

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

Definition statement

This place covers:

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

Systems or methods not involving significant data processing (see definition for group [G06Q 90/00](#)) and specially adapted for managing, promoting, or practicing commercial or financial activities, provided that:

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

Relationships with other classification places

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

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

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

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

Special rules of classification

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

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

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

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

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

G06Q 10/00

Administration; Management

Definition statement

This place covers:

Information and Communication Technology (ICT) specially adapted for the management of an organisation or its employees, such as:

- automation of office work by using computers to assist in the production of documents containing standard clauses, e.g. contract documents;
- administration of reservations, e.g. for hotels, events or travel;
- co-ordination of multiple reservations, e.g. correspondence flights;
- time management in businesses, e.g. monitoring working time or billable hours;
- time management in an enterprise environment, e.g. monitoring billable hours, working time accounting for employees;
- project management in an enterprise environment, e.g. stages presented in the workflow;
- optimisation or forecasting for business or financial purposes, using mathematical or statistical models or optimisation methods, e.g. linear programming;
- inventory management, e.g. order filling, stock level control, bills of materials.

References

Informative references

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

Bill distribution or payments	G06Q 20/102
Buying, selling or leasing transactions	G06Q 30/06
Finance; Insurance; Tax strategies; Processing of corporate or income taxes	G06Q 40/00
Programme-control systems within control or regulating systems in general	G05B 19/00
Data processing specially adapted for complex mathematical operations	G06F 17/10
Security arrangements for protecting computers or components thereof, programs or data against unauthorised activity	G06F 21/00
Design optimisation, verification or simulation of computer-aided design [CAD]	G06F 30/20
Processing of natural language text	G06F 40/10
Information and communication technology specially adapted for the Internet of things [IoT]	G16Y
Arrangements for secret or secure communication; Network security protocols	H04L 9/00
Arrangements for maintenance, administration or management of data switching networks, e.g. of packet switching networks	H04L 41/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 10/02

Reservations, e.g. for tickets, services or events

Definition statement

This place covers:

Information and communication Technology (ICT) specially adapted for computerised record keeping systems for recording reservations, such as:

- Airplane, train or concert reservations;
- Administration of reservations in an enterprise environment;
- Tickets, services, events, travel reservations;
- Hotels, restaurants, flights;
- Coordination of multiple reservations, e.g. correspondence flights.

Relationships with other classification places

This group covers "reservations" per se, e.g. administration of reservations. For rental transactions or leasing transactions, see group [G06Q 30/0645](#).

References

Informative references

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

Payment architectures, schemes or protocols	G06Q 20/00
Systems or methods specially adapted for hotels or restaurants	G06Q 50/12
Transportation facility access, e.g. fares, tolls or parking	G06Q 2240/00
Information retrieval; Database structures therefor; File system structures therefor	G06F 16/00
Processing of natural language text; Electronic form filling	G06F 40/10 , G06F 40/174
Arrangements or apparatus for collecting fares, tolls or entrance fees at one or more control points	G07B 15/00
Coin-freed apparatus or services, for hiring or rent of vehicles, e.g. cars, bicycles, or wheelchairs	G07F 17/0057
Visible signalling systems using electric or electromagnetic transmission, e.g. remote indication of seats occupied	G08B 5/22

G06Q 10/025

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

Definition statement

This place covers:

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

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

G06Q 10/04

Forecasting or optimisation 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](#))

Definition statement

This place covers:

Information and communication Technology (ICT) specially adapted for forecasting or optimisation.

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

- Linear programming, "travelling salesman problem", "cutting stock problem";
- Optimisation or forecasting in an enterprise environment, achieved by algorithms based on mathematical or statistical models or theoretical solutions to optimization problems.

Relationships with other classification places

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

Group [G06Q 10/04](#) covers mathematical methods for optimisation or forecast purpose specially adapted to as administrative/business application or context.

Group [G06F 17/11](#) covers mathematical methods for solving generic mathematical optimisation problems. Likewise, group [G06F 17/18](#) covers mathematical methods for analysing generic time series data for forecasting/extrapolation purposes.

References

Limiting references

This place does not cover:

Market predictions or forecasting for commercial activities	G06Q 30/0202
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Informative references

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

Price estimation or determination	G06Q 30/0283
Finance; Insurance; Tax strategies; Processing of corporate or income taxes	G06Q 40/00
Devices for predicting weather conditions	G01W 1/10
Testing or monitoring, response to fault detection, predictive maintenance	G05B 23/0283
Data processing specially adapted for complex mathematical operations	G06F 17/10
Pattern recognition	G06F 18/00
Computer-aided design [CAD] including design optimisation, verification, or simulation	G06F 30/20
Editing of spreadsheets	G06F 40/18
Computing arrangements based on specific computational models, e.g. neural networks, knowledge-based models or machine learning	G06N

Computing arrangements using knowledge-based models; Dynamic search techniques; Heuristics; Dynamic trees; Branch-and-bound	G06N 5/01
Predictive alarm systems	G08B 31/00
Circuit arrangements or systems for supplying or distributing electric power; Systems for storing electric energy	H02J
Network analysis or design, e.g. simulation, network model or planning for prediction of network behaviour	H04L 41/147
Network planning tools for wireless communication networks	H04W 16/18

Special rules of classification

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

G06Q 10/043

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

Definition statement

This place covers:

Finding the optimal placement of shapes on stock material.

Cutting of paper or sheet metal

Cutting shoes from hides

References

Limiting references

This place does not cover:

Methods of drafting or marking-out patterns using computers	A41H 3/007
Cutting or splitting sheet glass	C03B 33/02
Computer aided design	G06F 30/00

G06Q 10/047

Optimisation of routes or paths, e.g. travelling salesman problem

Definition statement

This place covers:

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

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

References

Informative references

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

ICT specially adapted for shipping and routing of goods	G06Q 10/08355
ICT specially adapted for inventory or stock management and positions of assets in a building	G06Q 10/087
ICT specially adapted for electronic shopping and graphical representations of items or shoppers	G06Q 30/0643
ICT specially adapted for business processes related to the transportation industry	G06Q 50/40
Steering of agricultural machines or implements; Guiding agricultural machines or implements on a desired track	A01B 69/00
Determining optimum path of e.g. robot arm	B25J 9/1656
Dredgers or soil-shifting machines, control devices guiding machines along a predetermined path	E02F 9/2045
Route searching or route guidance within road network navigation systems	G01C 21/34
Navigation route searching algorithms, e.g. Dijkstra, A*, arc-flags	G01C 21/3446
Control of land vehicles, with means for defining a desired trajectory in accordance with energy consumption, time reduction, or distance reduction criteria	G05D 1/644
Network design, e.g. design based on topological or interconnect aspects of utility systems, piping, or cabling	G06F 30/18
Traffic control systems for road vehicles, arrangements for giving variable traffic instructions, having an indicator mounted inside the vehicle, e.g. giving voice messages and transmission of navigation instructions to the vehicle	G08G 1/0968
Traffic control systems for road vehicles, managing passenger vehicles circulating according to a fixed timetable	G08G 1/123
Traffic control systems for road vehicles, dispatching vehicles on the basis of a location	G08G 1/202

G06Q 10/06

Resources, workflows, human or project management; Enterprise or organisation planning; Enterprise or organisation modelling

Definition statement

This place covers:

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

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

- Automation of planning (production, activities) using computers;
- Time management in an enterprise environment, e.g. Managing or monitoring billable hours, working time accounting for employees;

Definition statement

- Project management in an enterprise environment, e.g. Organising, planning, scheduling, allocation of human or material resources, performance analysis, asset management;
- Planning of maintenance activities

References

Informative references

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

Buying, selling or leasing transactions	G06Q 30/06
Electronic shopping using catalogue ordering	G06Q 30/0603
Programme-control systems for total factory control	G05B 19/418
Arrangements for transformation of program code	G06F 8/40
Allocation of resources in multiprogramming arrangements	G06F 9/50
Computer-aided design	G06F 30/00

G06Q 10/063

Operations research, analysis or management

Definition statement

This place covers:

