CPC COOPERATIVE PATENT CLASSIFICATION

G PHYSICS
(NOTES omitted)

INSTRUMENTS

G06 COMPUTING; CALCULATING OR COUNTING
(NOTES omitted)

G06Q INFORMATION AND COMMUNICATION TECHNOLOGY [ICT] SPECIALY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL OR SUPERVISORY PURPOSES; SYSTEMS OR METHODS SPECIALY 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. 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.
2. 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
10/025 {Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation]
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 30/020)
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

WARNING
Group G06Q 10/06 is incomplete pending reclassification of documents from group E21B 41/0092. Groups E21B 41/0092 and G06Q 10/06 should be considered in order to perform a complete search.

10/063 Operations research, 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]
20/00 Payment architectures, schemes or protocols
(apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00; electronic cash registers G07G 1/12)

20/02 . . involving a neutral party, e.g. certification authority, notary or trusted third party [TPP]
20/023 . . [the neutral party being a clearing house]
20/027 . . [involving a payment switch or gateway]
20/04 . . Payment circuits
20/042 . . [characterized in that the payment protocol involves at least one cheque]
20/0425 . . [the cheque being electronic only]
20/045 . . [using payment protocols involving tickets]
20/0457 . . [the tickets being sent electronically]
20/047 . . [using payment protocols involving electronic receipts]
20/06 . . Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
20/065 . . [using e-cash]
20/0652 . . [e-cash with decreasing value according to a parameter, e.g. time]
20/0655 . . [e-cash managed centrally]
20/0658 . . [e-cash managed locally]
20/08 . . Payment architectures
20/085 . . [involving remote charge determination or related payment systems]
20/0855 . . [involving a third party]
20/10 . . specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
20/102 . . [Bill distribution or payments]
20/105 . . [involving programming of a portable memory device, e.g. IC cards, “electronic purses”]
20/108 . . [Remote banking, e.g. home banking]
20/1085 . . [involving automatic teller machines [ATMs]]
20/12 . . specially adapted for electronic shopping systems
20/123 . . [Shopping for digital content]
20/1235 . . [with control of digital rights management [DRM]]
20/127 . . [Shopping or accessing services according to a time-limitation]
20/14 . . specially adapted for billing systems
20/145 . . [Payments according to the detected use or quantity]
20/16 . . Payments settled via telecommunication systems
20/18 . . involving self-service terminals [SST], vending machines, kiosks or multimedia terminals
20/20 . . Point-of-sale [POS] network systems
20/201 . . [Price look-up processing, e.g. updating]
NOTE
Features of the apparatus per se should be classified in G07G 1/14

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]

