-----------------------------|

**G06Q 30/0621****{Item configuration or customization}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit a shopper to specify shopper-defined or seller-defined attributes, characteristics, features, or components in the design, modification, or adaptation of one or more items for assembly and purchase.

**G06Q 30/0623****{Item investigation}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit a shopper to systematically discover, examine, study or inquire into the particulars of one or more items.

**G06Q 30/0625****{Directed, with specific intent or strategy}****Definition statement***This place covers:*

Subject matter drawn to researching using a formal process, including parametric searches, queries or keywords.

**G06Q 30/0627****{using item specifications}****Definition statement***This place covers:*

Subject matter drawn to discovery of an item incorporating a statement of the specific materials, dimensions, characteristics or quality of the desired item or items.

**G06Q 30/0629****{for generating comparisons}****Definition statement***This place covers:*

Subject matter drawn to examining items so as to identify the similarities or differences there between.

**G06Q 30/0631****{Item recommendations}****Definition statement***This place covers:*

Subject matter drawn to referral of the one or more items as advisable or alternative, e.g. based on a personal profile or demographic; shopping, purchase or usage history; or item rating or review.

**G06Q 30/0633****{Lists, e.g. purchase orders, compilation or processing}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit the composing, compiling, approving or processing of one or more purchase lists, requisitions or purchase orders for electronic submission of an order to one or more sellers for one or more items for sale or trade.

Shopping, wish or gift lists, or electronic shopping carts, are classified here.

**G06Q 30/0635****{Processing of requisition or of purchase orders}****Definition statement***This place covers:*

Subject matter drawn to actions applied by an orderee to a purchase request, requisition or purchase order for goods or services following its preparation and submittal by an orderer.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Cryptographic remote charge determination or payment systems | <a href="#">G06Q 20/085</a> |
|--|-----------------------------|

**G06Q 30/0637****{Approvals}****Definition statement***This place covers:*

Actions taken by the entity to whom the requisition or purchase order is submitted to provide permission for subsequent processing or for a purchase to be made.

**G06Q 30/0639****{Item locations}****Definition statement***This place covers:*

Subject matter drawn to identifying a physical position of one or more items relative to a physical position of a shopper, another item or a fulfillment location.

**G06Q 30/0641****{Shopping interfaces}****Definition statement**

*This place covers:*

Subject matter wherein the device includes a feature for the visual or audible presentation of information concerning the one or more items for sale or trade.

A shopping interface designed or intended for use by a customer, e.g. at an in-store kiosk, is classified in this or its indented subgroups.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Display and data representation in vending machines | <a href="#">G07F 9/023</a> |
|---|----------------------------|

**G06Q 30/0643****{Graphical representation of items or shoppers}****Definition statement**

*This place covers:*

Subject matter where the device includes a feature for the visual presentation of one or more images of one or more items, e.g. for side-by-side comparative display, one or more items relative to a person, usage or shopping environment, e.g. virtual fitting room, virtual design showcase or virtual store, or a shopper avatar or image representing a shopper.

**G06Q 30/0645****{Rental, i.e. leasing}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the creation or maintenance of a record keeping system for recording the allocation of the temporary use of commodities.

**References****Limiting references**

*This place does not cover:*

|  |                            |
|--|----------------------------|
| Reservation or allocation of a rented item | <a href="#">G06Q 10/02</a> |
|--|----------------------------|

**Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Rental payment transactions occurring at a point of sale terminal or electronic cash register in a retail outlet or kiosk | <a href="#">G06Q 20/20</a> |
|---|----------------------------|

|  |                              |
|--|------------------------------|
| Electronic shopping, e.g. remote ordering, for on-line remote browsing or payment for rental commodities | <a href="#">G06Q 30/0601</a> |
| Payment or funds transfer associated with a rental transaction   | <a href="#">G06Q 40/00</a>   |

## G06Q 30/08

### Auctions {, matching or brokerage (matching or brokerage for stock exchange [G06Q 40/04](#))}

#### Definition statement

*This place covers:*

Subject matter specifically configured to facilitate and support a competitive trading protocol for the presentation and sale or trade of at least one item and having predefined rules for bid submission, bid consideration, and winner determination.

The following subjects are therefore covered, the list being non-exhaustive:

matching systems, both applicable to goods or persons;

time-stamping of bids;

price or winner determination in an auction.

#### References

##### Limiting references

*This place does not cover:*

|   |   |
|---|---|
| Delivery of the goods bought in an electronic auction   | <a href="#">G06Q 10/08</a> , <a href="#">G06Q 50/00</a> |
| Management of the inventory of goods proposed in an electronic auction  | <a href="#">G06Q 10/08</a> , <a href="#">G06Q 50/00</a> |
| Electronic payment  | <a href="#">G06Q 20/00</a>                              |
| Electronic finance, e.g. buying, selling or trading of financial instruments like stocks, options or futures per se | <a href="#">G06Q 40/00</a>                              |

## G06Q 40/00

### Finance; Insurance; Tax strategies; Processing of corporate or income taxes

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for planning the disposition or use of funds or securities, or extension of credit.