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

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

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

References

Informative references

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

Business models and charts or workflow with no analysis	G06Q 10/067
Time accounting of employees or customers, i.e. the tabulation of attendance or timed presence of employees or patrons	G06Q 10/1091 , G06Q 40/125
Analysis of discount or incentive effectiveness	G06Q 30/0211
Analysis of advertisement effectiveness	G06Q 30/0242
Arrangements for executing specific software programmes for emulation or simulation	G06F 9/455
Methods and systems that perform data processing using mathematical expressions associated with a physical process or using models that represent the performance of specific processes, systems or devices, e.g. simulators.	G06G 7/48

Registering, indicating or recording the time of events or elapsed time, e.g. time-recorders for work people	G07C 1/00
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G06Q 10/0631

Resource planning, allocation, distributing or scheduling for enterprises or organisations

Definition statement

This place covers:

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

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

References

Informative references

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

Arranging for the delivery of goods between parties or monitoring the status of delivery	G06Q 10/083
Establishing, maintaining, or updating the enterprise resource of inventory	G06Q 10/087
Medical facility management or usage	G06Q 50/22
Data processing system for controlling, monitoring, or managing the sequential operations of a production process, resource allocation, product manufacture, or parts assembly	G05B 19/418
Data processing method or apparatus for administrating job execution or scheduling multiple tasks based upon priority, resource availability and time constraints in a digital data processing system	G06F 9/46
Computer Network resource allocation	G06F 15/173

G06Q 10/06311

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

Definition statement

This place covers:

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

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

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

References

Informative references

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

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

G06Q 10/063112

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

Definition statement

This place covers:

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

References

Informative references

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

Performance analysis of an employee	G06Q 10/06398
Administration or management of the hiring process	G06Q 10/105

G06Q 10/063114

{Status monitoring or status determination for a person or group}

Definition statement

This place covers:

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

G06Q 10/063116

{Schedule adjustment for a person or group}

Definition statement

This place covers:

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

Definition statement

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

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

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

This place covers:

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

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

References**Informative references**

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

Resource, i.e. money or equipment, planning in a project environment	G06Q 10/06313
Routing or approving or projects between workforce units or for project management with no research or analysis	G06Q 10/103

G06Q 10/06312**{Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}****Definition statement**

This place covers:

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

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

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

G06Q 10/06313**{Resource planning in a project environment}****Definition statement**

This place covers:

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

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

References**Informative references**

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

Staff planning in a project environment	G06Q 10/063118
Routing or approving or projects between workforce units or for project management with no research and analysis	G06Q 10/103

G06Q 10/06314**{Calendaring for a resource}****Definition statement**

This place covers:

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

References**Informative references**

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

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

G06Q 10/06315**{Needs-based resource requirements planning or analysis}****Definition statement**

This place covers:

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

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

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

References**Informative references**

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

Market data gathering, analysis, or modeling	G06Q 30/0201
Market prediction or demand forecasting	G06Q 30/0202

G06Q 10/06316**{Sequencing of tasks or work}****Definition statement**

This place covers:

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

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

References**Informative references**

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

Business modeling with minimal research or analysis	G06Q 10/067
Determining routing of goods in an existing delivery system or to identify the appropriate delivery route	G06Q 10/08355
Routing or approval of work between workforce units	G06Q 10/103
Task management and for means or steps for administering processor or job execution in a digital processing environment	G06F 9/44

Informative references

Inter-processor communication or multi-computer data transferring using an interconnection network, e.g. matrix, shuffle, pyramid, star, snowflake	G06F 15/173
Database or file accessing	G06F 16/00
Help presentation to a user during form filling	G06F 40/174

G06Q 10/0633**Workflow analysis****Definition statement**

This place covers:

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

References**Informative references**

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

Business models or charts with no operational analysis	G06Q 10/067
Routing or approval of work between workforce units	G06Q 10/103

G06Q 10/0635**Risk analysis of enterprise or organisation activities****Definition statement**

This place covers:

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

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

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

References**Informative references**

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

Fraud or risk level assessment in transaction processing	G06Q 20/4016
Credit; Loans; Processing thereof	G06Q 40/03
Insurance	G06Q 40/08

G06Q 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

Definition statement

This place covers:

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

References**Informative references**

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

Business models or charts with no operational analysis	G06Q 10/067
Routing or approval of work between workforce units	G06Q 10/103

G06Q 10/06375

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

Definition statement

This place covers:

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

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

References**Informative references**

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

Calculating price, cost, or charges	G06Q 30/0283
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G06Q 10/0639**Performance analysis of employees; Performance analysis of enterprise or organisation operations****Definition statement**

This place covers:

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

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

The evaluations may include recommendations for performance improvement.

References**Informative references**

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

Administration or management of human resources	G06Q 10/105
Certifying business or products	G06Q 30/018
Rating or review of business operators or products	G06Q 30/0282
Methods and systems that measure the performance of a system or device through modeling	G06G 7/48
Data processing systems that analyze statistical information based on employee performance or manufacturing area	G06G 7/52

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

This place covers:

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

References**Informative references**

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

Market research used in score-carding, benchmarking or key performance indicator analysis	G06Q 30/0201
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G06Q 10/06395**{Quality analysis or management}****Definition statement**

This place covers:

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

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

References**Informative references**

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

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

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

This place covers:

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

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

References**Informative references**

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

Data processing system limited to determining time or attendance	G06Q 10/1091 , G06Q 40/125
Record keeping with respect to employees	G06Q 40/125

G06Q 10/067

Enterprise or organisation modelling

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 10/08

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

Definition statement

This place covers:

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

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

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

References

Informative references

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

Inventory monitoring in POS payment systems	G06Q 20/203
Postal sorting	B07C
Transport or storage devices	B65G
Locks	E05B
Measuring or testing	G01
Geographical information databases	G06F 16/29
Record carriers for use with machines and with at least a part designed to carry digital markings	G06K 19/00
Registering, indicating or recording the time of events or elapsed time	G07C 1/00
Alarm systems	G08B
Traffic control systems	G08G

G06Q 10/083

Shipping

Definition statement

This place covers:

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

G06Q 10/0831

Overseas transactions

Definition statement

This place covers:

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

G06Q 10/0832

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

Definition statement

This place covers:

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

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

G06Q 10/0833**Tracking****Definition statement**

This place covers:

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

G06Q 10/0834**Choice of carriers****Definition statement**

This place covers:

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

G06Q 10/08345**{Pricing}****Definition statement**

This place covers:

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

References**Informative references**

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

Price LookUp processing in POS payment systems	G06Q 20/201
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G06Q 10/0835**Relationships between shipper or supplier and carriers****Definition statement**

This place covers:

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

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

This place covers:

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

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

References**Informative references**

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

Travelling salesman	G06Q 10/047
Guiding/routing a vehicle	G01C 21/26

G06Q 10/0836**Recipient pick-ups****Definition statement**

This place covers:

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

References**Informative references**

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

Means for safe-keeping of property, left temporarily, e.g. lockable containers	G07F 7/12
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G06Q 10/0837**Return transactions****Definition statement**

This place covers:

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

References**Informative references**

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

Systems for rewarding return of articles	G07F 7/06
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G06Q 10/0838**{Historical data}****Definition statement***This place covers:*

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

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

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

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

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

References**Informative references**

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

Intelligent shelves with arrangements or automatic control means for selecting which articles are to be removed	B65G 1/137
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G06Q 10/0875**Itemisation or classification of parts, supplies or services, e.g. bill of materials****Definition statement***This place covers:*

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

References

Informative references

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

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

G06Q 10/10

Office automation; Time management

Definition statement

This place covers:

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

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

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

References

Informative references

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

ICT specially adapted for the business sector of legal services	G06Q 50/18
File sharing support within file systems	G06F 16/176
File systems types; versioning file systems	G06F 16/1873
Document management systems	G06F 16/93
Version control of natural language text processing	G06F 40/197
User-to-user messaging in packet-switching networks, transmitted according to store-and-forward or real-time protocols, e.g. e-mail	H04L 51/00

G06Q 10/101**Collaborative creation, e.g. joint development of products or services****Definition statement**

This place covers:

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

G06Q 10/103**{Workflow collaboration or project management}****Definition statement**

This place covers:

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

References**Informative references**

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

Computerised arrangement for the systematic and scientific analysis and evaluation of the operation of an organisation or the programmed scheduling of an organisation	G06Q 10/063
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G06Q 10/105**Human resources****Definition statement**