20/203 . . . [Inventory monitoring]
20/204 . . . [comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit]
20/206 . . . [comprising security or operator identification provisions, e.g. password entry]
20/207 . . . [Tax processing]
20/208 . . . [Input by product or record sensing, e.g. weighing or scanner processing]
20/209 . . . [Specified transaction journal output feature, e.g. printed receipt or voice output]
20/22 . . . Payment schemes or models
20/223 . . . [based on the use of peer-to-peer networks]
20/227 . . . [characterised in that multiple accounts are available, e.g. to the payer]
20/229 . . . [Hierarchy of users of accounts]
20/2295 . . . [Parent-child type, e.g. where parent has control on child rights]
20/24 . . . Credit schemes, i.e. "pay after"
20/26 . . . Debit schemes, e.g. "pay now"
20/28 . . . Pre-payment schemes, e.g. "pay before"
20/29 . . . [characterised by micropayments]
20/30 . . . characterised by the use of specific devices [or networks]
20/305 . . . [using wired telephone networks]
20/306 . . . [using TV related infrastructures (external card used for payment with client device H04N 21/4185)]
20/308 . . . [using the Internet of Things]
20/32 . . . using wireless devices
20/321 . . . [using wearable devices]
20/322 . . . [Aspects of commerce using mobile devices [M-devices]]
20/3221 . . . [Access to banking information through M-devices]
20/3223 . . . [Realising banking transactions through M-devices]
20/3224 . . . [Transactions dependent on location of M-devices]
20/3226 . . . [Use of secure elements separate from M-devices]
20/3227 . . . [using secure elements embedded in M-devices]
20/3229 . . . [Use of the SIM of a M-device as secure element]
20/325 . . . [using wireless networks]
20/3255 . . . [using mobile network messaging services for payment, e.g. SMS]
20/326 . . . [Payment applications installed on the mobile devices]
20/3263 . . . [characterised by activation or deactivation of payment capabilities]
20/3265 . . . [characterised by personalisation for use]
20/3267 . . . [In-app payments]
20/327 . . . [Short range or proximity payments by means of M-devices]
20/3272 . . . [using an audio code]
20/3274 . . . [using a pictured code, e.g. barcode or QR-code, being displayed on the M-device]
20/3276 . . . [using a pictured code, e.g. barcode or QR-code, being read by the M-device]
20/3278 . . . [RFID or NFC payments by means of M-devices]
20/34 . . . using cards, e.g. integrated circuit [IC] cards or magnetic cards
20/341 . . . [Active cards, i.e. cards including their own processing means, e.g. including an IC or chip]
20/3415 . . . [Cards acting autonomously as pay-media]
20/342 . . . [Cards defining paid or billed services or quantities]
20/343 . . . [Cards including a counter]
20/3433 . . . [the counter having monetary units]
20/3437 . . . [the counter having non-monetary units, e.g. trips]
20/346 . . . [Cards serving only as information carrier of service]
20/347 . . . [Passive cards]
20/348 . . . [Single-use cards, i.e. without possibility of recharging]
20/349 . . . [Rechargeable cards]
20/351 . . . [Virtual cards]
20/352 . . . [Contactless payments by cards]
20/353 . . . [Payments by cards read by M-devices]
20/354 . . . [Card activation or deactivation]
20/355 . . . [Personalisation of cards for use]
20/3552 . . . [Downloading or loading of personalisation data]
20/3555 . . . [Personalisation of two or more cards]
20/3558 . . . [Preliminary personalisation for transfer to user]
20/356 . . . [Aspects of software for card payments]
20/3563 . . . [Software being resident on card]
20/3567 . . . [Software being in the reader]
20/357 . . . [Cards having a plurality of specified features]
20/3572 . . . [Multiple accounts on card]
20/3574 . . . [Multiple applications on card]
20/3576 . . . [Multiple memory zones on card]
20/35765 . . . [Access rights to memory zones]
20/36 . . . using electronic wallets or electronic money safes
20/363 . . . [with the personal data of a user]
20/367 . . . [involving electronic purses or money safes]
20/3672 . . . [initialising or reloading thereof]
20/3674 . . . [involving authentication]
20/3676 . . . [Balancing accounts]
20/3678 . . . [e-cash details, e.g. blinded, divisible or detecting double spending]
20/38 . . . Payment protocols; Details thereof
20/381 . . . [Currency conversion]
20/382 . . . [insuring higher security of transaction]
20/3821 . . . [Electronic credentials]
20/38215 . . . [Use of certificates or encrypted proofs of transaction rights]
20/3823 . . . [combining multiple encryption tools for a transaction]
20/3825 . . . [Use of electronic signatures]
20/3827 . . . [Use of message hashing]
20/3829 . . . [involving key management]
20/383 . . . [Anonymous user system]
20/384 . . . [using social networks]
20/385 . . . [using an alias or single-use codes]
20/386 . . . [using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS G06Q 20/3255)]
20/387 . . . [Payment using discounts or coupons (relating to marketing G06Q 30/021)]

