

CPC COOPERATIVE PATENT CLASSIFICATION

G PHYSICS (NOTES omitted)

INSTRUMENTS

G06 COMPUTING OR CALCULATING; COUNTING (NOTES omitted)

G06Q INFORMATION AND COMMUNICATION TECHNOLOGY [ICT] SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL OR SUPERVISORY PURPOSES; SYSTEMS OR METHODS SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL OR SUPERVISORY PURPOSES, NOT OTHERWISE PROVIDED FOR

NOTES

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

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

WARNINGS

1. [G06Q](#) has been largely refined to bring most of the former USPC 705 groups into ECLA, prior to CPC launch. Therefore, most of the new [G06Q](#) subdivisions are not complete pending reclassification. Users are invited to systematically consult also the hierarchically higher groups, up to the first valid IPC group. For example, while searching in [G06Q 50/2053](#), it is appropriate to consult also [G06Q 50/205](#) and [G06Q 50/20](#)
2. In this subclass non-limiting references (in the sense of paragraph 39 of the Guide to the IPC) may still be displayed in the scheme.

10/00 Administration; Management

- 10/02 . . Reservations, e.g. for tickets, services or events

WARNING

Group [G06Q 10/02](#) is impacted by reclassification into groups [G06Q 10/021](#), [G06Q 10/022](#), [G06Q 10/026](#), [G06Q 10/027](#), [G06Q 10/028](#), [G06Q 10/0281](#), [G06Q 10/0283](#), [G06Q 10/0285](#) and [G06Q 10/0287](#).

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

- 10/021 . . {Re-booking existing reservations}

WARNING

Group [G06Q 10/021](#) is incomplete pending reclassification of documents from group [G06Q 10/02](#).

Groups [G06Q 10/02](#) and [G06Q 10/021](#) should be considered in order to perform a complete search.

- 10/022 . . {Reservation systems with overbooking processing}

WARNING

Group [G06Q 10/022](#) is incomplete pending reclassification of documents from group [G06Q 10/02](#).

Groups [G06Q 10/02](#) and [G06Q 10/022](#) should be considered in order to perform a complete search.

- 10/025 . . {Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}

- 10/026 . . . {for sport or leisure activities, e.g. booking tennis courts, athletic fields or a bike at a class or gymnasium}

WARNING

Group [G06Q 10/026](#) is incomplete pending reclassification of documents from group [G06Q 10/02](#).

Groups [G06Q 10/02](#) and [G06Q 10/026](#) should be considered in order to perform a complete search.

- 10/027 . . . {Changing the assignment of an existing reservation}

WARNING

Group [G06Q 10/027](#) is incomplete pending reclassification of documents from group [G06Q 10/02](#).

Groups [G06Q 10/02](#) and [G06Q 10/027](#) should be considered in order to perform a complete search.

- 10/028 . . . {for seating or spaces in a venue}

WARNING

Groups [G06Q 10/028](#), [G06Q 10/0281](#), [G06Q 10/0283](#), [G06Q 10/0285](#) and [G06Q 10/0287](#) are incomplete pending reclassification of documents from group [G06Q 10/02](#).

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

- 10/0281 . . . {for arena or stadium seating}
- 10/0283 . . . {for travel seating}
- 10/0285 . . . {for lodging}
- 10/0287 . . . {for portions of office space}
- 10/04 . . . Forecasting or optimisation specially adapted for administrative or management purposes, e.g. linear programming or "cutting stock problem" ([market predictions or forecasting for commercial activities G06Q 30/0202](#))
- 10/043 . . . {Optimisation of two dimensional placement, e.g. cutting of clothes or wood}
- 10/047 . . . Optimisation of routes or paths, e.g. travelling salesman problem
- 10/06 . . . Resources, workflows, human or project management; Enterprise or organisation planning; Enterprise or organisation modelling
- 10/063 . . . Operations research, analysis or management
- 10/0631 . . . Resource planning, allocation, distributing or scheduling for enterprises or organisations
- 10/06311 {Scheduling, planning or task assignment for a person or group}
- 10/063112 {Skill-based matching of a person or a group to a task}
- 10/063114 {Status monitoring or status determination for a person or group}

- 10/063116 {Schedule adjustment for a person or group}

WARNING

Group [G06Q 10/063116](#) is impacted by reclassification into group [G06Q 10/063119](#).

Groups [G06Q 10/063116](#) and [G06Q 10/063119](#) should be considered in order to perform a complete search.

- 10/063118 {Staff planning in a project environment}

WARNING

Group [G06Q 10/063118](#) is impacted by reclassification into group [G06Q 10/063119](#).

Groups [G06Q 10/063118](#) and [G06Q 10/063119](#) should be considered in order to perform a complete search.

- 10/063119 {Staff planning or adjustment in a physical establishment based on arrival predictions or arrival tracking}

WARNING

Group [G06Q 10/063119](#) is incomplete pending reclassification of documents from groups [G06Q 10/063116](#) and [G06Q 10/063118](#).

Groups [G06Q 10/063116](#), [G06Q 10/063118](#) and [G06Q 10/063119](#) should be considered in order to perform a complete search.

- 10/06312 {Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}

- 10/06313 {Resource planning in a project environment}

WARNING

Group [G06Q 10/06313](#) is impacted by reclassification into group [G06Q 10/06317](#).

Groups [G06Q 10/06313](#) and [G06Q 10/06317](#) should be considered in order to perform a complete search.

- 10/06314 {Calendar for a resource}

- 10/06315 {Needs-based resource requirements planning or analysis}

- 10/06316 {Sequencing of tasks or work}

- 10/06317 {Resource planning based on arrival predictions or arrival tracking}

WARNING

Group [G06Q 10/06317](#) is incomplete pending reclassification of documents from group [G06Q 10/06313](#).

Groups [G06Q 10/06313](#) and [G06Q 10/06317](#) should be considered in order to perform a complete search.

10/0633 . . . Workflow analysis

WARNING

Group [G06Q 10/0633](#) is impacted by reclassification into groups [G06Q 10/06332](#) and [G06Q 10/06334](#).

Groups [G06Q 10/0633](#), [G06Q 10/06332](#) and [G06Q 10/06334](#) should be considered in order to perform a complete search.

10/06332 {using business process templates}

WARNING

Group [G06Q 10/06332](#) is incomplete pending reclassification of documents from group [G06Q 10/0633](#).

Groups [G06Q 10/0633](#) and [G06Q 10/06332](#) should be considered in order to perform a complete search.

10/06334 {using forecasting or predicting}

WARNING

Group [G06Q 10/06334](#) is incomplete pending reclassification of documents from group [G06Q 10/0633](#).

Groups [G06Q 10/0633](#) and [G06Q 10/06334](#) should be considered in order to perform a complete search.

10/0635 . . . Risk analysis of enterprise or organisation activities

10/0637 . . . Strategic management or analysis, e.g. setting a goal or target of an organisation; Planning actions based on goals; Analysis or evaluation of effectiveness of goals

10/06375 {Prediction of business process outcome or impact based on a proposed change}

10/0639 . . . Performance analysis of employees; Performance analysis of enterprise or organisation operations

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

10/06395 {Quality analysis or management}

10/06398 {Performance of employee with respect to a job function}

10/067 . . Enterprise or organisation modelling

WARNING

Group [G06Q 10/067](#) is impacted by reclassification into groups [G06Q 10/0672](#) and [G06Q 10/0674](#).

Groups [G06Q 10/067](#), [G06Q 10/0672](#) and [G06Q 10/0674](#) should be considered in order to perform a complete search.

10/0672 . . . {using organisation reporting relationships}

WARNING

Group [G06Q 10/0672](#) is incomplete pending reclassification of documents from group [G06Q 10/067](#).

Groups [G06Q 10/067](#) and [G06Q 10/0672](#) should be considered in order to perform a complete search.

10/0674 . . . {using process simulation}

WARNING

Group [G06Q 10/0674](#) is incomplete pending reclassification of documents from group [G06Q 10/067](#).

Groups [G06Q 10/067](#) and [G06Q 10/0674](#) should be considered in order to perform a complete search.

10/08 . Logistics, e.g. warehousing, loading or distribution; Inventory or stock management

10/083 . . Shipping

WARNINGS

1. Group [G06Q 10/083](#) is incomplete pending reclassification of documents from group [G06Q 10/087](#). Group [G06Q 10/083](#) is also impacted by reclassification into groups [G06Q 10/0841](#), [G06Q 10/0843](#) and [G06Q 10/08365](#).

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

2. Group [G06Q 10/083](#) is incomplete pending reclassification of documents from groups [G06Q 30/0633](#) and [G06Q 30/0635](#).