Data processing systems or processes specially adapted for financial applications, e.g. management of monetary assets.

Data processing systems or processes specially adapted for management of a binding contract to indemnify a party against a specific loss in exchange for a paid premium.

The following subjects are therefore covered, the list being non-exhaustive:

## Definition statement

- Banking applications, e.g. Preparation of bank statements, interest calculation, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking, electronic funds transfer (eft) systems;
- Financial or exchange applications, e.g. Trading stock, options, ordering of stock, index balancing;
- Investment, e.g. Fund management, portfolio management;
- Insurance or pension applications, e.g. Premium calculation, risk assessment or actuarial computations.

**References****Limiting references**

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Electronic payment or payment aspects of banking applications | <a href="#">G06Q 20/00</a> |
| Electronic payment using cards                                | <a href="#">G06Q 20/34</a> |

**Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Buying, selling or trading of goods or services   | <a href="#">G06Q 30/00</a> |
| Data processing in buying-selling transactions  | <a href="#">G06Q 30/06</a> |
| Financial accounting  | <a href="#">G06Q 40/12</a> |
| Record-sensing devices in combination with a system that maintain financial accounts; i.e. a banking system | <a href="#">G07F 19/00</a> |
| Secure communication, e.g. by cryptography  | <a href="#">H04L 9/00</a>  |
| Protocols for controlled communication  | <a href="#">H04L 29/06</a> |

**G06Q 40/02****Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking****Definition statement**

*This place covers:*

Data processing systems or processes specially adapted for (home-) banking applications, e.g. interest calculation, credit approval for a customer, mortgage processing when buying a house, home banking or on-line banking.

The following subjects are therefore covered, the list being non-exhaustive:

- Banking applications, e.g. Preparation of bank statements, interest calculation, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking.
- Processing of tax refunds.
- Financial accounting, e.g. account balancing.

**References****Limiting references**

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Electronic payment or payment aspects of banking applications | <a href="#">G06Q 20/00</a> |
|---|----------------------------|

|                                |                             |
|--------------------------------|-----------------------------|
| Payments in home banking       | <a href="#">G06Q 20/108</a> |
| Electronic payment using cards | <a href="#">G06Q 20/34</a>  |

### **Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Buying, selling or trading of goods or services | <a href="#">G06Q 30/00</a> |
| Secure communication, e.g. by cryptography      | <a href="#">H04L 9/00</a>  |
| Protocols for controlled communication          | <a href="#">H04L 29/06</a> |

## **G06Q 40/025**

**{Credit processing or loan processing, e.g. risk analysis for mortgages}**

### **Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for evaluation of the risk factors in a loan determination.

### **References**

#### **Informative references**

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Risk analysis, e.g. for insurance or pensions   | <a href="#">G06Q 40/08</a> |
| Record-sensing device in combination with a system that includes the ascertaining of credit | <a href="#">G06K 7/00</a>  |

## **G06Q 40/04**

**Exchange, e.g. stocks, commodities, derivatives or currency exchange**

### **Definition statement**

*This place covers:*

Subject matter including the trading or exchange of securities or commodities within an organised system.

Data processing systems or processes specially adapted for trading in the context of stock, FX exchanges, e.g. trading of stocks and currency exchange.

The following subjects are therefore covered, the list being non-exhaustive:

- Stock exchange applications, e.g. Trading stock, options, ordering of stock, general stock trading administration;
- Foreign exchange, e.g. currency trading and currency exchange.

Note:

This group includes distribution of services or products, e.g. utilities, heating, in a building by an "auction" or bidding system.



## References

### Limiting references

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Electronic payment or payment aspects of banking applications                                       | <a href="#">G06Q 20/00</a> |
| Computation of a price of a financial asset, risk assessment or actuarial computations on portfolio | <a href="#">G06Q 40/06</a> |
| Smart grid: negotiating offer and demand and trading electricity                                    | <a href="#">H02J 3/008</a> |

## G06Q 40/06

### Investment, e.g. financial instruments, portfolio management or fund management

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for planning the selection or evaluation of securities or other investments for a single entity.

Data processing systems or processes specially adapted for financial investments, e.g. financial planning and tools.

The following subjects are therefore covered, the list being non-exhaustive:

investing in general;

portfolio management, e.g. fund management;

Financial instruments, e.g. long term investment tools.

Note:

The term "entity" refers to an individual or other legally recognised body.