NOTE
This group covers 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]
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
30/0202 . . . . Market predictions or forecasting for commercial activities
30/0203 . . . . Market surveys; Market polls
30/0204 . . . . Market segmentation
30/0205 . . . . . . [Location or geographical consideration]
30/0206 . . . . . . [Price or cost determination based on market factors]
30/0207 . . . . . . . . . . Discounts or incentives, e.g. coupons 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
30/0215 . . . . . . [Including financial accounts]
30/0216 . . . . . . [Investment accounts]
30/0217 . . . . . . [Involving input on products or services in exchange for incentives or rewards]
30/0218 . . . . . . [Based on score]
30/0219 . . . . . . [Based on funds or budget]
30/0221 . . . . . . [Re-usable coupons]
30/0222 . . . . . . [During e-commerce, i.e. online transactions]
30/0223 . . . . . . [Based on inventory]
30/0224 . . . . . . [Based on user history]
30/0225 . . . . . . [Avoiding frauds]
30/0226 . . . . . . Incentive systems for frequent usage, e.g. frequent flyer miles programs or point systems
30/0227 . . . . . . [Frequent usage incentive value reconciliation between diverse systems]
30/0228 . . . . . . [On-line clearing houses]
30/0229 . . . . . . [Multi-merchant loyalty card systems]
30/0231 . . . . . . [Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled]
30/0232 . . . . . . [Frequent usage rewards other than merchandise, cash or travel]
30/0233 . . . . . . [Method of redeeming a frequent usage reward]
30/0234 . . . . . . Rebates after completed purchase
30/0235 . . . . . . constrained by time limit or expiration date
30/0236 . . . . . . [Incentive or reward received by requiring registration or ID from user]
30/0237 . . . [at kiosk]
30/0238 . . . at point-of-sale [POS]
30/0239 . . . [Online discounts or incentives]
30/0241 . . . Advertisements
30/0242 . . . Determining effectiveness of advertisements
30/0243 . . . [Comparative campaigns]
30/0244 . . . [Optimization]
30/0245 . . . [Surveys]
30/0246 . . . [Traffic]
30/0247 . . . [Calculate past, present or future revenues]
30/0248 . . . [Avoiding fraud]
30/0249 . . . [based upon budgets or funds]
30/0251 . . . Targeted advertisements
30/0252 . . . [based on events or environment, e.g. weather or festivals]
30/0253 . . . [During e-commerce, i.e. online transactions]
30/0254 . . . [based on statistics]
30/0255 . . . [based on user history]
30/0256 . . . [User search]
30/0257 . . . [User requested]
30/0258 . . . [Registration]
30/0259 . . . [based on store location]
30/0261 . . . [based on user location]
30/0262 . . . [during computer stand-by mode]
30/0263 . . . [based upon Internet or website rating]
30/0264 . . . [based upon schedule]
30/0265 . . . [Vehicular advertisement]
30/0266 . . . [based on the position of the vehicle]
30/0267 . . . [Wireless devices]
30/0268 . . . [at point-of-sale [POS]]
30/0269 . . . [based on user profile or attribute]
30/0271 . . . [Personalized advertisement]
30/0272 . . . Period of advertisement exposure
30/0273 . . . Determination of fees for advertising
30/0274 . . . [Split fees]
30/0275 . . . [Auctions]
30/0276 . . . [Advertisement creation]
30/0277 . . . [Online advertisement]
30/0278 . . . [Product appraisal]
30/0279 . . . Fundraising management
30/0281 . . . [Customer communication at a business location, e.g. providing product or service information, consulting]
30/0282 . . . Rating or review of business operators or products
30/0283 . . . Price estimation or determination
30/0284 . . . [Time or distance, e.g. usage of parking meters or taximeters]

NOTE

Constructional aspects of time meters are classified in groups G07B 13/00, G07B 15/00 or G07E 17/24