Groups [G06Q 30/0633](#), [G06Q 30/0635](#) and [G06Q 10/083](#) should be considered in order to perform a complete search.

3. Group [G06Q 10/083](#) is incomplete pending reclassification of documents from groups [G06Q 50/40](#) and [G06Q 50/60](#).

Groups [G06Q 50/40](#), [G06Q 50/60](#) and [G06Q 10/083](#) should be considered in order to perform a complete search.

10/0831 . . . Overseas transactions

10/0832 . . . Special goods or special handling procedures, e.g. handling of hazardous or fragile goods

10/0833 . . . Tracking

10/0834 . . . Choice of carriers

10/08345 {Pricing}

10/0835 . . . Relationships between shipper or supplier and carriers

10/08355 . . . {Routing methods}

10/0836 . . . Recipient pick-ups

WARNING

Group [G06Q 10/0836](#) is impacted by reclassification into group [G06Q 10/08365](#).

Groups [G06Q 10/0836](#) and [G06Q 10/08365](#) should be considered in order to perform a complete search.

10/08365 {Deliveries to storage lockers}

WARNING

Group [G06Q 10/08365](#) is incomplete pending reclassification of documents from groups [G06Q 10/083](#) and [G06Q 10/0836](#).

Groups [G06Q 10/083](#), [G06Q 10/0836](#) and [G06Q 10/08365](#) should be considered in order to perform a complete search.

- 10/0837 . . . Return transactions
- 10/0838 . . . {Historical data}
- 10/0841 . . . {Compliance with shipping requirements}

WARNING

Group [G06Q 10/0841](#) is incomplete pending reclassification of documents from group [G06Q 10/083](#).

Groups [G06Q 10/083](#) and [G06Q 10/0841](#) should be considered in order to perform a complete search.

- 10/0843 . . . {using forecasting or optimisation}

WARNING

Group [G06Q 10/0843](#) is incomplete pending reclassification of documents from group [G06Q 10/083](#).

Groups [G06Q 10/083](#) and [G06Q 10/0843](#) should be considered in order to perform a complete search.

- 10/087 . . Inventory or stock management, e.g. order filling, procurement or balancing against orders

WARNINGS

1. Group [G06Q 10/087](#) is impacted by reclassification into groups [G06Q 10/0872](#), [G06Q 10/08724](#), [G06Q 10/08726](#), [G06Q 10/08728](#), [G06Q 10/0874](#), [G06Q 10/083](#), [G06Q 10/08741](#), [G06Q 10/08743](#), [G06Q 10/08744](#), [G06Q 10/0877](#), [G06Q 10/08772](#), [G06Q 10/08774](#), [G06Q 10/08776](#) and [G06Q 10/08778](#).

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

2. Group [G06Q 10/087](#) is incomplete pending reclassification of documents from groups [G06Q 30/0633](#) and [G06Q 30/0635](#). Groups [G06Q 30/0633](#), [G06Q 30/0635](#) and [G06Q 10/087](#) should be considered in order to perform a complete search.

- 10/0872 . . . {using inventory planning}

WARNING

Groups [G06Q 10/0872](#), [G06Q 10/08724](#), [G06Q 10/08726](#) and [G06Q 10/08728](#) are incomplete pending reclassification of documents from group [G06Q 10/087](#).

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

- 10/08724 {by shelf level inventory management, e.g. planograms}
- 10/08726 {for replenishment processing, procedures, or recommendations using forecasting or optimisation}
- 10/08728 {of returned inventory}

- 10/0874 . . . {Inventory fulfillment (shipping [G06Q 10/083](#))}

WARNING

Groups [G06Q 10/0874](#), [G06Q 10/08741](#), [G06Q 10/08743](#) and [G06Q 10/08744](#) are incomplete pending reclassification of documents from group [G06Q 10/087](#).

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

- 10/08741 {by picking of items from inventory for fulfillment}

- 10/08743 {using optimisation of routes}

- 10/08744 {by distributed inventory management}

- 10/0875 . . . Itemisation or classification of parts, supplies or services, e.g. bill of materials

- 10/0877 . . . {by inventory control or reporting using inventory tracking or counting}

WARNING

Groups [G06Q 10/0877](#), [G06Q 10/08772](#), [G06Q 10/08774](#), [G06Q 10/08776](#) and [G06Q 10/08778](#) are incomplete pending reclassification of documents from group [G06Q 10/087](#).

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

- 10/08772 {Inventory counting methods}

- 10/08774 {using consumer inventory reporting}

- 10/08776 {by management of storage life of perishable or hazardous products}

- 10/08778 {for managing mis-shipments, lost items or stolen goods}

- 10/10 . Office automation; Time management

- 10/101 . . Collaborative creation, e.g. joint development of products or services

- 10/103 . . {Workflow collaboration or project management}

- 10/105 . . Human resources

- 10/1053 . . . Employment or hiring

- 10/1057 . . . Benefits or employee welfare, e.g. insurance, holiday or retirement packages

- 10/107 . . Computer-aided management of electronic mailing [e-mailing]

- 10/109 . . Time management, e.g. calendars, reminders, meetings or time accounting

- 10/1091 . . . Recording time for administrative or management purposes

- 10/1093 . . . Calendar-based scheduling for persons or groups

- 10/1097 . . . {using calendar-based scheduling for task assignment}

- 10/20 . Administration of product repair or maintenance

- 10/30 . Administration of product recycling or disposal

10/40	<ul style="list-style-type: none"> Business processes related to social networking or social networking services <p>WARNING</p> <p>Group G06Q 10/40 is impacted by reclassification into groups G06Q 10/42, G06Q 10/44, G06Q 10/46 and G06Q 10/48. All groups listed in this Warning should be considered in order to perform a complete search.</p>	20/0457	<ul style="list-style-type: none"> ... {the tickets being sent electronically}
		20/047	<ul style="list-style-type: none"> {using payment protocols involving electronic receipts}
		20/06	<ul style="list-style-type: none"> Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
		20/065	<ul style="list-style-type: none"> ... {using e-cash}
		20/0652	<ul style="list-style-type: none"> ... {e-cash with decreasing value according to a parameter, e.g. time}
		20/0655	<ul style="list-style-type: none"> ... {e-cash managed centrally}
		20/0658	<ul style="list-style-type: none"> ... {e-cash managed locally}
10/42	<ul style="list-style-type: none"> Determination of affinities or common interests between users <p>WARNING</p> <p>Group G06Q 10/42 is incomplete pending reclassification of documents from group G06Q 10/40. Groups G06Q 10/40 and G06Q 10/42 should be considered in order to perform a complete search.</p>	20/08	<ul style="list-style-type: none"> Payment architectures
		20/085	<ul style="list-style-type: none"> {involving remote charge determination or related payment systems}
		20/0855	<ul style="list-style-type: none"> ... {involving a third party}
		20/10	<ul style="list-style-type: none"> specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
		20/102	<ul style="list-style-type: none"> ... {Bill distribution or payments}
		20/105	<ul style="list-style-type: none"> ... {involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
		20/108	<ul style="list-style-type: none"> ... {Remote banking, e.g. home banking}
		20/1085	<ul style="list-style-type: none"> ... {involving automatic teller machines [ATMs]}
		20/12	<ul style="list-style-type: none"> specially adapted for electronic shopping systems
		20/123	<ul style="list-style-type: none"> ... {Shopping for digital content}
		20/1235	<ul style="list-style-type: none"> ... {with control of digital rights management [DRM]}
		20/127	<ul style="list-style-type: none"> ... {Shopping or accessing services according to a time-limitation}
		20/14	<ul style="list-style-type: none"> specially adapted for billing systems
		20/145	<ul style="list-style-type: none"> ... {Payments according to the detected use or quantity}
		20/16	<ul style="list-style-type: none"> Payments settled via telecommunication systems
		20/18	<ul style="list-style-type: none"> involving self-service terminals [SST], vending machines, kiosks or multimedia terminals
		20/20	<ul style="list-style-type: none"> Point-of-sale [POS] network systems
		20/201	<ul style="list-style-type: none"> ... {Price look-up processing, e.g. updating}
		20/202	<ul style="list-style-type: none"> ... {Interconnection or interaction of plural electronic cash registers [ECR] or to host computer, e.g. network details, transfer of information from host to ECR or from ECR to ECR}
			NOTE
			{Features of the apparatus <i>per se</i> should be classified in G07G 1/14 .}
		20/203	<ul style="list-style-type: none"> ... {Inventory monitoring}
		20/204	<ul style="list-style-type: none"> ... {comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}
		20/206	<ul style="list-style-type: none"> ... {comprising security or operator identification provisions, e.g. password entry}
		20/207	<ul style="list-style-type: none"> ... {Tax processing}
		20/208	<ul style="list-style-type: none"> ... {Input by product or record sensing, e.g. weighing or scanner processing}
		20/209	<ul style="list-style-type: none"> ... {Specified transaction journal output feature, e.g. printed receipt or voice output}
		20/22	<ul style="list-style-type: none"> Payment schemes or models
		20/223	<ul style="list-style-type: none"> ... {based on the use of peer-to-peer networks}
		20/227	<ul style="list-style-type: none"> ... {characterised in that multiple accounts are available, e.g. to the payer}
		20/229	<ul style="list-style-type: none"> ... {Hierarchy of users of accounts}
20/00	<p>Payment architectures, schemes or protocols (apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00; electronic cash registers G07G 1/12)</p>		
20/02	<ul style="list-style-type: none"> involving a neutral party, e.g. certification authority, notary or trusted third party [TTP] 		
20/023	<ul style="list-style-type: none"> ... {the neutral party being a clearing house} 		
20/027	<ul style="list-style-type: none"> ... {involving a payment switch or gateway} 		
20/04	<ul style="list-style-type: none"> Payment circuits 		
20/042	<ul style="list-style-type: none"> ... {characterized in that the payment protocol involves at least one cheque} 		
20/0425	<ul style="list-style-type: none"> ... {the cheque being electronic only} 		
20/045	<ul style="list-style-type: none"> ... {using payment protocols involving tickets} 		