This place covers:

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

References**Informative references**

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

Employee performance review or evaluation	G06Q 10/06398
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G06Q 10/1053

Employment or hiring

Definition statement

This place covers:

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

References

Informative references

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

Resource needs or requirements for a particular position	G06Q 10/0631
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G06Q 10/1057

Benefits or employee welfare, e.g. insurance, holiday or retirement packages

Definition statement

This place covers:

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

References

Informative references

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

Retirement fund portfolio management	G06Q 40/06 , G06Q 40/10
Insurance co-pay determination	G06Q 50/22

G06Q 10/107

Computer-aided management of electronic mailing [e-mailing]

Definition statement

This place covers:

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

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

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

References

Informative references

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

User-to-user messaging in packet switching networks, transmitted according to store and-forward or real-time protocols	H04L 51/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 10/109

Time management, e.g. calendars, reminders, meetings or time accounting

Definition statement

This place covers:

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

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

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

References

Informative references

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

Resources, workflows, human or project management	G06Q 10/06
PDAs, electronic PIMs	G06F 15/02
Mobile telephones	H04M 1/72

G06Q 10/1091

Recording time for administrative or management purposes

Definition statement

This place covers:

Special adaptations of time recording for administrative or management purposes. Subject matter includes analysis or allocation of time worked by an individual.

For example, this includes time management in businesses, e.g. monitoring working time or billable hours or time management in an enterprise environment, e.g. monitoring billable hours or working time accounting for employees.

Relationships with other classification places

Time recording is to be understood here from an application perspective in this group, e.g. recorded time used for management purposes. Group [G07C 1/00](#) covers time registers, i.e. devices for time recording.

References

Informative references

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

Editing natural language text within of spreadsheets	G06F 40/18
Devices for registering, indicating or recording the time of events or elapsed time, e.g. time-recorders for work people	G07C 1/00

G06Q 10/1093

Calendar-based scheduling for persons or groups

Definition statement

This place covers:

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

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

References

Informative references

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

Computerised record keeping for reservations, check-in, or booking of space in advance	G06Q 10/02
Staff rescheduling	G06Q 10/063116

G06Q 10/1095

{Meeting or appointment}

References

Informative references

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

Computerised record keeping for reservations, check-in, or booking of space in advance	G06Q 10/02
Scheduling /planning in association with a business operation	G06Q 10/0631
PDAs, electronic hand held PIMs for time management, e.g. calendars, diaries	G06F 15/02 , G06F 15/0266

G06Q 10/1097**{Task assignment}****Definition statement***This place covers:*

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

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

Scheduling /planning in association with a business operation	G06Q 10/0631
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G06Q 10/20**Administration of product repair or maintenance****Definition statement***This place covers:*

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

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

Monitoring or controlling charging stations for electric vehicles	B60L 53/60
Trackside diagnosis or maintenance for railway traffic	B61L 27/50
Monitoring parameters of shipping vessels for controlling operation, e.g. for determining maintenance schedule	B63B 79/40
Maintaining or repairing aircraft	B64F 5/40
Maintenance or repair of elevators	B66B 5/00
Maintenance or repair of wind motors	F03D 80/50
Testing or monitoring of control systems; response to fault detection; Predictive maintenance	G05B 23/0283
Maintenance of databases	G06F 16/21
Registering or indicating the working of vehicles	G07C 5/00
ICT specially adapted for the management of repair or maintenance for medical devices and equipment	G16H 40/00
Maintenance of data switching networks	H04L 41/00

G06Q 10/30

Administration of product recycling or disposal

Definition statement

This place covers:

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

References

Informative references

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

Systems for rewarding return of articles	G07F 7/00
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G06Q 20/00

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

Definition statement

This place covers:

Data processing systems or processes, i.e. information and communication technology [ICT], specially adapted to implement procedures for fulfilling a financial obligation or debt.

Complete systems involving payment protocols, e.g.:

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

Relationships with other classification places

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

It does not cover the generic network protocols, e.g. Internet protocols, which are instead classified in [H04L 9/40](#), but it covers those network/secure protocols specially adapted for payments, which may be of lower layer or be security oriented.

References

Limiting references

This place does not cover:

Apparatus for performing or posting payment transactions	G07F 7/08 , G07F 19/00
Electronic cash registers	G07G 1/12

Application-oriented references

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

Billing or payment related to telephone services	H04M 15/00
Billing or payment related to wireless services	H04W 4/24

Informative references

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

Data processing, i.e. information and communication technology [ICT], specially adapted for the specific activities for which the payment is required but not relating to the payment itself	G06Q 10/00 , G06Q 99/00
Billing, shopping or e-commerce per se	G06Q 30/00
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Mechanisms actuated by coded identity card, credit card or IC card	G07F 7/08
Secret or secure communication, e.g. by cryptography	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Wireless security arrangements; Authentication; Protecting privacy or anonymity	H04W 12/00

Special rules of classification

[G06Q 20/02](#):

Subject matter drawn to an arrangement in which the involvement of a neutral third party is essential to implementing a payment protocol.

[G06Q 20/04](#):

Subject matter drawn to the means with which payment is realised, e.g. cheques, electronic tickets, e-cash.

[G06Q 20/08](#):

Subject matter drawn to the infrastructure, or the configuration of systems and devices, involved in a payment procedure.

[G06Q 20/22](#):

Subject matter drawn to the arrangement of a payment concept, e.g. peer-to-peer, multiple accounts, pay after, pay now, pay before, micropayments.

[G06Q 20/30:](#)

Subject matter drawn to payment protocols that are characterised by the use of specific devices.

[G06Q 20/38:](#)

Subject matter drawn to the steps involved in a payment protocol, e.g. authorising a payment or confirming the validity of a proposed transaction before realising it.

Glossary of terms

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

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

Synonyms and Keywords

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

tokens	electronic currency
virtual money	electronic currency
electronic money	electronic currency

G06Q 20/02

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

Definition statement

This place covers:

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

References

Informative references

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

Insuring higher security of transaction involving key management	G06Q 20/3829
Security arrangements for protecting computers or computer systems against unauthorised activity	G06F 21/00
Arrangements for secure communication	H04L 9/00

Special rules of classification

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

G06Q 20/023

{the neutral party being a clearing house}

Definition statement

This place covers:

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

References

Informative references

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

Finance	G06Q 40/02
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Special rules of classification

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

Glossary of terms

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

ACH (Automated Clearing House)	A system, e.g. of the U.S. Federal Reserve Bank, that provides electronic funds transfer (EFT) between banks. It is used for all kinds of fund transfer transactions, including direct deposit of paychecks and monthly debits for routine payments to vendors. The ACH is separate and distinct from the various bank card networks that process credit card transactions. ACH operations are done in a batch mode, which can take up to 72 hours before the money is actually transmitted. A return notification is sent if there are insufficient funds in the account.
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G06Q 20/027

{involving a payment switch or gateway}

Definition statement

This place covers:

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

References

Informative references

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

Information security in computers or digital processing system	G06F 21/00
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Cryptographic mechanisms or cryptographic; arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 20/04

Payment circuits

Definition statement

This place covers:

Subject matter the means with which payment is realised, e.g. cheques, electronic tickets, e-cash.

References

Informative references

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

Micropayments	G06Q 20/29
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G06Q 20/042

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

Definition statement

This place covers:

Any payment scheme which requires a payment cheque.

Glossary of terms

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

Cheque	A cheque (or check in US English) is a document or instrument (usually a piece of paper) that orders a payment of money from a bank account. The person writing the cheque, the drawer, usually has a current account (British and HK), or checking account (US), or chequing account (CAN) where the money was previously deposited. The drawer writes the various details including the money amount, date, and a payee on the cheque, and signs it, ordering their bank, known as the drawee, to pay that person or company the amount of money stated.
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G06Q 20/0425**{the cheque being electronic only}****Definition statement***This place covers:*

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

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

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

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

Dispensing of tickets in paper form	G07F 17/42
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G06Q 20/0457**{the tickets being sent electronically}****Definition statement***This place covers:*

Payments by means of tickets sent in an electronic form.

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

Electronic wallets containing money units or electronic purses	G06Q 20/36
Dispensing of the physical ticket per se	G07F 17/42

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

Payments using an electronic form of a proof of payment.