30/04 . . . Billing or invoicing
30/06 . . . Buying, selling or leasing transactions
30/0601 . . . Electronic shopping [e-shopping]
30/0603 . . . [Catalogue ordering]
30/0605 . . . [Supply or demand aggregation]
30/0607 . . . [Regulated]
30/0609 . . . [Buyer or seller confidence or verification]
30/0611 . . . [Request for offers or quotes]
30/0613 . . . [Third-party assisted]
30/0615 . . . [Anonymizing]
30/0617 . . . [Representative agent]
30/0619 . . . [Neutral agent]
30/0621 . . . [Item configuration or customization]
30/0623 . . . [Item investigation]
30/0625 . . . [Directed, with specific intent or strategy]
30/0627 . . . [using item specifications]
30/0629 . . . [for generating comparisons]
30/0631 . . . [Item recommendations]
30/0633 . . . [Lists, e.g. purchase orders, compilation or processing]
30/0635 . . . [Processing of requisition or of purchase orders]
30/0637 . . . [Approvals]
30/0639 . . . [Item locations]
30/0641 . . . [Shopping interfaces]
30/0643 . . . [Graphical representation of items or shoppers]
30/0645 . . . Rental 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)
40/03 . . . Credit; Loans; Processing thereof
40/04 . . . Trading; Exchange, e.g. stocks, commodities, derivatives or currency exchange
40/06 . . . Asset management; Financial planning or analysis
40/08 . . . Insurance
40/10 . . . Tax strategies
40/12 . . . Accounting
40/123 . . . [Tax preparation or submission]
40/125 . . . [Finance or payroll]
40/128 . . . [Check-book balancing, updating or printing arrangements]

50/00 Systems or methods specially adapted for specific business sectors, e.g. utilities or tourism (healthcare informatics G16H)
50/01 . . . [Social networking]
50/02 . . . Agriculture; Fishing; Mining
50/04 . . . Manufacturing
50/06 . . . Electricity, gas or water supply
50/08 . . . Construction
50/10 . . . Services
50/12 . . . Hotels or restaurants
50/14 . . . Travel agencies
50/16 . . . Real estate
50/163 . . . [Property management]
50/165 . . . [Land development]
50/167 . . . [Closing]
50/18 . . . Legal services; Handling legal documents
50/182 . . . [Alternative dispute resolution]
50/184 . . . [Intellectual property management]
50/186 . . . [Estate planning]
50/188 . . . [Electronic negotiation]
50/20 . . . Education
50/205 . . . [Education administration or guidance]
50/2053 . . . [Education institution selection, admissions, or financial aid]
50/2057 . . . . {Career enhancement or continuing education service}
50/22 . . Social work
50/26 . . Government or public services
50/265 . . . {Personal security, identity or safety}
50/28 . Logistics, e.g. warehousing, loading, distribution or shipping
50/30 . Transportation; Communications
50/32 . . Post and telecommunications (franking apparatus G07B 17/00)
50/34 . Betting or bookmaking, e.g. Internet betting

NOTE
When classifying in this group, classification should also be made in group G07F 17/32

90/00 Systems or methods specially adapted for administrative, commercial, financial, managerial 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 (postage metering system using cryptography G06Q 2250/05)
2220/10 . Usage protection of distributed data files
2220/12 . . Usage or charge determination
2220/123 . . . involving third party for collecting or distributing payments, e.g. clearinghouse
2220/127 . . . Adding plural layers of rights or limitations by other than the original producer
2220/14 . . Requiring a supplemental attachment or input, e.g. a dongle, to open
2220/145 . . . Specific computer ID, e.g. serial number, configuration
2220/16 . . Copy protection or prevention
2220/165 . . . Having origin or program ID
2220/18 . . . Licensing

2230/00 Voting or election arrangements

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

2250/00 Postage metering systems
2250/05 . using cryptography
2250/053 . . Reloading or recharging
2250/057 . . comprising printing details, e.g. verification of marks
2250/10 . Special services or fees, e.g. discounts, surcharges or adjustments
2250/20 . Recharging
2250/30 . Record keeping
2250/40 . Data protection
2250/50 . with specific mail handling means
2250/60 . involving mailed item weight
2250/70 . Specific printing
2250/80 . Rate updating
2250/90 . Specialized function performed
2250/905 . . Display controlling