20/2295	. . . {Parent-child type, e.g. where parent has control on child rights}	20/349	. . . {Rechargeable cards}
20/24	. . Credit schemes, i.e. "pay after"	20/351	. . . {Virtual cards}
20/26	. . Debit schemes, e.g. "pay now"	20/352	. . . {Contactless payments by cards}
20/28	. . Pre-payment schemes, e.g. "pay before"	20/353	. . . {Payments by cards read by M-devices}
20/29	. . {characterised by micropayments}	20/354	. . . {Card activation or deactivation}
20/30	. characterised by the use of specific devices {or networks}	20/355	. . . {Personalisation of cards for use}
20/305	. . {using wired telephone networks}	20/3552	. . . . {Downloading or loading of personalisation data}
20/306	. . {using TV related infrastructures (external card used for payment with client device H04N 21/4185)}	20/3555	. . . . {Personalisation of two or more cards}
20/308	. . {using the Internet of Things}	20/3558	. . . . {Preliminary personalisation for transfer to user}
20/32	. . using wireless devices	20/356	. . . {Aspects of software for card payments}
20/321	. . . {using wearable devices}	20/3563	. . . . {Software being resident on card}
20/322	. . . {Aspects of commerce using mobile devices [M-devices]}	20/3567	. . . . {Software being in the reader}
20/3221	. . . . {Access to banking information through M-devices}	20/357	. . . {Cards having a plurality of specified features}
20/3223	. . . . {Realising banking transactions through M-devices}	20/3572	. . . . {Multiple accounts on card}
20/3224	. . . . {Transactions dependent on location of M-devices}	20/3574	. . . . {Multiple applications on card}
20/3226	. . . . {Use of secure elements separate from M-devices}	20/3576	. . . . {Multiple memory zones on card}
20/3227	. . . . {using secure elements embedded in M-devices}	20/35765	. . . . . {Access rights to memory zones}
20/3229	. . . . {Use of the SIM of a M-device as secure element}	20/36	. . using electronic wallets or electronic money safes
20/325	. . . {using wireless networks}	20/363	. . . {with the personal data of a user}
20/3255	. . . . {using mobile network messaging services for payment, e.g. SMS}	20/367	. . . {involving electronic purses or money safes}
20/326	. . . {Payment applications installed on the mobile devices}	20/3672	. . . . {initialising or reloading thereof}
20/3263	. . . . {characterised by activation or deactivation of payment capabilities}	20/3674	. . . . {involving authentication}
20/3265	. . . . {characterised by personalisation for use}	20/3676	. . . . {Balancing accounts}
20/3267	. . . . {In-app payments}	20/3678	. . . . {e-cash details, e.g. blinded, divisible or detecting double spending}
20/327	. . . {Short range or proximity payments by means of M-devices}	20/38	. Payment protocols; Details thereof
20/3272	. . . . {using an audio code}	20/381	. . {Currency conversion}
20/3274	. . . . {using a pictured code, e.g. barcode or QR-code, being displayed on the M-device}	20/382	. . {insuring higher security of transaction}
20/3276	. . . . {using a pictured code, e.g. barcode or QR-code, being read by the M-device}	20/3821	. . . {Electronic credentials}
20/3278	. . . . {RFID or NFC payments by means of M-devices}	20/38215	. . . . {Use of certificates or encrypted proofs of transaction rights}
20/34	. . using cards, e.g. integrated circuit [IC] cards or magnetic cards	20/3823	. . . {combining multiple encryption tools for a transaction}
20/341	. . . {Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}	20/3825	. . . {Use of electronic signatures}
20/3415	. . . . {Cards acting autonomously as pay-media}	20/3827	. . . {Use of message hashing}
20/342	. . . {Cards defining paid or billed services or quantities}	20/3829	. . . {involving key management}
20/343	. . . {Cards including a counter}	20/383	. . {Anonymous user system}
20/3433	. . . . {the counter having monetary units}	20/384	. . {using social networks}
20/3437	. . . . {the counter having non-monetary units, e.g. trips}	20/385	. . {using an alias or single-use codes}
20/346	. . . {Cards serving only as information carrier of service}	20/386	. . {using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS G06Q 20/3255)}
20/347	. . . {Passive cards}	20/387	. . {Payment using discounts or coupons (relating to marketing G06Q 30/02)}
20/348	. . . {Single-use cards, i.e. without possibility of recharging}	NOTE {This group <u>covers</u> only the usage of discounts or coupons interacting with the payment of the protocol.}	
		20/388	. . {using mutual authentication without cards, e.g. challenge-response}
		20/389	. . {Keeping log of transactions for guaranteeing non-repudiation of a transaction}
		20/40	. . Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check credit lines or negative lists

- 20/401 . . . {Transaction verification}
- WARNING**
Group [G06Q 20/401](#) is incomplete pending reclassification of documents from group [G06Q 30/0609](#).
Groups [G06Q 30/0609](#) and [G06Q 20/401](#) should be considered in order to perform a complete search.
- 20/4012 {Verifying personal identification numbers [PIN]}
- 20/4014 {Identity check for transactions}
- 20/40145 {Biometric identity checks}
- 20/4015 {using location information}
- 20/40155 {for triggering transactions}
- 20/4016 {involving fraud or risk level assessment in transaction processing}
- 20/4018 {using the card verification value [CVV] associated with the card}
- 20/403 . . . {Solvency checks}
- 20/4033 {Local solvency checks}
- 20/4037 {Remote solvency checks}
- 20/405 . . . {Establishing or using transaction specific rules}
- 20/407 . . . {Cancellation of a transaction}
- 20/409 . . . {Device specific authentication in transaction processing}
- 20/4093 {Monitoring of device authentication}
- 20/4097 {using mutual authentication between devices and transaction partners}
- 20/40975 {using encryption therefor}
- 20/42 . . . Confirmation, e.g. check or permission by the legal debtor of payment
- 20/425 . . . {using two different networks, one for transaction and one for security confirmation}
- 30/00 Commerce**
- 30/01 . . Customer relationship services
- WARNING**
Group [G06Q 30/01](#) is impacted by reclassification into group [G06Q 30/015](#).
Groups [G06Q 30/01](#) and [G06Q 30/015](#) should be considered in order to perform a complete search.
- 30/012 . . Providing warranty services
- 30/014 . . Providing recall services for goods or products
- 30/015 . . Providing customer assistance, e.g. assisting a customer within a business location or via helpdesk
- WARNING**
Group [G06Q 30/015](#) is incomplete pending reclassification of documents from group [G06Q 30/01](#).
Groups [G06Q 30/01](#) and [G06Q 30/015](#) should be considered in order to perform a complete search.
- 30/016 . . . After-sales
- 30/018 . . Certifying business or products
- 30/0185 . . {Product, service or business identity fraud}

- 30/02 . . Marketing: Price estimation or determination; Fundraising
- 30/0201 . . Market modelling; Market analysis; Collecting market data

WARNING

Group [G06Q 30/0201](#) is impacted by reclassification into groups [G06Q 30/02011](#), [G06Q 30/020112](#), [G06Q 30/02012](#), [G06Q 30/020121](#), [G06Q 30/020122](#), [G06Q 30/02013](#), [G06Q 30/02014](#), [G06Q 30/020141](#), [G06Q 30/02015](#), [G06Q 30/02016](#), [G06Q 30/02017](#) and [G06Q 30/02018](#).