References

Informative references

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

Receipt generation and printing in a POS environment	G07G 5/00
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G06Q 20/06

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

Definition statement

This place covers:

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

G06Q 20/065

{using e-cash}

Definition statement

This place covers:

Payments by means of electronic cash.

References

Informative references

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

Cards having a counter for counting units for a specific purpose, e.g. copier cards	G06Q 20/34
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Glossary of terms

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

E-cash	Discrete units or amounts of electronic currency which have a value by themselves and can be exchanged on a per-unit basis.
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G06Q 20/0652

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

Definition statement

This place covers:

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

G06Q 20/0655**{e-cash managed centrally}****Definition statement***This place covers:*

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

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

Keeping log of transaction for guaranteeing non-repudiation of a transaction, e.g. notarization	G06Q 20/389
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G06Q 20/0658**{e-cash managed locally}****Definition statement***This place covers:*

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

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

Using electronic wallets or electronic money safes	G06Q 20/36
Storing of e-cash on a card	G07F 7/08

G06Q 20/08**Payment architectures****Definition statement***This place covers:*

Subject matter drawn to the infrastructure, or the configuration of systems and devices, involved in a payment procedure.

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

Architecture	The configuration of systems and devices involved or used for implementing the payment protocol.
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G06Q 20/085**{involving remote charge determination or related payment systems}****Definition statement***This place covers:*

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

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

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

G06Q 20/0855**{involving a third party}****Definition statement***This place covers:*

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

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

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

G06Q 20/10

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

Definition statement

This place covers:

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

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

References

Informative references

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

Electronic payment protocols which by definition always involve some form of electronic fund transfer	G06Q 20/12 - G06Q 20/425
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G06Q 20/102

{Bill distribution or payments}

Definition statement

This place covers:

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

References

Informative references

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

Subject matter particularly adapted for health insurance claims or payments	G06Q 10/10
Remote charge determination or payment system	G06Q 20/085
Payment architectures specially adapted for billing systems	G06Q 20/14
Bill or invoice establishment and accounting	G06Q 30/04

Glossary of terms

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

Bill	In this field, bill means an "invoice", not a "banknote".
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G06Q 20/105

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

Definition statement

This place covers:

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

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

Included herein is a transaction specific card preprogramming arrangement.

References

Informative references

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

Personalisation of IC cards for use	G06Q 20/355
Using electronic wallets or electronic money safes	G06Q 20/36
Cryptographic secure transaction including intelligent token	G06Q 20/367- G06Q 20/3678
Structural arrangements for semiconductor devices not otherwise provided for	H01L 23/58

Glossary of terms

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

Electronic purses	Devices containing units of e-cash
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G06Q 20/108

{Remote banking, e.g. home banking}

Definition statement

This place covers:

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

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

References

Informative references

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

Point of sale terminal requiring authorization or authentication	G06Q 20/206
Centrally controlled vending system	G07F 9/002

Record-sensing device in combination with a system that maintains financial accounts, i.e., banking system	G07F 19/00
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G06Q 20/1085

{involving automatic teller machines [ATMs]}

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 20/12

especially adapted for electronic shopping systems

Definition statement

This place covers:

Implementation of payment protocols for electronic shopping.

References

Informative references

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

Ordering features of the electronic shopping procedure, in which the payment details have no technical merit or inventive contribution	G06Q 30/00
Point of Sale terminal (POS) or Electronic Cash Register (ECR)	G07G 1/00

Glossary of terms

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

Electronic shopping	Electronic shopping from a personal computer device and not requiring a Point of Sale terminal (POS) or Electronic Cash Register (ECR)
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G06Q 20/123**{Shopping for digital content}****Definition statement**

This place covers:

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

References**Informative references**

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

Payment and shopping for Digital Content in which any form of control on the data rights management is required	G06Q 20/1235
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G06Q 20/1235**{with control of digital rights management [DRM]}****Definition statement**

This place covers:

- Payment for Digital Content with Digital Rights Management [DRM], e.g. buying and selling content, license, contract or agreement management.
- Determining funds owed or to be paid for use of content; exchanging funds or other considerations for use of content; identifying and/or preventing illegal or unauthorised use of content.

References**Informative references**

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

Electronic shopping	G06Q 30/0601
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Protecting distributed programs or content, e.g. vending or licensing of copyrighted material	G06F 21/10
Secret or secure communication, e.g. by cryptography	H04L 9/00
Protecting information, e.g. digital content from access by third parties, e.g. by encryption	H04L 63/00
Wireless security arrangements; Authentication; Protecting privacy or anonymity	H04W 12/00

Synonyms and Keywords

In patent documents, the following words/expressions are often used with the meaning indicated:

Digital Rights Management [DRM]	Concepts commonly used in relation to DRM are e.g. watermarking, biometrics, identifiers, cryptography, rights, dongles within a business or commercial framework
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G06Q 20/127**{Shopping or accessing services according to a time-limitation}****Definition statement***This place covers:*

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

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

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

G06Q 20/14**especially adapted for billing systems****Definition statement***This place covers:*

Protocols for the payment of bills.

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

Payment architectures involving remote charge determination or related payment systems	G06Q 20/085
Bill distribution or payments	G06Q 20/102
Accounting and bill establishment	G06Q 30/04

G06Q 20/145**{Payments according to the detected use or quantity}****Definition statement***This place covers:*

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

References

Informative references

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

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

G06Q 20/16

Payments settled via telecommunication systems

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 20/18

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

Definition statement

This place covers:

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

References

Informative references

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

Details of the type of SST corresponding to the type of device, e.g. for ATMs	G07F 19/00 , G06Q 20/1085 , G07F 9/00 - G07F 17/00
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Glossary of terms

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

Self Service Terminal (SST)	In particular also ATMs (Automatic Transaction/Teller Machines), which are also used for additional functions
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G06Q 20/20

Point-of-sale [POS] network systems

Definition statement

This place covers:

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

References

Informative references

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

Aspects specific and essential to POS or ECR devices and terminals	G07G 1/12
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Special rules of classification

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

Synonyms and Keywords

In patent documents, the following abbreviations are often used:

ECR	Electronic Cash Register
POS	Point of Sale

G06Q 20/201

{Price look-up processing, e.g. updating}

Definition statement

This place covers:

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

References

Informative references

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

PLU tables in use by Electronic Cash Register (ECR) or Point of Sale Terminal (POS)	G07G 1/145
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G06Q 20/202

{Interconnection or interaction of plural electronic cash registers [ECR] or to host computer, e.g. network details, transfer of information from host to ECR or from ECR to ECR}

Definition statement

This place covers:

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

References**Informative references**

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

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

G06Q 20/203

{Inventory monitoring}

Definition statement

This place covers:

Inventory monitoring within POS network systems.

References**Informative references**

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

Inventory or stock management	G06Q 10/00
Automated inventory management organisation not combined with a cash register or sales terminal	G06Q 10/087
Inventory for vending machines and dispensers	G07F 9/026

G06Q 20/204

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

Definition statement

This place covers:

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

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

References

Informative references

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

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

G06Q 20/206

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

Definition statement

This place covers:

Use of the point-of-sale device is dependent upon the identification of the user, possibly by user ID card, e.g. waiter key. The user is not limited to the operator of the point-of-sale device and can also include the customer.

References

Informative references

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

Funds transfer system requiring authorisation or authentication	G06Q 20/40
User authentication	G06F 21/31
Card payment apparatus involving password entry	G07F 7/10
Cryptography, secure or secret communication using a predetermined code, e.g. password, passphrase or PIN	H04L 9/3226
Network architectures or network communication protocols for supporting authentication of entities using passwords	H04L 63/083
Authentication using credential vaults, e.g. password manager applications or one-time password [OTP] applications	H04W 12/068

G06Q 20/207

{Tax processing}

Definition statement

This place covers:

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

References

Informative references

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

Financial accounting; calculating earned income, interest, insurance, premium, taxes	G06Q 40/02
Tax preparation or submission system other than a part of a cash register or a sales terminal	G06Q 40/123

G06Q 20/208

{Input by product or record sensing, e.g. weighing or scanner processing}

Definition statement

This place covers:

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

References

Informative references

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

Computerised weighing scale which also computes price	G01G 19/414
Coherence check of registered article data with parameters memorised for article	G07G 1/0054

G06Q 20/209

{Specified transaction journal output feature, e.g. printed receipt or voice output}

Definition statement

This place covers:

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

References

Informative references

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

Payment protocols involving a ticket, being an electronic receipt	G06Q 20/047
Cryptographic secure transaction verification	G06Q 20/401
Printing of receipt or journal of an ECR	G07G 5/00

G06Q 20/22**Payment schemes or models****Definition statement**

This place covers:

Subject matter drawn to the arrangement of a payment concept, e.g. peer-to-peer, multiple accounts, pay after, pay now, pay before, micropayments.