## References

### Limiting references

*This place does not cover:*

|   |                            |
|---|----------------------------|
| Electronic payment or payment aspects of banking applications | <a href="#">G06Q 20/00</a> |
| Electronic payment using cards                                | <a href="#">G07F 7/08</a>  |

### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|   |                              |
|---|------------------------------|
| Buying, selling or trading of goods or services | <a href="#">G06Q 30/00</a>   |
| Secure communication, e.g. by cryptography      | <a href="#">H04L 9/00</a>    |
| Data switching in stock quotation systems       | <a href="#">H04L 12/1804</a> |
| Protocols for controlled communication          | <a href="#">H04L 29/06</a>   |

**G06Q 40/08**

**Insurance, e.g. risk analysis or pensions {(processing of insurance policies or claims [G06Q 10/10](#))}**

**Definition statement**

*This place covers:*

Subject matter drawn to a computer implemented system or method for writing an insurance policy or processing an insurance claim.

Data processing systems or processes specially adapted for risk analysis.

Insurance or pension applications, e.g. premium calculation, risk assessment or actuarial computations.

Computing the risk of an earthquake taking place.

Computing the premium to be paid when joining an insurance.

Note:

Included herein is a system for administering an insurance backed security, investment or credit card.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                  |                            |
|------------------|----------------------------|
| Claim processing | <a href="#">G06Q 10/10</a> |
|------------------|----------------------------|

**G06Q 40/10**

**{Tax strategies}**

**Definition statement**

*This place covers:*

Subject matter drawn to a strategy for addressing future tax liability, risk and or payment of taxes to a government entity.

**References****Limiting references**

*This place does not cover:*

|  |                             |
|--|-----------------------------|
| Tax preparation software for accounting or for filing taxes that give taxpayers all deductions or credits possible to minimise tax liability for current taxes | <a href="#">G06Q 40/123</a> |
|--|-----------------------------|

**G06Q 40/12****{Accounting}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for recording, analyzing, verifying or reporting of funds or other quantitatively innumerable factors used in a business.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|  |                           |
|--|---------------------------|
| Electrical registers for registering counts for different monetary amounts | <a href="#">G06M 3/08</a> |
|--|---------------------------|

**G06Q 40/123****{Tax preparation or submission}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for determining or submitting a tax or tax form to a governmental entity.

**References****Informative references**

Attention is drawn to the following places, which may be of interest for search:

|                                       |                             |
|---------------------------------------|-----------------------------|
| Tax processing in POS payment systems | <a href="#">G06Q 20/207</a> |
|---------------------------------------|-----------------------------|

**G06Q 40/125****{Finance or payroll}****Definition statement***This place covers:*

Subject matter for analysis or allocation of time utilised by and billable to an individual or other entity.

**G06Q 40/128****{Check-book balancing, updating or printing arrangements}****Definition statement***This place covers:*

Subject matter including an arrangement for attaching a data processing device to a checkbook, which processes transaction data to verify, or carry forward, the checkbook balance, or to print a check (or a cheque), upon to entry of an account transaction.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Online banking   | <a href="#">G06Q 40/02</a>  |
| Checkbook attached digital calculator, in which the transaction information is limited to the date or transaction amount | <a href="#">G06F 15/025</a> |
| Receipt giving machines  | <a href="#">G07G 5/00</a>   |

## G06Q 50/00

**Systems or methods specially adapted for specific business sectors, e.g. utilities or tourism (healthcare informatics [G16H](#))**

### Definition statement

*This place covers:*

Data processing systems having undergone an adaptation that renders them particular to a special business sector.

The following business sectors are referred to, the list being non-exhaustive:

- utilities;
- tourism;
- legal services;
- agriculture or fishing;
- mining;
- manufacturing;
- electricity, gas or water supply;
- construction;
- hotels or restaurants;
- transport, storage or communications;
- real estate;
- education, governmental or public service;
- betting, including internet-based betting, e.g. on sport games.

### Relationships with other classification places

Health care related subject matter specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes is classified under [G06Q 50/00](#), while subject matter for other purposes, such as digital computing or data processing equipment or methods specially adapted for calculating or processing of: patient-related data is classified under [G16H](#) or genetic or protein-related data for scientific purposes is classified under [G16B](#).

Take care that, when, e.g. making appointments with a doctor, as soon as medical considerations are relevant [G16H](#) is taking precedence, e.g. order of a series of appointments, such as blood test, then tomography, then doctor consultation.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                        |                      |
|------------------------|----------------------|
| Healthcare informatics | <a href="#">G16H</a> |
|------------------------|----------------------|

## Special rules of classification

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.

By way of example, a method for billing which involves significant data processing and is specially adapted in a non-obvious way to the electricity-supply sector, should be classified in both [G06Q 30/04](#) (billing aspect) and [G06Q 50/06](#) (electricity-supply aspect).

When no special adaptation has taken place, no group under [G06Q 50/00](#) should be allocated.

## G06Q 50/01

### {Social networking}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the management of interaction between individuals or entities who are connected by one or more common relations or interests.

## G06Q 50/02

### Agriculture; Fishing; Mining

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for farming, catching of aquatic animals, or extracting valuable minerals or other geological materials from the Earth.