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

- 30/02011 . . . {Profiling or inferring profiles of users or market based on their behaviour}

WARNING

Groups [G06Q 30/02011](#) and [G06Q 30/020112](#) are incomplete pending reclassification of documents from group [G06Q 30/0201](#).

Groups [G06Q 30/0201](#), [G06Q 30/02011](#) and [G06Q 30/020112](#) should be considered in order to perform a complete search.

- 30/020112 {Analysing events leading to purchases, e.g. "purchase journey" or attribution}

- 30/02012 . . . {Customer valuation}

WARNING

Groups [G06Q 30/02012](#), [G06Q 30/020121](#) and [G06Q 30/020122](#) are incomplete pending reclassification of documents from group [G06Q 30/0201](#).

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

- 30/020121 {Sales lead analysis}
- 30/020122 {Customer attrition, renewal, or retention analysis, e.g. churn}
- 30/02013 . . . {Brand analysis}

WARNING

Group [G06Q 30/02013](#) is incomplete pending reclassification of documents from group [G06Q 30/0201](#).

Groups [G06Q 30/0201](#) and [G06Q 30/02013](#) should be considered in order to perform a complete search.

30/02014 . . . {Product or service effects analysis, e.g. item cannibalisation}

WARNING

Groups [G06Q 30/02014](#), [G06Q 30/020141](#) and [G06Q 30/02015](#) are incomplete pending reclassification of documents from group [G06Q 30/0201](#).

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

30/020141 {Competitive analysis}

30/02015 {Benchmarking or competitor scoring}

30/02016 . . . {Product or service lifecycle models or analysis, e.g. growth (product repair or maintenance administration [G06Q 10/20](#))}

WARNING

Group [G06Q 30/02016](#) is incomplete pending reclassification of documents from group [G06Q 30/0201](#).

Groups [G06Q 30/0201](#) and [G06Q 30/02016](#) should be considered in order to perform a complete search.

30/02017 . . . {Market opportunity analysis, e.g. gap analysis}

WARNING

Group [G06Q 30/02017](#) is incomplete pending reclassification of documents from group [G06Q 30/0201](#).

Groups [G06Q 30/0201](#) and [G06Q 30/02017](#) should be considered in order to perform a complete search.

30/02018 . . . {Market share analysis}

WARNING

Group [G06Q 30/02018](#) is incomplete pending reclassification of documents from group [G06Q 30/0201](#).

Groups [G06Q 30/0201](#) and [G06Q 30/02018](#) should be considered in order to perform a complete search.

30/0202 . . . Market predictions or forecasting for commercial activities

WARNING

Group [G06Q 30/0202](#) is impacted by reclassification into groups [G06Q 30/02022](#), [G06Q 30/02023](#) and [G06Q 30/02024](#).

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

30/02022 {based on correlations between customers, products, or services}

WARNING

Group [G06Q 30/02022](#) is incomplete pending reclassification of documents from group [G06Q 30/0202](#).

Groups [G06Q 30/0202](#) and [G06Q 30/02022](#) should be considered in order to perform a complete search.

30/02023 {based on movement or presence behaviour at a physical establishment, e.g. customer movement}

WARNING

Group [G06Q 30/02023](#) is incomplete pending reclassification of documents from group [G06Q 30/0202](#).

Groups [G06Q 30/0202](#) and [G06Q 30/02023](#) should be considered in order to perform a complete search.

30/02024 {based on temporal or time series analysis, e.g. seasonality or cyclical}

WARNING

Group [G06Q 30/02024](#) is incomplete pending reclassification of documents from group [G06Q 30/0202](#).

Groups [G06Q 30/0202](#) and [G06Q 30/02024](#) should be considered in order to perform a complete search.

30/0203 . . . Market surveys; Market polls

30/0204 . . . Market segmentation

WARNING

Group [G06Q 30/0204](#) is impacted by reclassification into group [G06Q 30/02043](#).

Groups [G06Q 30/0204](#) and [G06Q 30/02043](#) should be considered in order to perform a complete search.

30/02043 {based on spending or purchase history}

WARNING

Group [G06Q 30/02043](#) is incomplete pending reclassification of documents from group [G06Q 30/0204](#).

Groups [G06Q 30/0204](#) and [G06Q 30/02043](#) should be considered in order to perform a complete search.

30/0205 {based on location or geographical consideration}

30/0206 . . . {Price or cost determination based on market factors}

30/0207 . . Discounts or incentives, e.g. coupons or rebates

30/0208 . . . Trade or exchange of goods or services in exchange for incentives or rewards

30/0209 . . . {Incentive being awarded or redeemed in connection with the playing of a video game}

30/0211 . . . Determining the effectiveness of discounts or incentives

30/0212 . . . {Chance discounts or incentives}

30/0213 . . . {Consumer transaction fees}

30/0214	. . . Referral reward systems	30/0272	. . . Period of advertisement exposure
30/0215	. . . {Including financial accounts}	30/0273	. . . Determination of fees for advertising
30/0216	. . . . {Investment accounts}	30/0274	. . . . {Split fees}
30/0217	. . . involving input on products or services in exchange for incentives or rewards	30/0275	. . . . {Auctions}
30/0218	. . . . {based on score}	30/0276	. . . . {Advertisement creation}
30/0219	. . . . {based on funds or budget}	30/0277	. . . . {Online advertisement}
30/0221	. . . . {Re-usable coupons}	30/0278	. . . {Product appraisal}
30/0222	. . . . {During e-commerce, i.e. online transactions}	30/0279	. . Fundraising management
30/0223	. . . . {based on inventory}	30/0281	. . {Customer communication at a business location, e.g. providing product or service information, consulting}
30/0224	. . . . {based on user history}	30/0282	. . Rating or review of business operators or products
30/0225	. . . . {Avoiding frauds}	30/0283	. . Price estimation or determination
30/0226	. . . Incentive systems for frequent usage, e.g. frequent flyer miles programs or point systems	30/0284	. . . {Time or distance, e.g. usage of parking meters or taximeters}
30/0227	. . . . {Frequent usage incentive value reconciliation between diverse systems}		NOTE
30/0228	. . . . . {On-line clearing houses}		{Constructional aspects of time meters are classified in groups G07B 13/00 , G07B 15/00 or G07F 17/24 .}
30/0229	. . . . . {Multi-merchant loyalty card systems}		
30/0231	. . . . . {Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}		
30/0232	. . . . . {Frequent usage rewards other than merchandise, cash or travel}	30/04	. Billing or invoicing
30/0233	. . . . . {Method of redeeming a frequent usage reward}	30/06	. Buying, selling or leasing transactions
30/0234	. . . Rebates after completed purchase	30/0601	. . Electronic shopping [e-shopping]
30/0235	. . . constrained by time limit or expiration date	30/0603	. . . {Catalogue creation or management}
30/0236	. . . . {Incentive or reward received by requiring registration or ID from user}		WARNING
30/0237	. . . . {at kiosk}		Group G06Q 30/0603 is impacted by reclassification into groups G06Q 30/06031 and G06Q 30/06032 .
30/0238	. . . . at point-of-sale [POS]		Groups G06Q 30/0603 , G06Q 30/06031 and G06Q 30/06032 should be considered in order to perform a complete search.
30/0239	. . . . {Online discounts or incentives}		
30/0241	. . Advertisements		
30/0242	. . . Determining effectiveness of advertisements		
30/0243	. . . . {Comparative campaigns}	30/06031	. . . . {Aggregating catalogue data from multiple providers}
30/0244	. . . . {Optimization}		WARNING
30/0245	. . . . {Surveys}		Group G06Q 30/06031 is incomplete pending reclassification of documents from group G06Q 30/0603 .
30/0246	. . . . . {Traffic}		Groups G06Q 30/0603 and G06Q 30/06031 should be considered in order to perform a complete search.
30/0247	. . . . {Calculate past, present or future revenues}		
30/0248	. . . . {Avoiding fraud}		
30/0249	. . . . {based upon budgets or funds}		
30/0251	. . . Targeted advertisements		
30/0252	. . . . {based on events or environment, e.g. weather or festivals}		
30/0253	. . . . . {During e-commerce, i.e. online transactions}	30/06032	. . . . . {Customer-specific catalogues}
30/0254	. . . . . {based on statistics}		WARNING
30/0255	. . . . . {based on user history}		Group G06Q 30/06032 is incomplete pending reclassification of documents from group G06Q 30/0603 .
30/0256	. . . . . {User search}		Groups G06Q 30/0603 and G06Q 30/06032 should be considered in order to perform a complete search.
30/0257	. . . . . {User requested}		
30/0258	. . . . . {Registration}		
30/0259	. . . . . {based on store location}		
30/0261	. . . . . {based on user location}		
30/0262	. . . . . {during computer stand-by mode}	30/0605	. . . {Pooling transaction partners, e.g. group buying or group selling}
30/0263	. . . . . {based upon Internet or website rating}	30/0607	. . . {Regulating the sale of restricted items, e.g. alcohol}
30/0264	. . . . . {based upon schedule}		
30/0265	. . . . . {Vehicular advertisement}		
30/0266	. . . . . {based on the position of the vehicle}		
30/0267	. . . . . {Wireless devices}		
30/0268	. . . . . {at point-of-sale [POS]}		
30/0269	. . . . . {based on user profile or attribute}		
30/0271	. . . . . {Personalized advertisement}		

30/0609 . . . {Qualifying participants for shopping transactions (payment transaction verification [G06Q 20/401](#))}

WARNING

Group [G06Q 30/0609](#) is impacted by reclassification into group [G06Q 20/401](#).