G06Q 20/223

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

Definition statement

This place covers:

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

G06Q 20/227

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

Definition statement

This place covers:

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

References**Informative references**

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

Standard payments from any account to any account (where the "multiple" accounts each belong to a different party in the payment)	G06Q 20/10
Cards with multiple accounts	G06Q 20/3572

G06Q 20/229

{Hierarchy of users of accounts}

Definition statement

This place covers:

Payment accounts used by different users, with payment accounts having use rights particular to each user or a hierarchy of use-rights.

References**Informative references**

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

Payments schemes where the payer has access to multiple accounts	G06Q 20/227
Downloading or loading of personalisation data onto card	G06Q 20/3552

Establishing and using transaction specific rules, e.g. to automatically select a preferred account	G06Q 20/405
Tools and structures for managing or administering access control systems	G06F 21/604

G06Q 20/2295

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

Definition statement

This place covers:

Payment accounts having parent-child type hierarchy of use-rights, where a parent user decides on the use conditions of the payment accounts applying to one or more dependent persons.

References

Informative references

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

Establishing and using transaction specific rules, e.g. to automatically select a preferred account	G06Q 20/405
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G06Q 20/24

Credit schemes, i.e. "pay after"

Definition statement

This place covers:

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

G06Q 20/26

Debit schemes, e.g. "pay now"

Definition statement

This place covers:

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

G06Q 20/28

Pre-payment schemes, e.g. "pay before"

Definition statement

This place covers:

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

References

Informative references

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

Cards defining paid or billed services or quantities, pre-paid cards	G06Q 20/342
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G06Q 20/29

{characterised by micropayments}

Definition statement

This place covers:

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

G06Q 20/30

characterised by the use of specific devices {or networks}

Definition statement

This place covers:

Subject matter drawn to payment protocols using specific devices. This group and its subdivisions are based on details of the protocol based on the type of hardware used.

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

References

Informative references

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

Contactless cards	G06K 19/07
Electronic card	G06K 19/0723
Constructional details of contactless cards	G06K 19/07743

G06Q 20/305

{using wired telephone networks}

Definition statement

This place covers:

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

References

Informative references

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

Payments settled via telecommunication systems	G06Q 20/16
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Charging or billing for use of a telecommunication network based on a metering of data flow	H04L 12/14
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G06Q 20/306

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

References

Limiting references

This place does not cover:

External card used for payment with client device	H04N 21/4185
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Informative references

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

Selling goods on TV	H04N 21/2542
Billing for subscription services	H04N 21/2543
Third party billing, e.g. advertiser	H04N 21/2547

G06Q 20/32

using wireless devices

Definition statement

This place covers:

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

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

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

Relationships with other classification places

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

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

References

Informative references

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

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

G06Q 20/322

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

Definition statement

This place covers:

General details of payments by means of mobile apparatuses.

G06Q 20/3221

{Access to banking information through M-devices}

Definition statement

This place covers:

Banking information presentation by means of M-devices.

References

Informative references

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

Remote banking, e.g. home-banking	G06Q 20/108
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G06Q 20/3223

{Realising banking transactions through M-devices}

Definition statement

This place covers:

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

References

Informative references

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

Remote banking, e.g. home-banking	G06Q 20/108
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G06Q 20/3224**{Transactions dependent on location of M-devices}****Definition statement**

This place covers:

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

References**Informative references**

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

Services making use of location of users or terminals	H04W 4/02
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G06Q 20/3226**{Use of secure elements separate from M-devices}****Definition statement**

This place covers:

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

References**Informative references**

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

If the secure element is installed or embedded in the M-device	G06Q 20/3227
If the secure element is the SIM or USIM	G06Q 20/3229
Payments by additional cards plugged into M-devices	G06Q 20/353

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

This place covers:

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

References**Informative references**

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

If the secure element is not installed or embedded in the M-device	G06Q 20/3226
If the secure element is the SIM or USIM	G06Q 20/3229
Payments by additional cards plugged into M-devices	G06Q 20/353

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

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

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

If the secure element is not installed or embedded in the M-device	G06Q 20/3226
If the secure element is installed or embedded in the M-device	G06Q 20/3227
Payments by additional cards plugged into M-devices	G06Q 20/353
Authentication in networks using a SIM	H04L 63/0853

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

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

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

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

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

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

References

Informative references

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

Mobile application service signalling using SMS	H04W 4/14
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G06Q 20/327

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

Definition statement

This place covers:

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

References

Informative references

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

Point-of-sale [POS] network systems	G06Q 20/20
Cards using contactless communication means	G06Q 20/352
Details relating to card readers reading a card in a wireless manner	G07F 7/0893
Security of mobile devices; Security of mobile applications	H04W 12/30
Security arrangements using near field communication [NFC] or radio frequency identification [RFID] modules	H04W 12/47

G06Q 20/3272

{using an audio code}

Definition statement

This place covers:

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

G06Q 20/3274

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

Definition statement

This place covers:

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

References

Informative references

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

When the M-device takes a photograph of the optical code	G06Q 20/3276
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G06Q 20/3276

{using a pictured code, e.g. barcode or QR-code, being read by the M-device}

Definition statement

This place covers:

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

References

Informative references

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

When the M-device displays the optical code that is subsequently read by a transaction partner	G06Q 20/3274
User authentication using graphic or iconic representation	G06F 21/36
2D barcode optical code recognition	G06K 7/1417
Digital marking, e.g. shape, nature, code	G06K 19/06009
Character recognition; Recognising digital ink; Document-oriented image-based pattern recognition	G06V 30/00

G06Q 20/3278

{RFID or NFC payments by means of M-devices}

Definition statement

This place covers:

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

References

Informative references

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

Cards using contactless communication means	G06Q 20/352
Wirelessly communicating dongles or smart cards used for authorisation	G06F 21/35
Checkout procedures using an RFID reader	G07G 1/009

Glossary of terms

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

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

G06Q 20/34

using cards, e.g. integrated circuit [IC] cards or magnetic cards

Definition statement

This place covers:

This group and its subdivisions concern all aspects of data processing, i.e. information and communication technology [ICT], methods and protocols used for payments by means of cards.

References

Informative references

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

Payment architectures involving programming of a portable memory device, e.g. IC cards, "electronic purses"	G06Q 20/105
Methods or arrangements for sensing record carriers	G06K 7/00
Record carriers with integrated circuit chips	G06K 19/07
Details of the devices used for payment as such	G07F 7/00

G06Q 20/341

{Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}

Definition statement

This place covers:

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

References

Informative references

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

Record carriers with integrated circuit chips	G06K 19/07
Use of a card together with a coded signal (PIN)	G07F 7/10

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

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

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

Details relating to displays or keyboards integrated in the card as well as other constructional details relating to the card	G07F 7/0806
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G06Q 20/342**{Cards defining paid or billed services or quantities}****Definition statement***This place covers:*

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

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

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

G06Q 20/343**{Cards including a counter}****Definition statement***This place covers:*

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

G06Q 20/3433**{the counter having monetary units}****Definition statement***This place covers:*

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

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

Electronic currency, e-cash, electronic money	G06Q 20/06
Electronic wallets or electronic purses	G06Q 20/36

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

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

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

Photocopier cards	G07F 17/266
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G06Q 20/346**{Cards serving only as information carrier of service}****Definition statement***This place covers:*

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

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

Payment protocols involving electronic tickets	G06Q 20/045
Cards providing billing or transaction information at the time of purchase	G07F 7/025

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

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

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

Avoiding counterfeiting of passive cards	G07F 7/086
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G06Q 20/348**{Single-use cards, i.e. without possibility of recharging}****Definition statement***This place covers:*

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

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

Pre-payment protocols	G06Q 20/28
Payment protocols involving pre-paid cards	G06Q 20/342
Mechanisms operated by keys or other credit registering devices	G07F 7/02

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

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

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

Electronic currency, e-cash, electronic money	G06Q 20/06
Pre-payment protocols	G06Q 20/28
Payment protocols involving pre-paid cards	G06Q 20/342
Electronic wallets or electronic purses	G06Q 20/36

G06Q 20/351**{Virtual cards}****Definition statement**

This place covers:

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

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

This place covers:

Cards using contactless communication protocol to communicate.