#### References

##### Limiting references

*This place does not cover:*

|                       |                             |
|-----------------------|-----------------------------|
| Precision agriculture | <a href="#">A01B 79/005</a> |
|-----------------------|-----------------------------|

## G06Q 50/04

### Manufacturing

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for the production of goods.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|                   |                            |
|-------------------|----------------------------|
| CAD/CAM           | <a href="#">G06F 30/00</a> |
| Electricity grids | <a href="#">H02J 3/00</a>  |

## G06Q 50/06

### Electricity, gas or water supply

#### Definition statement

*This place covers:*

Subject matter wherein the business sector is specially adapted for:

- Monitoring the distribution of energy or determining charges reflecting a consumed quantity of power or energy, e.g. Electricity, gas, therm or water
- Determining charges for a dispensed volume or a delivered quantity of a flowing substance, e.g. liquid or gas

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Power logging, e.g. metering               | <a href="#">G01R 21/00</a> |
| Apparatus with meter-controlled dispensing | <a href="#">G07F 15/00</a> |

## G06Q 50/08

### Construction

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for the design, trade, or work of building, e.g. bridges or highway building.

## G06Q 50/10

### Services

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing assistance or helpful activities required or requested by customers or public.

## G06Q 50/12

### Hotels or restaurants

#### Definition statement

*This place covers:*

Data processing systems or methods specially adapted for lodging or particularly designed for use in an establishment serving food or drink to buyers.

Note:

Classification in this group requires some relationship to either the preparation or serving of food or drink. Incidental placement of a system in such an environment, e.g., an electronic cash register in a restaurant, does not of itself cause classification in this group.

## G06Q 50/14

### Travel agencies

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing necessary arrangements or accommodation for travellers, e.g. tour guide planning.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Car Navigation                           | <a href="#">G01C 21/00</a> |
| Touring guides, maps                     | <a href="#">G09B 29/00</a> |
| Mobile services, location based services | <a href="#">H04W 4/02</a>  |

## G06Q 50/16

### Real estate

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the development or construction of buildings or to the process of buying and selling of land, including the natural resources and permanent buildings.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|                       |                              |
|-----------------------|------------------------------|
| Real estate appraisal | <a href="#">G06Q 30/0278</a> |
| Real estate leasing   | <a href="#">G06Q 30/0645</a> |
| Financing real estate | <a href="#">G06Q 40/025</a>  |

## G06Q 50/163

### {Property management}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for managing the operation of commercial, industrial or residential real estate.

**G06Q 50/165****{Land development}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the development or construction of buildings or to the process of buying and selling of land, including the natural resources and permanent buildings.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|                       |                              |
|-----------------------|------------------------------|
| Real estate appraisal | <a href="#">G06Q 30/0278</a> |
| Real estate leasing   | <a href="#">G06Q 30/0645</a> |
| Financing real estate | <a href="#">G06Q 40/025</a>  |

**G06Q 50/167****{Closing}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the transfer of ownership of and title to property from one person to another for a price.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Legal services associated with a real estate sale | <a href="#">G06Q 50/18</a> |
|---|----------------------------|

**G06Q 50/18****Legal services; Handling legal documents****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for work performed by a lawyer for a client.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                             |
|---|-----------------------------|
| Management of intellectual property which may be done by a lawyer | <a href="#">G06Q 50/184</a> |
|---|-----------------------------|



**G06Q 50/182****{Alternative dispute resolution}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the development or maintenance of procedures or processes, e.g. arbitration, re conciliation, mediation, that are voluntarily adopted to resolve controversies (or to settle disagreements) before taking recourse to legal action, i.e. litigation.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|  |                             |
|--|-----------------------------|
| Electronic negotiation including an offer and acceptance or counteroffer among parties | <a href="#">G06Q 50/188</a> |
|--|-----------------------------|

**G06Q 50/184****{Intellectual property management}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the creation or maintenance of a rights management system for intangible property which protects the products of human intelligence and creation, i.e. as copyrightable works, patented inventions, trademarks or trade secrets.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |   |
|---|---|
| Portfolio valuation                       | <a href="#">G06Q 40/06</a> , <a href="#">G06Q 40/10</a> |
| Digital Rights Management with encryption | <a href="#">G06Q 2220/00</a>                            |
| Computer security, data protection        | <a href="#">G06F 21/00</a>                              |

**G06Q 50/186****{Estate planning}****Definition statement**

*This place covers:*

Subject matter drawn to a computerised arrangement for the drawing up of a will, the setting up of a trust, or (if it minimizes estate taxes) for the passing of property to one's heirs before one's death as well as for the setting up post-life arrangements e.g. funerals.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                            |
|---|----------------------------|
| Computerised arrangement for planning the disposition or use of funds or securities, or extension of credit | <a href="#">G06Q 40/00</a> |
|---|----------------------------|

## G06Q 50/188

{Electronic negotiation}

### Definition statement

*This place covers:*

Subject matter including an offer and acceptance or counteroffer among parties.