Groups [G06Q 30/0609](#) and [G06Q 20/401](#) should be considered in order to perform a complete search.

30/0611 . . . {Request for offers or quotes}

30/0613 . . . {using intermediate agents}

WARNING

Group [G06Q 30/0613](#) is incomplete pending reclassification of documents from group [G06Q 30/0615](#).

Groups [G06Q 30/0615](#) and [G06Q 30/0613](#) should be considered in order to perform a complete search.

30/0615 {Anonymizing}
(Frozen)

WARNING

Group [G06Q 30/0615](#) is no longer used for the classification of documents as of August 1, 2025. The content of this group is being reclassified into groups [G06F 21/6254](#) and [G06Q 30/0613](#).

Groups [G06Q 30/0615](#), [G06F 21/6254](#) and [G06Q 30/0613](#) should be considered in order to perform a complete search.

30/0617 {Representative agent}

30/0619 {Neutral agent}

30/0621 . . . {by configuring or customising goods or services}

WARNING

Group [G06Q 30/0621](#) is impacted by reclassification into groups [G06Q 30/06211](#) and [G06Q 30/06212](#).

Groups [G06Q 30/0621](#), [G06Q 30/06211](#) and [G06Q 30/06212](#) should be considered in order to perform a complete search.

30/06211 {using personal content of shoppers, e.g. personal photographs}

WARNING

Group [G06Q 30/06211](#) is incomplete pending reclassification of documents from group [G06Q 30/0621](#).

Groups [G06Q 30/0621](#) and [G06Q 30/06211](#) should be considered in order to perform a complete search.

30/06212 {using seller-selected customisations}

WARNING

Group [G06Q 30/06212](#) is incomplete pending reclassification of documents from group [G06Q 30/0621](#).

Groups [G06Q 30/0621](#) and [G06Q 30/06212](#) should be considered in order to perform a complete search.

30/0623 . . . {by investigating goods or services}

WARNING

Group [G06Q 30/0623](#) is impacted by reclassification into group [G06Q 30/0624](#).

Groups [G06Q 30/0623](#) and [G06Q 30/0624](#) should be considered in order to perform a complete search.

30/0624 {using guided investigation, e.g. hierarchical browsing of shopping information}

WARNING

Group [G06Q 30/0624](#) is incomplete pending reclassification of documents from group [G06Q 30/0623](#).

Groups [G06Q 30/0623](#) and [G06Q 30/0624](#) should be considered in order to perform a complete search.

30/0625 {by formulating product or service queries, e.g. using keywords or predefined options}

WARNING

Group [G06Q 30/0625](#) is impacted by reclassification into group [G06Q 30/0629](#).

Groups [G06Q 30/0625](#) and [G06Q 30/0629](#) should be considered in order to perform a complete search.

30/0627 {by specifying product or service characteristics, e.g. product dimensions}

WARNING

Group [G06Q 30/0627](#) is impacted by reclassification into group [G06Q 30/0629](#).

Groups [G06Q 30/0627](#) and [G06Q 30/0629](#) should be considered in order to perform a complete search.

30/0629 {by pre-processing results, e.g. ranking or ordering results}

WARNING

Group [G06Q 30/0629](#) is incomplete pending reclassification of documents from groups [G06Q 30/0625](#) and [G06Q 30/0627](#). Group [G06Q 30/0629](#) is also impacted by reclassification into group [G06Q 30/06291](#).

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

30/06291 {for generating comparative results}

WARNING

Group [G06Q 30/06291](#) is incomplete pending reclassification of documents from group [G06Q 30/0629](#).

Groups [G06Q 30/0629](#) and [G06Q 30/06291](#) should be considered in order to perform a complete search.

30/0631 {Recommending goods or services}

WARNING

Group [G06Q 30/0631](#) is impacted by reclassification into groups [G06Q 30/06311](#), [G06Q 30/06312](#), [G06Q 30/06313](#), [G06Q 30/06314](#) and [G06Q 30/06315](#).

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

30/06311 {based on purchase or browsing history}

WARNING

Group [G06Q 30/06311](#) is incomplete pending reclassification of documents from group [G06Q 30/0631](#).

Groups [G06Q 30/0631](#) and [G06Q 30/06311](#) should be considered in order to perform a complete search.

30/06312 {based on similarity with other shoppers}

WARNING

Group [G06Q 30/06312](#) is incomplete pending reclassification of documents from group [G06Q 30/0631](#).

Groups [G06Q 30/0631](#) and [G06Q 30/06312](#) should be considered in order to perform a complete search.

30/06313 {based on similarity of goods or services, e.g. substitute or alternate goods or services}

WARNING

Group [G06Q 30/06313](#) is incomplete pending reclassification of documents from group [G06Q 30/0631](#).

Groups [G06Q 30/0631](#) and [G06Q 30/06313](#) should be considered in order to perform a complete search.

30/06314 {by determining complementary or compatible goods or services, e.g. accessory goods}

WARNING

Group [G06Q 30/06314](#) is incomplete pending reclassification of documents from group [G06Q 30/0631](#).

Groups [G06Q 30/0631](#) and [G06Q 30/06314](#) should be considered in order to perform a complete search.

30/06315 {gift recommendations, e.g. for a specific gift recipient}

WARNING

Group [G06Q 30/06315](#) is incomplete pending reclassification of documents from group [G06Q 30/0631](#).

Groups [G06Q 30/0631](#) and [G06Q 30/06315](#) should be considered in order to perform a complete search.

30/0633 {Managing shopping lists, e.g. compiling or processing purchase lists (shipping orders [G06Q 10/083](#); order filling [G06Q 10/087](#))}

WARNING

Group [G06Q 30/0633](#) is incomplete pending reclassification of documents from group [G06Q 30/0635](#). Group [G06Q 30/0633](#) is also impacted by reclassification into groups [G06Q 30/06331](#), [G06Q 30/06332](#), [G06Q 30/06333](#), [G06Q 30/06334](#), [G06Q 30/0635](#), [G06Q 30/0637](#), [G06Q 10/083](#) and [G06Q 10/087](#).

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

30/06331 {wish lists; gift lists; product registries, e.g. wedding registries}

WARNING

Groups [G06Q 30/06331](#) and [G06Q 30/06332](#) are incomplete pending reclassification of documents from groups [G06Q 30/0633](#) and [G06Q 30/0635](#).

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

30/06332 {comprising goods or services offered by multiple providers, e.g. multiple merchants}

30/06333 {virtual shopping carts}

WARNING

Groups [G06Q 30/06333](#) and [G06Q 30/06334](#) are incomplete pending reclassification of documents from groups [G06Q 30/0633](#) and [G06Q 30/0635](#).

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

30/06334 {comprising goods or services offered by multiple providers, e.g. multiple merchants}

30/0635 {replenishment orders; recurring orders}

WARNING

Group [G06Q 30/0635](#) is incomplete pending reclassification of documents from group [G06Q 30/0633](#). Group [G06Q 30/0635](#) is also impacted by reclassification into groups [G06Q 30/0633](#), [G06Q 30/06331](#), [G06Q 30/06332](#), [G06Q 30/06333](#), [G06Q 30/06334](#), [G06Q 30/0637](#), [G06Q 10/083](#) and [G06Q 10/087](#).

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

30/0637 {requiring approval before final submission, e.g. parental approval}

WARNING

Group [G06Q 30/0637](#) is incomplete pending reclassification of documents from groups [G06Q 30/0633](#) and [G06Q 30/0635](#).

Groups [G06Q 30/0633](#), [G06Q 30/0635](#) and [G06Q 30/0637](#) should be considered in order to perform a complete search.