References**Informative references**

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

Payments using wireless devices	G06Q 20/32
Details of card readers used for payment purposes where the card is in a read contactless manner	G07F 7/0893

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

This place covers:

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

References**Informative references**

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

Aspects of commerce using mobile device, where a secure element embedded in M-devices is used	G06Q 20/3227
Mobile devices using contactless communication means	G06Q 20/327

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

This place covers:

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

References**Informative references**

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

Enabling cards after being secured during personalization, issuing, or transport	G06Q 20/355
Active cards with means to personalize their use	G07F 7/1008

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

This place covers:

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

References**Informative references**

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

Payment systems involving programming of a portable memory device	G06Q 20/105
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G06Q 20/3552**{Downloading or loading of personalisation data}****Definition statement**

This place covers:

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

References**Informative references**

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

Aspects of software being resident on card as used during payment	G06Q 20/3563
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G06Q 20/3555**{Personalisation of two or more cards}****Definition statement***This place covers:*

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

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

Payment scheme where multiple accounts are available to the payor	G06Q 20/227
Use of cards having multiple users	G06Q 20/229

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

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

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

Details relating to software used to execute card payments.

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

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

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

Programming of a portable memory device, e.g. IC cards	G06Q 20/105
Downloading or loading of personalisation data onto card	G06Q 20/3552

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

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

References**Informative references**

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

Methods or arrangements for reading record carriers	G06K 7/00
Details of card readers used for payment purposes	G07F 7/0873

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

Cards having a multitude of a specific feature.

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

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

References**Informative references**

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

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

G06Q 20/3574**{Multiple applications on card}****Definition statement**

This place covers:

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

References**Informative references**

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

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

G06Q 20/3576**{Multiple memory zones on card}****Definition statement**

This place covers:

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

References**Informative references**

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

Payments schemes where the payer has access to multiple accounts	G06Q 20/227
Downloading or loading of personalisation data onto card	G06Q 20/3552

G06Q 20/35765**{Access rights to memory zones}****Definition statement**

This place covers:

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

References**Informative references**

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

Protection against unauthorised access of computer memory areas in general	G06F 12/14
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Circuits for protecting data, e.g. PIN, in a card	G06K 19/073
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G06Q 20/36

using electronic wallets or electronic money safes

Definition statement

This place covers:

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

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

References

Informative references

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

Private payment circuits using e-cash, e-currency	G06Q 20/065
Details of the devices used for payment	G07F 7/00

G06Q 20/363

{with the personal data of a user}

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 20/367

{involving electronic purses or money safes}

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 20/3672

{initialising or reloading thereof}

Definition statement

This place covers:

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

References

Informative references

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

Payment protocols involving pre-paid cards	G06Q 20/342
Cards having a counter for counting monetary units	G06Q 20/3433
Rechargeable cards	G06Q 20/349
Personalisation of payment cards	G06Q 20/355

G06Q 20/3674

{involving authentication}

Definition statement

This place covers:

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

References

Informative references

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

Authorisation in payment protocols	G06Q 20/40
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00

G06Q 20/3676**{Balancing accounts}****Definition statement***This place covers:*

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

References**Informative references**

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

Payment system using e-cash managed centrally	G06Q 20/0655
Cheque-book balancing	G06Q 40/128

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

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

References**Informative references**

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

Electronic currency, e-cash, electronic money	G06Q 20/06
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00

Special rules of classification

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

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

Subject matter drawn to the steps involved in a payment protocol, e.g. authorising a payment or confirming the validity of a proposed transaction before realising it.

References

Informative references

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

Protecting data by securing the transmission between two devices or processes	G06F 21/606
Details of the devices used for payment	G07F 7/00
Arrangements for secret or secure communications	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00

G06Q 20/381

{Currency conversion}

Definition statement

This place covers:

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

References

Informative references

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

Computers for unit and currency conversion	G06F 15/0258
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G06Q 20/382

{insuring higher security of transaction}

Definition statement

This place covers:

Concepts for insuring higher security of transaction in general.

References

Informative references

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

Security arrangements for protecting computers against unauthorised activity	G06F 21/00
Security aspects in data telecommunication	H04L 9/00

Special rules of classification

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

G06Q 20/3821**{Electronic credentials}****Definition statement**

This place covers:

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

References**Informative references**

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

Use of a card together with a coded signal (PIN)	G07F 7/10
Credentials such as time stamps and certificates in telecommunication	H04L 9/32

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

This place covers:

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

References**Informative references**

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

Security arrangements for computers using certificates	G06F 21/33
Credentials such as time stamps and certificates in telecommunication	H04L 9/32
Certificates for authentication in telecommunication networks	H04L 63/0823

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

This place covers:

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

References**Informative references**

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

Use of encryption for mutual authentication	G06Q 20/40975
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G06Q 20/3825**{Use of electronic signatures}****Definition statement***This place covers:*

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

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

Blind signatures in data telecommunication	H04L 9/32
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G06Q 20/3827**{Use of message hashing}****Definition statement***This place covers:*

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

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

Protecting data integrity	G06F 21/00
Hashing in data telecommunication	H04L 9/32

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

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

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

Payment scheme using neutral trusted third party, e.g. certification authority	G06Q 20/02
Computer Security	G06F 21/00
Encryption in Telecommunications	H04L 9/32 , H04L 63/00

Special rules of classification

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

G06Q 20/383

{Anonymous user system}

Definition statement

This place covers:

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

References

Informative references

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

If a single-use account alias or transaction code is used	G06Q 20/385
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G06Q 20/385

{using an alias or single-use codes}

Definition statement

This place covers:

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

References

Informative references

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

Anonymous user system	G06Q 20/383
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G06Q 20/386

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

References

Limiting references

This place does not cover:

Using a mobile network messaging service for payment, e.g. SMS	G06Q 20/3255
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G06Q 20/387**{Payment using discounts or coupons (relating to marketing [G06Q 30/02](#))}****Definition statement***This place covers:*

Discounts or coupons used within a payment transaction.

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

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

Marketing aspects of discounts or coupons	G06Q 30/02
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G06Q 20/388**{using mutual authentication without cards, e.g. challenge-response}****Definition statement***This place covers:*

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

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

Identity check for transaction	G06Q 20/4014
Mutual authentication between card and transaction partners	G06Q 20/4097

G06Q 20/389**{Keeping log of transactions for guaranteeing non-repudiation of a transaction}****Definition statement***This place covers:*

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

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

Payment scheme using a trusted third party (TTP)	G06Q 20/02
Electronic receipts	G06Q 20/047

Special rules of classification

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

G06Q 20/40

Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check credit lines or negative lists

Definition statement

This place covers:

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

References**Informative references**

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

Active credit-cards with PIN-introduction	G07F 7/10
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G06Q 20/401

{Transaction verification}

Definition statement

This place covers:

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

References**Informative references**

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

Point of sale terminal with transaction journal output	G06Q 20/209
Keeping log of transaction for guaranteeing non repudiation	G06Q 20/389
Information security in computers or digital processing systems	G06F 21/00

Special rules of classification

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

G06Q 20/4012

{Verifying personal identification numbers [PIN]}

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 20/4014

{Identity check for transactions}

Definition statement

This place covers:

Verification of the identity of the payer or payee in payment procedures, not making use of biometric identity checks which is classified in [G06Q 20/40145](#).