## G06Q 50/20

Education

### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing necessary arrangements, guidance, or accommodations for students.

## References

### Limiting references

*This place does not cover:*

|                         |                      |
|-------------------------|----------------------|
| Teaching systems per se | <a href="#">G09B</a> |
|-------------------------|----------------------|

## G06Q 50/205

{Education administration or guidance}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for (1) the business of conducting, organising, or maintaining the management functions of an organisation concerned with teaching, (2) the management of the process of institution or course selection or (3) the management of assistance programs.

This group includes continuing education planning.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Arrangement for planning the disposition or use of funds or securities, or extension of credit | <a href="#">G06Q 40/00</a> |
|--|----------------------------|

|  |                            |
|--|----------------------------|
| Arrangement for recording, analyzing, verifying or reporting of funds or other quantitatively innumerable factors used in a business | <a href="#">G06Q 40/12</a> |
| Subject matter dealing with instruction, demonstration or grading of students  | <a href="#">G09B 25/00</a> |

## G06Q 50/2053

{Education institution selection, admissions, or financial aid}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for analysis or assistance in the process of selection of an educational resource, course selection, entry requirements or assistance associated with payment or reimbursement for tuition.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Arrangement for planning the disposition or use of funds or securities, or extension of credit                                       | <a href="#">G06Q 40/00</a> |
| Arrangement for recording, analyzing, verifying or reporting of funds or other quantitatively innumerable factors used in a business | <a href="#">G06Q 40/12</a> |

## G06Q 50/2057

{Career enhancement or continuing education service}

### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for analysis or assistance associated with career change or advancement.

This group includes computerised arrangements for analyzing or tracking credit for work experience.

## G06Q 50/22

### Social work

### Definition statement

*This place covers:*

Data Processing systems or methods specially adapted for administrative or managerial aspects of healthcare or welfare.

### References

#### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Office automation, e.g. groupware, office work in progress | <a href="#">G06Q 10/10</a> |
|--|----------------------------|

|                         |                             |
|-------------------------|-----------------------------|
| Relational databases    | <a href="#">G06F 16/00</a>  |
| Form filling            | <a href="#">G06F 40/174</a> |
| Editing of spreadsheets | <a href="#">G06F 40/18</a>  |

## G06Q 50/26

### Government or public services

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing service to citizens, e.g. environmental protection, fire, law enforcement, military, public library, public transportation, public housing, social services.

## G06Q 50/265

### {Personal security, identity or safety}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for (1) ensuring the legal or uninterrupted enjoyment by a person of their life, their body, their health or their reputation, e.g. TSA airport screening, public venue admission screening, in order to bar an individual who may cause harm to another, (2) for the detection of illicit use of personal information, such as analysis or detection means for determining that a person or business entity is who they say they are or (3) for protective measures or protocol to prevent injury.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Fraud associated with business products or services          | <a href="#">G06Q 30/0185</a> |
| Fraud prevention or detection during financial transactions  | <a href="#">G06Q 40/00</a>   |
| Access control or authentication, involving biometrics       | <b>G06F21/00474</b>          |
| Image analysis for personnel identification, e.g. biometrics | <b>G06K19/07349</b>          |

## G06Q 50/28

### Logistics, e.g. warehousing, loading, distribution or shipping

#### Definition statement

*This place covers:*

Subject matter covering logistics, e.g. planning and scheduling the flow of material/products between different locations, track and trace systems for parcels, tracing of environmental conditions during transport, just-in-time delivery, loading and unloading trucks for a particular business sector.

#### Special rules of classification

Documents already classified in [G06Q 10/08](#) are not classified here (redundant)

## G06Q 50/30

### Transportation; Communications

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing service of moving people, animals, or goods from one location to another; or providing a particular service via communications, e.g. customer using handsets or mobile devices for transmitting a request for transportation from a given geographic location.

## G06Q 50/32

### Post and telecommunications (franking apparatus [G07B 17/00](#))

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for providing postal transportation and telecommunications, e.g. postal related services over the internet.

#### References

##### Limiting references

*This place does not cover:*

|                      |                            |
|----------------------|----------------------------|
| Sorting postal items | <a href="#">B07C</a>       |
| Franking apparatus   | <a href="#">G07B 17/00</a> |

## G06Q 50/34

### Betting or bookmaking, e.g. Internet betting

#### Definition statement

*This place covers:*

Subject matter covering the business sector specially adapted for gambling or the wagering of money or something of material value on an event with an uncertain outcome with the primary intent of winning additional money and/or material goods.

#### Special rules of classification

Documents must also be classified in [G07F 17/32](#)

## G06Q 90/00

### Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing

#### Definition statement

*This place covers:*

Systems or methods not involving significant data processing specially adapted for managing, promoting, or practicing commercial, financial, supervisory or forecasting activities, provided that:

## Definition statement

No significant data processing is involved

systems or methods are specially adapted for the purposes covered by the groups [G06Q 10/00](#)-[G06Q 50/00](#); and

systems or methods cannot be classified elsewhere in the CPC.