30/0639 {Locating goods or services, e.g. based on physical position of the goods or services within a shopping facility}

30/0641 {utilising user interfaces specially adapted for shopping}

WARNING

Group [G06Q 30/0641](#) is impacted by reclassification into groups [G06Q 30/0643](#), [G06Q 30/06431](#), [G06Q 30/06432](#), [G06Q 30/06433](#), [G06Q 30/06434](#), [G06Q 30/06435](#), [G06Q 30/0644](#), [G06Q 30/06442](#) and [G06Q 30/06444](#).

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

30/0643 {graphically representing goods, e.g. 3D product representation}

WARNING

Group [G06Q 30/0643](#) is incomplete pending reclassification of documents from group [G06Q 30/0641](#). Group [G06Q 30/0643](#) is also impacted by reclassification into groups [G06Q 30/06431](#), [G06Q 30/06432](#), [G06Q 30/06433](#), [G06Q 30/06434](#), [G06Q 30/06435](#), [G06Q 30/0644](#), [G06Q 30/06442](#), [G06Q 30/06443](#) and [G06Q 30/06444](#).

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

30/06431 {relative to a shopper model}

WARNING

Groups [G06Q 30/06431](#) and [G06Q 30/06432](#) are incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

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

30/06432 {by virtually fitting wearable articles}

30/06433 {relative to real-world environments}

WARNING

Group [G06Q 30/06433](#) is incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

Groups [G06Q 30/0641](#), [G06Q 30/0643](#) and [G06Q 30/06433](#) should be considered in order to perform a complete search.

30/06434 {by previewing changes to the physical appearance of goods, e.g. altering colour}

WARNING

Group [G06Q 30/06434](#) is incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

Groups [G06Q 30/0641](#), [G06Q 30/0643](#) and [G06Q 30/06434](#) should be considered in order to perform a complete search.

30/06435 {by generating side-by-side comparisons of goods or services}

WARNING

Group [G06Q 30/06435](#) is incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

Groups [G06Q 30/0641](#), [G06Q 30/0643](#) and [G06Q 30/06435](#) should be considered in order to perform a complete search.

30/0644 {by graphically simulating physical shopping environments, e.g. virtual malls}

WARNING

Groups [G06Q 30/0644](#) and [G06Q 30/06442](#) are incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

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

30/06442 {by representing shoppers within virtual shopping environments, e.g. using shopper avatars}

- 30/06443 {by displaying shopping information with special effects, e.g. highlighting items in view}

WARNING

Group [G06Q 30/06443](#) is incomplete pending reclassification of documents from group [G06Q 30/0643](#).

Groups [G06Q 30/0643](#) and [G06Q 30/06443](#) should be considered in order to perform a complete search.

- 30/06444 {for multi-user collaboration}

WARNING

Group [G06Q 30/06444](#) is incomplete pending reclassification of documents from groups [G06Q 30/0641](#) and [G06Q 30/0643](#).

Groups [G06Q 30/0641](#), [G06Q 30/0643](#) and [G06Q 30/06444](#) should be considered in order to perform a complete search.

- 30/0645 . . Rental transactions; Leasing transactions

- 30/08 . . Auctions

40/00 Finance; Insurance; Tax strategies; Processing of corporate or income taxes

- 40/02 . . Banking, e.g. interest calculation or account maintenance ([credit or loans G06Q 40/03](#))

WARNING

Group [G06Q 40/02](#) is impacted by reclassification into groups [G06Q 40/022](#), [G06Q 40/0221](#), [G06Q 40/0222](#), [G06Q 40/0223](#), [G06Q 40/0225](#), [G06Q 40/023](#), [G06Q 40/024](#), [G06Q 40/026](#), [G06Q 40/028](#), [G06Q 40/029](#), [G06Q 40/04](#), [G06Q 40/042](#), [G06Q 40/043](#), [G06Q 40/044](#) and [G06Q 40/045](#).

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

- 40/022 . . {Management of bank accounts, e.g. opening or closing of bank accounts, new customer bank accounts}

WARNING

Groups [G06Q 40/022](#), [G06Q 40/0221](#), [G06Q 40/0222](#), [G06Q 40/0223](#) and [G06Q 40/0225](#) are incomplete pending reclassification of documents from group [G06Q 40/02](#).

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

- 40/0221 . . . {Intra-bank account relationships, e.g. sub-accounts, linked or joint accounts}

- 40/0222 . . . {Monitoring, detecting or alert notifications of bank account events}

- 40/0223 . . . {For planning or pre-staging a bank account transaction}

- 40/0225 . . . {Bank transfers not related to payment transactions}

- 40/023 . . {specially adapted for online banking}

WARNING

Group [G06Q 40/023](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Groups [G06Q 40/02](#) and [G06Q 40/023](#) should be considered in order to perform a complete search.

- 40/024 . . {Anti-fraud, anti-money laundering or know-your-customer}

WARNING

Group [G06Q 40/024](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Groups [G06Q 40/02](#) and [G06Q 40/024](#) should be considered in order to perform a complete search.

- 40/026 . . {Banking interfaces}

WARNING

Group [G06Q 40/026](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Groups [G06Q 40/02](#) and [G06Q 40/026](#) should be considered in order to perform a complete search.

- 40/028 . . {Processing paper cheques}

WARNING

Group [G06Q 40/028](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Groups [G06Q 40/02](#) and [G06Q 40/028](#) should be considered in order to perform a complete search.

- 40/029 . . {Banking at kiosks, computers, point of sale [POS] terminals or automated teller machines [ATM]}

WARNING

Group [G06Q 40/029](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Groups [G06Q 40/02](#) and [G06Q 40/029](#) should be considered in order to perform a complete search.

- 40/03 . . Credit; Loans; Processing thereof

WARNING

Group [G06Q 40/03](#) is impacted by reclassification into groups [G06Q 40/0305](#), [G06Q 40/03055](#), [G06Q 40/031](#), [G06Q 40/032](#), [G06Q 40/0325](#), [G06Q 40/03251](#), [G06Q 40/033](#), [G06Q 40/034](#), [G06Q 40/035](#), [G06Q 40/036](#), [G06Q 40/037](#), [G06Q 40/038](#) and [G06Q 40/039](#).

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

- 40/0305 . . {Platforms for credit or lending product research, comparison or matching}

WARNING

Group s [G06Q 40/0305](#) and [G06Q 40/03055](#) are incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#), [G06Q 40/0305](#) and [G06Q 40/03055](#) should be considered in order to perform a complete search.

- 40/03055 . . . {using artificial intelligence, machine learning or neural networks}

- 40/031 . . {Credit restrictions on particular classes of purchases or children accounts}

WARNING

Group [G06Q 40/031](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/031](#) should be considered in order to perform a complete search.

- 40/032 . . {Account notification, monitoring, detecting, or reporting therefor}

WARNING

Groups [G06Q 40/032](#), [G06Q 40/0325](#) and [G06Q 40/03251](#) are incomplete pending reclassification of documents from group [G06Q 40/03](#).

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

- 40/0325 . . . {specially adapted for detecting or preventing credit or loan fraud}

- 40/03251 {using artificial intelligence, machine learning or neural networks}

- 40/033 . . {Analysing or forecasting financial condition of borrowers}

WARNING

Group [G06Q 40/033](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/033](#) should be considered in order to perform a complete search.

- 40/034 . . {Loan servicing}

WARNING

Group [G06Q 40/034](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/034](#) should be considered in order to perform a complete search.

- 40/035 . . {using financial equations or formulas}

WARNING

Group [G06Q 40/035](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/035](#) should be considered in order to perform a complete search.

- 40/036 . . {Mortgages}

WARNING

Group [G06Q 40/036](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/036](#) should be considered in order to perform a complete search.

- 40/037 . . {Revolving line of credit}

WARNING

Group [G06Q 40/037](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/037](#) should be considered in order to perform a complete search.

- 40/038 . . {Car or vehicle loans}

WARNING

Group [G06Q 40/038](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/038](#) should be considered in order to perform a complete search.

- 40/039 . . {Personal or business loans}

WARNING

Group [G06Q 40/039](#) is incomplete pending reclassification of documents from group [G06Q 40/03](#).

Groups [G06Q 40/03](#) and [G06Q 40/039](#) should be considered in order to perform a complete search.

- 40/04 . Trading; Exchange, e.g. stocks, commodities, derivatives or currency exchange

WARNING

Group [G06Q 40/04](#) is incomplete pending reclassification of documents from group [G06Q 40/02](#).