References

Informative references

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

Authentication	G06F 21/30
Identity verification for access	G07C 9/00
Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/10
Secret or secure communication including means for verifying the identity or authority of a user of the system	H04L 9/32
Authentication in networks	H04L 63/08
Wireless authentication	H04W 12/06

G06Q 20/40145

{Biometric identity checks}

Definition statement

This place covers:

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

References

Informative references

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

User authentication using biometric data	G06F 21/32
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Informative references

Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/1008
Authentication involving biological data, e.g. fingerprint voice or retina	H04L 9/3231
Network architectures or network communication protocols for supporting authentication of entities using biometrical features	H04L 63/0861
Authentication	H04W 12/06

G06Q 20/4016

{involving fraud or risk level assessment in transaction processing}

Definition statement

This place covers:

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

References

Informative references

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

Credit (risk) processing or loan processing	G06Q 40/02
Insurance risk analysis	G06Q 40/08

G06Q 20/4018

{using the card verification value [CVV] associated with the card}

Definition statement

This place covers:

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

References

Informative references

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

Credit schemes, i.e. "pay after"	G06Q 20/24
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G06Q 20/403

{Solvency checks}

Definition statement

This place covers:

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

References

Informative references

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

Private payment circuits using e-cash, managed centrally or locally	G06Q 20/065
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Special rules of classification

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

G06Q 20/4033

{Local solvency checks}

Definition statement

This place covers:

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

G06Q 20/4037

{Remote solvency checks}

Definition statement

This place covers:

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

G06Q 20/405

{Establishing or using transaction specific rules}

Definition statement

This place covers:

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

References

Informative references

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

Payment scheme where multiple accounts are available to the payor	G06Q 20/227
Downloading or loading of personalisation data onto card	G06Q 20/3552
Cards having multiple accounts.	G06Q 20/3572

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

This place covers:

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

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

This place covers:

Device authentication in transaction processing.

References**Informative references**

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

User authentication for computer access using smart card	G06F 21/34
Program or device authentication	G06F 21/44
Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/1008
Authentication involving additional secure or trusted devices	H04L 9/3234
Authentication arrangements for network security	H04L 63/08
Authentication	H04W 12/06

G06Q 20/4093**{Monitoring of device authentication}****Definition statement**

This place covers:

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

References**Informative references**

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

Monitoring in computer security	G06F 21/00
Security modules in smart cards	G07F 7/0826

G06Q 20/4097

{using mutual authentication between devices and transaction partners}

Definition statement

This place covers:

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

References

Informative references

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

Mutual authentication without cards	G06Q 20/388
Cryptographic mutual authentication	H04L 9/3273
Network communication protocols for achieving mutual authentication	H04L 63/0869

Special rules of classification

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

G06Q 20/40975

{using encryption therefor}

Definition statement

This place covers:

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

References

Informative references

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

Combining multiple encryption tools for transaction	G06Q 20/3823
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G06Q 20/42

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

Definition statement

This place covers:

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

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

Special rules of classification

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

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

G06Q 20/425

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

Definition statement

This place covers:

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

Special rules of classification

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

G06Q 30/00

Commerce

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for the marketing, promoting, buying or selling of goods or services, or for billing.

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

- on-line catalogues;
- matching systems, for goods or persons;
- systems to match buyers and sellers, e.g. systems for group purchasing or collaborative buying; collaborative browsing, where, e.g. a sales representative suggests web pages to a prospective customer.

References

Application-oriented references

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

Billing or payment related to telephone services	H04M 15/00
Billing or payment related to services specially adapted for wireless communication networks	H04W 4/24

Informative references

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

Shipping	G06Q 10/083
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Informative references

Inventory or stock management, e.g. order filling, procurement or balancing against orders	G06Q 10/087
Electronic payment architectures, schemes or protocols	G06Q 20/00
Banking, e.g. interest calculation, or account maintenance	G06Q 40/02
Credit; Loans; Processing thereof	G06Q 40/03
Trading; Exchange, e.g. stocks, commodities, derivatives or currency exchange	G06Q 40/04
Asset management; Financial planning or analysis	G06Q 40/06
Information retrieval from the web	G06F 16/95
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Protecting distributed programs or content, e.g. vending or licensing of copyrighted material	G06F 21/10
Displaying; Advertising; Signs; Labels or name-plates; Seals	G09F
Labels, tag tickets or similar identification or indication means	G09F 3/00
Arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Protocols in which an application is distributed across nodes in the network	H04L 67/10
Selective content distribution, e.g. interactive television or video on demand [VOD]	H04N 21/00
On-line shopping through varieties of electronic devices, e.g. TV network	H04N 21/47815
Security arrangements for wireless communication networks	H04W 12/00

Glossary of terms

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

Electronic commerce or e-commerce	Any of buying, selling, marketing or servicing of products or services over computer networks.
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G06Q 30/01**Customer relationship services****Definition statement**

This place covers:

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

G06Q 30/012

Providing warranty services

Definition statement

This place covers:

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

G06Q 30/014

Providing recall services for goods or products

Definition statement

This place covers:

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

G06Q 30/016

After-sales

Definition statement

This place covers:

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

References

Informative references

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

Computer systems used in buying/selling transactions	G06Q 30/06
On-line customer service before or during purchase	G06Q 30/0601

G06Q 30/018

Certifying business or products

Definition statement

This place covers:

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

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

References

Informative references

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

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

G06Q 30/0185

{Product, service or business identity fraud}

Definition statement

This place covers:

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

References

Informative references

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

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

G06Q 30/02

Marketing; Price estimation or determination; Fundraising

Definition statement

This place covers:

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

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

- Advertising on web-pages.
- Inferring profiles from activity.
- Generating leads.

Definition statement

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

References

Informative references

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

Payments using discounts or coupons	G06Q 20/387
Printing of coupons at a Point of Sale	G07G 1/12
Advertising in general	G09F
Recorded advertised messages	H04M 3/4878

Glossary of terms

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

Marketing	Includes customer assistance
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G06Q 30/0201

Market modelling; Market analysis; Collecting market data

Definition statement

This place covers:

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

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

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

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

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

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

References

Informative references

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

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

G06Q 30/0202

Market predictions or forecasting for commercial activities

Definition statement

This place covers:

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

References

Informative references

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

Calculating price, cost, or charges	G06Q 30/0283
Keyboard controlled code transmitting device	G06Q 40/00

G06Q 30/0203

Market surveys; Market polls

Definition statement

This place covers:

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

G06Q 30/0204**Market segmentation****Definition statement***This place covers:*

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

G06Q 30/0205**{Location or geographical consideration}****Definition statement***This place covers:*

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

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

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

Data processing or calculating computer that is designed for or utilised to calculate price, cost or charges	G06Q 30/0283
Location based service using target	H04M 3/42348

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

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

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

Data processing or calculating computer that is designed for or utilised to calculate price, cost or charges	G06Q 30/0283
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G06Q 30/0207

Discounts or incentives, e.g. coupons or rebates

Definition statement

This place covers:

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

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

References

Informative references

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

System for awarding a coupon, token, or credit which can be used to view a video program	G06Q 20/208
Display or advertising system	G06Q 30/0241

G06Q 30/0208

Trade or exchange of goods or services in exchange for incentives or rewards

Definition statement

This place covers:

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

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

References

Informative references

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

Referral award system	G06Q 30/0214
Frequent usage incentive system, e.g. frequent flyer miles program, point system	G06Q 30/0226

G06Q 30/0209

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

Definition statement

This place covers:

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

The term "video entertainment" is intended to cover only video games.

References**Informative references**

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

Electronic data processing including means for providing a monetary-type accounting for the purpose of: (a) payment to start or continue a game; or (b) wagering	A63F 9/24
Gaming systems	G07F 17/32

G06Q 30/0211

Determining the effectiveness of discounts or incentives

Definition statement

This place covers:

Subject matter in which an analysis is conducted in order to ascertain the degree to which the intended or expected result of offering a discount or incentive is achieved.

G06Q 30/0212

{Chance discounts or incentives}

Definition statement

This place covers:

Subject matter in which the incentive is the opportunity to participate in a random event, e.g. sweepstakes, jackpots, games, lotteries, to obtain a reward or prize, e.g. a discount.

References**Informative references**

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

Incentive or award obtained through participation in an electronic game	G06Q 30/0209
Evaluation of answer or responses from a participant to possibly obtain an incentive or award	G06Q 30/0218
Board games, pieces, or boards, per se, for a contest of skill or chance	A63F 3/00
Printed matter having revealable concealed information	B42D 15/00

Casino games, online gambling or betting	G07F 17/32
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G06Q 30/0213

{Consumer transaction fees}

Definition statement

This place covers:

Subject matter wherein a payment from an individual is required to participate in a program to gain an incentive or discount award.