The following subjects are therefore covered, the list being non-exhaustive:

systems or methods not involving significant data processing for conducting polls or referendums, e.g. paper based systems;

systems or methods not involving significant data processing for carrying out interviews, e.g. a method of interviewing people in the street;

layout for a particular store;

rules for placing products, e.g. toys placed in the bottom of a shelf.

### Special rules of classification

When classifying systems or methods as in the definition in this group, additional classification may be made in the most closely related group of this or any other subclass, if the classification gives information about the application of the systems or methods that could be interest for search. Such non-obligatory classification must be given as "additional information".

## G06Q 90/20

### {Destination assistance within a business structure or complex}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for providing direction information at a business location or the creation of direction plan for a business location.

## G06Q 90/205

### {Building evacuation}

#### Definition statement

*This place covers:*

Subject matter drawn to a computerised arrangement for the removal of people from a structure for protective purposes.

Included herein is a computerised arrangement for the creation of a removal plan.

## G06Q 99/00

### Subject matter not provided for in other groups of this subclass

#### Definition statement

*This place covers:*

Subject matter not provided for in other groups of this subclass.

Subject-matter that falls under subclass [G06Q](#) but is not otherwise provided for in groups [G06Q 10/00](#) - [G06Q 90/00](#), i.e. it is a residual group which covers new technologies.

This group also includes subject matter under the group in which the data processing is not clearly described as electrical or being performed by a computer.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Business processing using cryptography | <a href="#">G06Q 2220/00</a> |
|--|------------------------------|

### Special rules of classification

As the title of the subclass covers exactly the titles of the groups [G06Q 10/00](#) - [G06Q 90/00](#), it is hard to imagine any technology that would fit the subclass but none of the groups, hence this group should probably remain empty.

It might be used temporarily for new technologies (e.g. q-bit computers) provided a special use/adaptation has taken place that makes the technology specially adapted for a particular purpose. However, such technology should most probably be classified elsewhere, and when the technology becomes widely used, an adaptation of the scheme [G06Q 10/00](#) - [G06Q 90/00](#) should be envisaged.

## G06Q 2220/00

### Business processing using cryptography (postage metering system using cryptography [G06Q 2250/05](#))

#### Definition statement

*This place covers:*

Subject matter including cryptographic apparatus or methods uniquely designed for or utilised in the practice, administration, or management of an enterprise, the processing of financial data, or where a charge for goods or services is determined.

#### References

##### Limiting references

*This place does not cover:*

|  |                              |
|--|------------------------------|
| Postage metering system using cryptography | <a href="#">G06Q 2250/05</a> |
|--|------------------------------|

##### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |  |
|---|--|
| Data protection via encryption  | <a href="#">G06F 21/00</a>                       |
| Electronic cash registers other than digital data processing aspects thereof                          | <a href="#">G07G 1/12</a>                        |
| Ciphering or deciphering apparatus for cryptographic or other purposes involving the need for secrecy | <a href="#">G09C</a>                             |
| Transmission  | <a href="#">H04B</a>                             |
| Reducing bandwidth of signals   | <a href="#">H04B 1/66</a>                        |
| Spread spectrum techniques in general   | <a href="#">H04B 1/69</a>                        |
| By using a sub-carrier  | <a href="#">H04B 14/08</a>                       |
| Multiplex communication   | <a href="#">H04J</a> , <a href="#">H04N 7/16</a> |

|   |                           |
|---|---------------------------|
| Secret communication                            | <a href="#">H04K 1/00</a> |
| Arrangements for secret or secure communication | <a href="#">H04L 9/00</a> |
| Secret or subscription television systems       | <a href="#">H04N 7/16</a> |

## G06Q 2220/10

### Usage protection of distributed data files

#### Definition statement

*This place covers:*

Subject matter wherein the usage of distributed information representing a selection by an individual is controlled by encryption.

Examples of such distribution can be by way of a storage medium such as a CD or by downloading.

## G06Q 2220/12

### Usage or charge determination

#### Definition statement

*This place covers:*

Subject matter including determining the amount of use of the selected information or a cost associated therewith.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |  |
|--|--|
| General electronic commerce system which includes billing                        | <a href="#">G06Q 20/027</a> ,<br><a href="#">G06Q 20/085</a> ,<br><a href="#">G06Q 20/0855</a> |
| Data protection via encryption   | <a href="#">G06F 21/00</a>   |
| Video electric signal modification using cryptography via record or coin control | <a href="#">H04N 7/167</a>   |

## G06Q 2220/123

### involving third party for collecting or distributing payments, e.g. clearinghouse

#### Definition statement

*This place covers:*

Subject matter wherein a third party not associated with the actual distribution of the selected data is utilised to gather or disperse payment therefor.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Secure transaction including a third party | <a href="#">G06Q 20/0855</a> |
|--|------------------------------|



|                                |                            |
|--------------------------------|----------------------------|
| Data protection via encryption | <a href="#">G06F 21/00</a> |
|--------------------------------|----------------------------|

## G06Q 2220/127

### Adding plural layers of rights or limitations by other than the original producer

#### Definition statement

*This place covers:*

Subject matter wherein a party other than the originating source places further restriction or proprietary interest on the use of the selected data.