Group [G06Q 40/04](#) is also impacted by reclassification into groups [G06Q 40/042](#), [G06Q 40/0421](#), [G06Q 40/043](#), [G06Q 40/0431](#), [G06Q 40/0432](#), [G06Q 40/044](#), [G06Q 40/045](#), [G06Q 40/0451](#), [G06Q 40/046](#), [G06Q 40/047](#), [G06Q 40/048](#), [G06Q 40/049](#), [G06Q 40/05](#), [G06Q 40/051](#), [G06Q 40/052](#), [G06Q 40/0525](#), [G06Q 40/053](#), [G06Q 40/054](#), [G06Q 40/0545](#) and [G06Q 40/055](#).

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

- 40/042 . . {using financial market analysis, e.g. trading predictions, or forecasting}

WARNING

Group [G06Q 40/042](#) is incomplete pending reclassification of documents from groups [G06Q 40/02](#) and [G06Q 40/04](#).

Groups [G06Q 40/02](#), [G06Q 40/04](#) and [G06Q 40/042](#) should be considered in order to perform a complete search.

- 40/0421 . . . {using artificial intelligence, machine learning or neural networks}

WARNING

Group [G06Q 40/0421](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/0421](#) should be considered in order to perform a complete search.

- 40/043 . . {Tools or interfaces specially adapted for trading or brokering}

WARNING

Group [G06Q 40/043](#) is incomplete pending reclassification of documents from groups [G06Q 40/02](#) and [G06Q 40/04](#).

Groups [G06Q 40/02](#), [G06Q 40/04](#) and [G06Q 40/043](#) should be considered in order to perform a complete search.

- 40/0431 . . . {Displaying financial market data}

WARNING

Group [G06Q 40/0431](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/0431](#) should be considered in order to perform a complete search.

- 40/0432 . . . {using pricing grids or ladders}

WARNING

Group [G06Q 40/0432](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/0432](#) should be considered in order to perform a complete search.

- 40/044 . . {using tick sizes or order constraints}

WARNING

Group [G06Q 40/044](#) is incomplete pending reclassification of documents from groups [G06Q 40/02](#) and [G06Q 40/04](#).

Groups [G06Q 40/02](#), [G06Q 40/04](#) and [G06Q 40/044](#) should be considered in order to perform a complete search.

- 40/045 . . {Accepting or processing orders in an exchange}

WARNING

Group [G06Q 40/045](#) is incomplete pending reclassification of documents from groups [G06Q 40/02](#) and [G06Q 40/04](#).

Groups [G06Q 40/02](#), [G06Q 40/04](#) and [G06Q 40/045](#) should be considered in order to perform a complete search.

- 40/0451 . . . {Prioritising, queuing or matching trade orders in an exchange}

WARNING

Group [G06Q 40/0451](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/0451](#) should be considered in order to perform a complete search.

- 40/046 . . {Trading across multiple trading exchanges or platforms}

WARNING

Group [G06Q 40/046](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/046](#) should be considered in order to perform a complete search.

- 40/047 . . {including trading crash mitigation or circuit breakers}

WARNING

Group [G06Q 40/047](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).

Groups [G06Q 40/04](#) and [G06Q 40/047](#) should be considered in order to perform a complete search.

- 40/048 . . {Trading margin, collateral, or credit worthiness of trading partners}
- WARNING**
- Group [G06Q 40/048](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/048](#) should be considered in order to perform a complete search.
- 40/049 . . {Trading or exchanging carbon credits or renewable energy certificates}
- WARNING**
- Group [G06Q 40/049](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/049](#) should be considered in order to perform a complete search.
- 40/05 . . {Trading or analysing debt instruments}
- WARNING**
- Group [G06Q 40/05](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/05](#) should be considered in order to perform a complete search.
- 40/051 . . {Trading or analysing equity instruments}
- WARNING**
- Group [G06Q 40/051](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/051](#) should be considered in order to perform a complete search.
- 40/052 . . {Trading or analysing derivatives}
- WARNING**
- Groups [G06Q 40/052](#) and [G06Q 40/0525](#) are incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#), [G06Q 40/052](#) and [G06Q 40/0525](#) should be considered in order to perform a complete search.
- 40/0525 . . . {using binary options or trading in prediction markets}
- 40/053 . . {Trading fiat currency}
- WARNING**
- Group [G06Q 40/053](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/053](#) should be considered in order to perform a complete search.

- 40/054 . . {Trading investment funds, e.g. mutual funds or hedge funds}
- WARNING**
- Groups [G06Q 40/054](#) and [G06Q 40/0545](#) are incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#), [G06Q 40/054](#) and [G06Q 40/0545](#) should be considered in order to perform a complete search.
- 40/0545 . . . {Trading exchange traded funds}
- 40/055 . . {Trading non-fungible tokens [NFT]}
- WARNING**
- Group [G06Q 40/055](#) is incomplete pending reclassification of documents from group [G06Q 40/04](#).
- Groups [G06Q 40/04](#) and [G06Q 40/055](#) should be considered in order to perform a complete search.
- 40/06 . . Asset management; Financial planning or analysis
- WARNING**
- Group [G06Q 40/06](#) is impacted by reclassification into groups [G06Q 40/062](#), [G06Q 40/063](#), [G06Q 40/0631](#), [G06Q 40/064](#), [G06Q 40/065](#), [G06Q 40/066](#), [G06Q 40/067](#) and [G06Q 40/068](#).
- All groups listed in this Warning should be considered in order to perform a complete search.
- 40/062 . . {Investment screening, selection or watchlist}
- WARNING**
- Group [G06Q 40/062](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).
- Groups [G06Q 40/06](#) and [G06Q 40/062](#) should be considered in order to perform a complete search.
- 40/063 . . {Asset management predictions or forecasting}
- WARNING**
- Groups [G06Q 40/063](#) and [G06Q 40/0631](#) are incomplete pending reclassification of documents from group [G06Q 40/06](#).
- Groups [G06Q 40/06](#), [G06Q 40/063](#) and [G06Q 40/0631](#) should be considered in order to perform a complete search.
- 40/0631 . . . {Asset management predictions or forecasting using artificial intelligence, machine learning or neural networks}
- 40/064 . . {including visualisation for planning or analysis}
- WARNING**
- Group [G06Q 40/064](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).
- Groups [G06Q 40/06](#) and [G06Q 40/064](#) should be considered in order to perform a complete search.

40/065 . . {Budgeting}

WARNING

Group [G06Q 40/065](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).

Groups [G06Q 40/06](#) and [G06Q 40/065](#) should be considered in order to perform a complete search.

40/066 . . {Retirement planning}

WARNING

Group [G06Q 40/066](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).

Groups [G06Q 40/06](#) and [G06Q 40/066](#) should be considered in order to perform a complete search.

40/067 . . {Financial business planning}

WARNING

Group [G06Q 40/067](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).

Groups [G06Q 40/06](#) and [G06Q 40/067](#) should be considered in order to perform a complete search.

40/068 . . {Investment funding including crowdfunding or crowdlending}

WARNING

Group [G06Q 40/068](#) is incomplete pending reclassification of documents from group [G06Q 40/06](#).

Groups [G06Q 40/06](#) and [G06Q 40/068](#) should be considered in order to perform a complete search.

40/08 . . Insurance

WARNING

Group [G06Q 40/08](#) is impacted by reclassification into groups [G06Q 40/082](#), [G06Q 40/0821](#), [G06Q 40/0822](#), [G06Q 40/08221](#), [G06Q 40/08222](#), [G06Q 40/08223](#), [G06Q 40/083](#), [G06Q 40/084](#), [G06Q 40/0841](#), [G06Q 40/0842](#), [G06Q 40/085](#), [G06Q 40/086](#), [G06Q 40/0861](#), [G06Q 40/087](#) and [G06Q 40/09](#).

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

40/082 . . {platforms for insurance research, comparison or matching insurance customers and providers using insurance risk factors}

WARNING

Groups [G06Q 40/082](#), [G06Q 40/0821](#), [G06Q 40/0822](#), [G06Q 40/08221](#), [G06Q 40/08222](#) and [G06Q 40/08223](#) are incomplete pending reclassification of documents from group [G06Q 40/08](#).

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

40/0821 . . . {by recommending insurance products, customers or providers based on risk analysis}

40/0822 . . . {by determining insurance risk or fault}

40/08221 {using vehicle data and driving data}

40/08222 {by calculating actual insurance loss value}

40/08223 {by calculating potential insurance loss value}

40/083 . . {using fraud detection or prevention analysis}

WARNING

Group [G06Q 40/083](#) is incomplete pending reclassification of documents from group [G06Q 40/08](#).

Groups [G06Q 40/08](#) and [G06Q 40/083](#) should be considered in order to perform a complete search.

40/084 . . {by insurance claims processing}

WARNING

Groups [G06Q 40/084](#), [G06Q 40/0841](#) and [G06Q 40/0842](#) are incomplete pending reclassification of documents from group [G06Q 40/08](#).

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

40/0841 . . . {using image analysis}

40/0842 . . . {using sensors}

40/085 . . {for coordinating insurance risk prevention measures for insurance policy coverage}

WARNING

Group [G06Q 40/085](#) is incomplete pending reclassification of documents from group [G06Q 40/08](#).

Groups [G06Q 40/08](#) and [G06Q 40/085](#) should be considered in order to perform a complete search.

40/086 . . {by calculating insurance premiums for insurance policies}

WARNING

Groups [G06Q 40/086](#) and [G06Q 40/0861](#) are incomplete pending reclassification of documents from group [G06Q 40/08](#).

Groups [G06Q 40/08](#), [G06Q 40/086](#) and [G06Q 40/0861](#) should be considered in order to perform a complete search.

40/0861 . . . {using sensors}

- 40/087 . . {using annuities}

WARNING

Group [G06Q 40/087](#) is incomplete pending reclassification of documents from group [G06Q 40/08](#).

Groups [G06Q 40/08](#) and [G06Q 40/087](#) should be considered in order to perform a complete search.

- 40/09 . . {using artificial intelligence, machine learning or neural networks}

WARNING

Group [G06Q 40/09](#) is incomplete pending reclassification of documents from group [G06Q 40/08](#).

Groups [G06Q 40/08](#) and [G06Q 40/09](#) should be considered in order to perform a complete search.

- 40/10 . Tax strategies

- 40/12 . Accounting

WARNING

Group [G06Q 40/12](#) is impacted by reclassification into groups [G06Q 40/124](#) and [G06Q 40/126](#).

Groups [G06Q 40/12](#), [G06Q 40/124](#) and [G06Q 40/126](#) should be considered in order to perform a complete search.

- 40/123 . . {Tax preparation or submission}

- 40/124 . . {Auditing}

WARNING

Group [G06Q 40/124](#) is incomplete pending reclassification of documents from group [G06Q 40/12](#).

Groups [G06Q 40/12](#) and [G06Q 40/124](#) should be considered in order to perform a complete search.

- 40/125 . . {Finance or payroll}

- 40/126 . . {Corporate accounting}

WARNING

Group [G06Q 40/126](#) is incomplete pending reclassification of documents from group [G06Q 40/12](#).

Groups [G06Q 40/12](#) and [G06Q 40/126](#) should be considered in order to perform a complete search.

- 40/128 . . {Check-book balancing, updating or printing arrangements}

50/00

Information and communication technology [ICT] specially adapted for implementation of business processes of specific business sectors, e.g. utilities or tourism (healthcare informatics G16H)

WARNING

Group [G06Q 50/00](#) is impacted by reclassification into groups [G06Q 50/02](#), [G06Q 50/06](#) and [G06Q 50/22](#).

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

- 50/02 . Agriculture; Fishing; Forestry; Mining

WARNING

Group [G06Q 50/02](#) is incomplete pending reclassification of documents from group [G06Q 50/00](#).

Groups [G06Q 50/00](#) and [G06Q 50/02](#) should be considered in order to perform a complete search.

- 50/04 . Manufacturing

- 50/06 . Energy or water supply

WARNING

Group [G06Q 50/06](#) is incomplete pending reclassification of documents from group [G06Q 50/00](#).

Groups [G06Q 50/00](#) and [G06Q 50/06](#) should be considered in order to perform a complete search.

- 50/08 . Construction

- 50/10 . Services

- 50/12 . . Hotels or restaurants

- 50/14 . . Travel agencies

- 50/16 . . Real estate

- 50/163 . . . Real estate management

- 50/165 . . . {Land development}

- 50/167 . . . {Closing}

- 50/18 . . Legal services

- 50/182 . . . {Alternative dispute resolution}

- 50/184 . . . {Intellectual property management}

- 50/186 . . . {Estate planning}

- 50/188 . . . {Electronic negotiation}

- 50/20 . . Education

- 50/205 . . . {Education administration or guidance}

- 50/2053 {Education institution selection, admissions, or financial aid}

- 50/2057 {Career enhancement or continuing education service}

- 50/22 . . Social work or social welfare, e.g. community support activities or counselling services

WARNING

Group [G06Q 50/22](#) is incomplete pending reclassification of documents from group [G06Q 50/00](#).

Groups [G06Q 50/00](#) and [G06Q 50/22](#) should be considered in order to perform a complete search.

- 50/26 . . Government or public services ([business processes related to the transportation industry](#) [G06Q 50/40](#))

WARNING

Group [G06Q 50/26](#) is impacted by reclassification into group [G06Q 50/40](#).

Groups [G06Q 50/26](#) and [G06Q 50/40](#) should be considered in order to perform a complete search.

- 50/265 . . . {[Personal security, identity or safety](#)}
- 50/34 . Betting or bookmaking, e.g. Internet betting

NOTE

When classifying in this group, classification should also be made in group [G07F 17/32](#)

- 50/40 . Business processes related to the transportation industry ([shipping](#) [G06Q 10/083](#))

WARNING

Group [G06Q 50/40](#) is incomplete pending reclassification of documents from group [G06Q 50/26](#). Group [G06Q 50/40](#) is also impacted by reclassification into groups [G06Q 10/083](#), [G06Q 50/43](#), [G06Q 50/47](#), [G06Q 50/50](#), [H04L 12/14](#), [H04M 3/00](#), [H04M 15/00](#), [H04M 17/00](#) and [H04W 4/24](#).

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

- 50/43 . . Business processes related to the sharing of vehicles, e.g. car sharing

WARNING

Groups [G06Q 50/43](#) and [G06Q 50/47](#) are incomplete pending reclassification of documents from group [G06Q 50/40](#).

Groups [G06Q 50/40](#), [G06Q 50/43](#) and [G06Q 50/47](#) should be considered in order to perform a complete search.

- 50/47 . . . Passenger ride requests, e.g. ride-hailing
- 50/50 . Business processes related to the communications industry ([charging, metering or billing arrangements specially adapted for data communications](#) [H04L 12/14](#); [telephonic communication involving automatic or semi-automatic exchanges](#) [H04M 3/00](#); [arrangements for metering, time-control or time indication](#) [H04M 15/00](#); [prepayment telephone systems](#) [H04M 17/00](#); [accounting or billing for wireless communication networks](#) [H04W 4/24](#))

WARNING

Group [G06Q 50/50](#) is incomplete pending reclassification of documents from group [G06Q 50/40](#).

Groups [G06Q 50/40](#) and [G06Q 50/50](#) should be considered in order to perform a complete search.

- 50/60 . Business processes related to postal services ([shipping](#) [G06Q 10/083](#); [franking apparatus](#) [G07B 17/00](#))

WARNING

Group [G06Q 50/60](#) is impacted by reclassification into group [G06Q 10/083](#).

Groups [G06Q 50/60](#) and [G06Q 10/083](#) should be considered in order to perform a complete search.

- 90/00 Systems or methods specially adapted for administrative, commercial, financial, managerial or supervisory purposes, not involving significant data processing**

- 90/20 . {[Destination assistance within a business structure or complex](#)}

- 90/205 . . {[Building evacuation](#)}

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

2220/00 Business processing using cryptography

- 2220/10 . Usage protection of distributed data files
- 2220/12 . . Usage or charge determination
- 2220/123 . . . involving third party for collecting or distributing payments, e.g. clearinghouse
- 2220/127 . . . Adding plural layers of rights or limitations by other than the original producer
- 2220/14 . . Requiring a supplemental attachment or input, e.g. a dongle, to open
- 2220/145 . . . Specific computer ID, e.g. serial number, configuration
- 2220/16 . . Copy protection or prevention
- 2220/165 . . . Having origin or program ID
- 2220/18 . . Licensing

2230/00 Voting or election arrangements**2240/00 Transportation facility access, e.g. fares, tolls or parking****2250/00 Postage metering systems**

- 2250/05 . using cryptography
- 2250/053 . . Reloading or recharging
- 2250/057 . . comprising printing details, e.g. verification of marks
- 2250/10 . Special services or fees, e.g. discounts, surcharges or adjustments
- 2250/20 . Recharging
- 2250/30 . Record keeping
- 2250/40 . Data protection
- 2250/50 . with specific mail handling means
- 2250/60 . involving mailed item weight
- 2250/70 . Specific printing
- 2250/80 . Rate updating
- 2250/90 . Specialized function performed
- 2250/905 . . Display controlling