## G06Q 2220/14

### Requiring a supplemental attachment or input, e.g. a dongle, to open

#### Definition statement

*This place covers:*

Subject matter wherein an auxiliary device or signal interacts with the distributed data file to permit usage.

#### References

##### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                |                              |
|--------------------------------|------------------------------|
| Licensing in general           | <a href="#">G06Q 2220/18</a> |
| Data protection via encryption | <a href="#">G06F 21/00</a>   |

## G06Q 2220/145

### Specific computer ID, e.g. serial number, configuration

#### Definition statement

*This place covers:*

Subject matter wherein the interaction uses a signal that describes or is characteristic of a particular data processing system.

## G06Q 2220/16

### Copy protection or prevention

#### Definition statement

*This place covers:*

Subject matter which prevents rerecording of a distributed data file.

#### References

##### Informative references

Attention is drawn to the following places, which may be of interest for search:

|                                |                            |
|--------------------------------|----------------------------|
| Data protection via encryption | <a href="#">G06F 21/00</a> |
|--------------------------------|----------------------------|

|   |                            |
|---|----------------------------|
| Copy protection or prevention of a video signal | <a href="#">H04N 7/167</a> |
|---|----------------------------|

## G06Q 2220/165

### Having origin or program ID

#### Definition statement

*This place covers:*

Subject matter wherein a copy protected distributed data file is supplemented by a unique identifier of a source of the file or of the file itself.

## G06Q 2220/18

### Licensing

#### Definition statement

*This place covers:*

Subject matter wherein a determination is made that an outside entity has authorised the use of the selection.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| Information security in computers or digital processing system | <a href="#">G06F 21/00</a> |
|--|----------------------------|

## G06Q 2230/00

### Voting or election arrangements

#### Definition statement

*This place covers:*

Subject matter determining the result of an election by multiple participants.

#### References

##### Informative references

*Attention is drawn to the following places, which may be of interest for search:*

|  |                            |
|--|----------------------------|
| System which reads sheets bearing hand-coded indicia representative of various categories and provides a total for each category | <a href="#">G07F 13/00</a> |
| Betting on an outcome of an event, e.g. a race, or an election; totalisators   | <a href="#">G07F 17/32</a> |

**G06Q 2240/00****Transportation facility access, e.g. fares, tolls or parking****Definition statement**

*This place covers:*

Subject matter controlling access to a vehicle or vehicle related facility in response to payment or other precondition for such access.

The term "vehicle related facility" designates a location for which payment for vehicle admission is required.

The reference to "other precondition" is intended to include passenger or baggage inspection.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| System processing data for a vehicle seat reservation | <a href="#">G06Q 10/02</a> |
| [Organising, forecasting, or planning] machines       | <a href="#">G06Q 10/06</a> |
| Fare registers  | <a href="#">G07B 15/00</a> |
| Parking meters  | <a href="#">G07F 17/24</a> |

**G06Q 2250/00****Postage metering systems****Definition statement**

*This place covers:*

Subject matter wherein the data processing or calculating computer comprises means for determining and printing cost required for mailing an article.

**References****Informative references**

*Attention is drawn to the following places, which may be of interest for search:*

|   |                            |
|---|----------------------------|
| Generic weight determining devices utilizing mathematical computing | <b>G01G19/4143</b>         |
| Franking apparatus  | <a href="#">G07B 17/00</a> |

**G06Q 2250/05****using cryptography****Definition statement**

*This place covers:*

Subject matter wherein a charge for mailing an article is determined, markings representing this charge are affixed to the article, and respective modifications to an account balance are made.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Postage meter system absent cryptography                  | <a href="#">G06Q 2250/00</a> |
| Franking apparatus  | <a href="#">G07B 17/00</a>   |
| Electric signal modification with printed copy production | <a href="#">G09C 3/08</a>    |

## G06Q 2250/053

### Reloading or recharging

#### Definition statement

*This place covers:*

Subject matter wherein additional funds are provided to the account balance.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                              |
|--|------------------------------|
| Postage meter recharging absent cryptography | <a href="#">G06Q 2250/20</a> |
| Franking apparatus                           | <a href="#">G07B 17/00</a>   |

## G06Q 2250/057

### comprising printing details, e.g. verification of marks

#### Definition statement

*This place covers:*

Subject matter wherein particulars of the marking of the article to be mailed are provided.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Postage meter printing absent cryptography    | <a href="#">G06Q 2250/70</a> |
| Static presentation processing, e.g. printing | <a href="#">G06F 3/12</a>    |
| Franking apparatus                            | <a href="#">G07B 17/00</a>   |

## G06Q 2250/10

### Special services or fees, e.g. discounts, surcharges or adjustments

#### Definition statement

*This place covers:*

Subject matter wherein a basic postage fee is modified to accommodate a particular postage service or condition.

## Definition statement

The particular postage service includes, e.g. express mail, certified mail, C.O.D., special delivery, insurance and return receipt.

The condition includes, e.g. discount, surcharge, adjustment, the least costly fee.

A mere recitation of functional inputting means representing special service or charge without a step or procedure to carry out the modification of the fee is excluded from this group.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                              |
|---|------------------------------|
| Postage meter system comprising means for revising postage rate structure | <a href="#">G06Q 2250/80</a> |
| Franking apparatus  | <a href="#">G07B 17/00</a>   |

## G06Q 2250/20

### Recharging

#### Definition statement

*This place covers:*

Subject matter wherein said data processing or calculating computer comprises means for resetting a stored value of credit representing a postage fund available within a postage meter system.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                               |
|--|-------------------------------|
| Reloading or recharging in a cryptographic postage metering system | <a href="#">G06Q 2250/053</a> |
| Franking apparatus   | <a href="#">G07B 17/00</a>    |

## G06Q 2250/30

### Record keeping

#### Definition statement

*This place covers:*

Subject matter wherein said data processing or calculating computer comprises means for resetting a stored value of credit representing a postage fund available within a postage meter system.

## G06Q 2250/40

### Data protection

#### Definition statement

*This place covers:*

Subject matter comprising means for preventing postage information from being inadvertently modified or destroyed.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                            |
|--|----------------------------|
| Information security in computers or digital processing system | <a href="#">G06F 21/00</a> |
| Franking apparatus   | <a href="#">G07B 17/00</a> |

## G06Q 2250/50

### with specific mail handling means

#### Definition statement

*This place covers:*

Subject matter including details of means for performing a mailing process associated with the article.

Means for performing a mailing process includes, e.g. feeder, conveyor, inserter, sorter, sealer, stacker.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|   |                      |
|---|----------------------|
| Postal sorting  | <a href="#">B07C</a> |
| Forming and packing contents unit from plural or different supply sources | <a href="#">B65B</a> |
| Particular type of conveying system                                       | <a href="#">B65G</a> |

## G06Q 2250/60

### involving mailed item weight

#### Definition statement

*This place covers:*

Subject matter wherein postage of the article is determined from the weight of the article.

## References

### Informative references

Attention is drawn to the following places, which may be of interest for search:

|  |                             |
|--|-----------------------------|
| Point of sale terminal or an electronic cash register having a weighing device     | <a href="#">G06Q 20/208</a> |
| Computing means including a weighing device for computing weight and cost of goods | <b>G01G19/4143</b>          |
| Franking apparatus   | <a href="#">G07B 17/00</a>  |

## G06Q 2250/70

### Specific printing

#### Definition statement

*This place covers:*

Subject matter including details of a printing mechanism or of information to be printed.

The details of information to be printed include, e.g. messages, graphical data, coded data and encrypted information.

#### References

##### *Informative references*

*Attention is drawn to the following places, which may be of interest for search:*

|   |                               |
|---|-------------------------------|
| Printing detail in a cryptographic postage metering system        | <a href="#">G06Q 2250/057</a> |
| Software printing control module                                  | <a href="#">G06Q 2250/90</a>  |
| Data processing for presentation on a fixed medium, such as paper | <a href="#">G06F 3/12</a>     |

## G06Q 2250/80

### Rate updating

#### Definition statement

*This place covers:*

Subject matter comprising means for revising a postage rate structure.

#### References

##### *Informative references*

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Postage meter system comprising means for modifying a basic postage fee to accommodate a particular postage service or condition, e.g. discount, surcharge, adjustment | <a href="#">G06Q 2250/10</a> |
| Franking apparatus   | <a href="#">G07B 17/00</a>   |

## G06Q 2250/90

### Specialized function performed

#### Definition statement

*This place covers:*

Subject matter wherein the data processing or calculating computer is programmed to carry out a sequence of instructions related to a predetermined task associated with the postage meter system.

Tasks include input and output distribution, interrupt processing, job scheduling, message transmitting.

**G06Q 2250/905****Display controlling****Definition statement**

*This place covers:*

Subject matter wherein the sequence of instructions is for visually presenting postage related information to an operator.

Operation for controlling devices solely for producing a "hard copy", e.g. printer, plotter, is excluded from this group.

**References*****Informative references***

*Attention is drawn to the following places, which may be of interest for search:*

|  |                              |
|--|------------------------------|
| Postage meter system including details of printing mechanism or of information to be printed | <a href="#">G06Q 2250/70</a> |
| Franking apparatus   | <a href="#">G07B 17/00</a>   |