G06Q 30/0214

Referral reward systems

Definition statement

This place covers:

Subject matter wherein an individual is given an incentive after meeting a predetermined criterion of directing, e.g. inviting or referring, an individual to a business, program, or product or service.

G06Q 30/0215

{Including financial accounts}

Definition statement

This place covers:

Subject matter wherein the incentive reward is in the form of money or credit applied to a user's monetary account.

The term "account" is defined as a formal business arrangement providing for regular dealings or services.

G06Q 30/0216

{Investment accounts}

Definition statement

This place covers:

Subject matter wherein an individual has the opportunity to invest a reward provided by the merchant, e.g. money market or stocks, in order to realise a financial gain.

G06Q 30/0217

involving input on products or services in exchange for incentives or rewards

Definition statement

This place covers:

Subject matter wherein an inducement is given to an individual for exchanging information with a merchant or third party about a good, or work done or duty performed for the individual or others, or something that the individual wishes for.

Definition statement

This input is often acquired by giving the individual a quiz or having the individual fill out a questionnaire or survey.

References

Informative references

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

Payments using discounts or coupons	G06Q 20/387
Market survey	G06Q 30/0203
Chance to obtain a discount or incentive by playing a video game	G06Q 30/0209
Individual receiving a discount or incentive for enrolling in a program sponsored by, or for identifying themselves to, a merchant.	G06Q 30/0236

G06Q 30/0218

{based on score}

Definition statement

This place covers:

Subject matter wherein an incentive or award is based on an evaluation or grade of a participants answer or response.

G06Q 30/0219

{based on funds or budget}

Definition statement

This place covers:

Subject matter wherein a discount or incentive for a purchase of a commodity or service is provided to the public based on a monetary limit or cap established by a merchant.

References

Informative references

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

Promotion provided based on budget or funds	G06Q 30/0249
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G06Q 30/0221

{Re-usable coupons}

Definition statement

This place covers:

Subject matter drawn to an offer which can be used more than once to receive a discount or incentive.

G06Q 30/0222**{During e-commerce, i.e. online transactions}****Definition statement***This place covers:*

Subject matter in which a discount or incentive is provided or redeemed during the course of an electronic transaction.

The "term electronic" transaction covers a transaction wherein the user uses any kind of network having at one end a terminal to execute the transaction consisting of buying or selling goods or services.

References**Informative references**

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

Payment in electronic shopping systems	G06Q 20/12
Promotion provided during an electronic transaction	G06Q 30/0253

G06Q 30/0223**{based on inventory}****Definition statement***This place covers:*

Subject matter wherein a discount or incentive is provided based on a tracking or counting of goods or services available or sold by merchant.

References**Informative references**

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

Inventory or stock management	G06Q 10/087
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G06Q 30/0224**{based on user history}****Definition statement***This place covers:*

Subject matter in which a past purchase or interest of an individual is considered to provide a present or future discount or incentive to the individual.

User history may be obtained through cookies, discount cards, user search.

References

Informative references

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

Recording user activity	G06F 11/34
Communication control involving user profiles	G10B
Cryptographic mechanisms or cryptographic; arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 30/0225

{Avoiding frauds}

Definition statement

This place covers:

Subject matter drawn to the prevention of unfair, dishonest, or deceitful action by a consumer to acquire an incentive or discount for a commodity or service.

This group provides for methods of preventing fraudulent redemption of coupons or incentives in combination with a nominal recitation of cryptographic methods, e.g. encrypting, scrambling, or other means such as barcodes or watermarks, which may be used to identify the authenticity of an incentive or discount.

References

Informative references

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

Transaction verification	G06Q 20/401
Details of cryptographic apparatus or methods uniquely designed for, or utilised in the practice, administration, or management of an enterprise, the processing of financial data, or where a charge for goods or services is determined	G06Q 2220/00
Printed matter having revealable concealed information, fraud preventer or detector, use preventer or detector, or identifier	B42D 15/00
Avoiding fraud in POS payment systems	G07G 3/00

G06Q 30/0226**Incentive systems for frequent usage, e.g. frequent flyer miles programs or point systems****Definition statement***This place covers:*

Subject matter wherein an individual is given a frequent usage incentive after meeting predetermined criteria for demonstrating loyalty towards a product, merchant or service.

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

Private payment circuits	G06Q 20/06
Loyalty cards	G07F 17/0035

G06Q 30/0227**{Frequent usage incentive value reconciliation between diverse systems}****Definition statement***This place covers:*

Subject matter wherein a computer system calculates the fair return or equivalent in goods, services or money for a frequent usage incentive in order to make that frequent usage incentive consistent with a frequent usage incentive from a different program.

G06Q 30/0228**{On-line clearing houses}****Definition statement***This place covers:*

Subject matter wherein a computer system on a network is designed for the reconciliation and trading of frequent usage incentive points or miles.

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

Payment architectures involving a third party being a clearing house, e.g. ACH	G06Q 20/023
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G06Q 30/0229**{Multi-merchant loyalty card systems}****Definition statement**

This place covers:

Subject matter wherein operators of separate retail establishments each operate their own frequent usage incentive system under a single card which certifies customer membership.

References**Informative references**

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

Details of multi-account cards	G07F 7/00
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G06Q 30/0231**{Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}****Definition statement**

This place covers:

Subject matter wherein a frequent usage incentive, e.g. point, mile, is awarded on the basis of criteria which are not a function of the monetary amount of merchandise or services bought, or distance traversed.

A frequent usage incentive based on the number of transactions, rather than the monetary amount of transactions, or the number of trips, rather than the distance travelled, is classified here.

G06Q 30/0232**{Frequent usage rewards other than merchandise, cash or travel}****Definition statement**

This place covers:

Subject matter wherein the frequent usage reward does not come in the form of a commodity or good that is normally bought or sold in the business giving the frequent usage incentive, nor in the form of currency or a check, or free or discounted travel services.

For purposes of this group definition, cash is paper money, coins or checks.

Gift certificates and gift cards are not considered cash and are therefore included in this group.

G06Q 30/0233**{Method of redeeming a frequent usage reward}****Definition statement**

This place covers:

Subject matter which describes the manner in which a user selects or receives their frequent usage reward.

G06Q 30/0234**Rebates after completed purchase****Definition statement**

This place covers:

Subject matter wherein, at some time after the purchase of merchandise or services, part of the purchase price paid is returned to the purchaser.

G06Q 30/0235**constrained by time limit or expiration date****Definition statement**

This place covers:

Subject matter in which a discount or incentive is provided or redeemed within limited time constraints.

The term "constraint" is not limited to a time frame or period of time. The term covers at least one of start time, time frame, period of time, end time.

G06Q 30/0236**{Incentive or reward received by requiring registration or ID from user}****Definition statement**

This place covers:

Subject matter in which an individual receives a discount or incentive for enrolling in a program sponsored by or for identifying themselves to a merchant.

References**Informative references**

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

E-cash with decreasing value according to a parameter, e.g. time	G06Q 20/0652
Customer buying in into an incentive program	G06Q 30/0213

G06Q 30/0237**{at kiosk}****Definition statement**

This place covers:

Subject matter wherein a discount or incentive is provided or redeemed at a small standalone structure.

References**Informative references**

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

Discount or incentive provided during an online transaction	G06Q 30/0222
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G06Q 30/0238**at point-of-sale [POS]****Definition statement**

This place covers:

Subject matter in which a discount or incentive is provided or redeemed at a place where transfer of goods or services is executed.

A coupon dispensing or redeeming electronic cash register is classified in this group.

References**Informative references**

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

Point of sale payment systems	G06Q 20/20
Discount or incentive provided during an online transaction	G06Q 30/0222

G06Q 30/0239**{Online discounts or incentives}****Definition statement**

This place covers:

Subject matter wherein a discount or incentive is provided through the use of the World Wide Web.

G06Q 30/0241**Advertisements****Definition statement**

This place covers:

Subject matter drawn to the action of promoting or calling to the attention of the public any goods or services to induce the public to buy or use the goods or services.

References**Informative references**

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

Displaying; advertising; signs; labels or nameplates	G09F
Inserting or substituting a video program or other information such as audio or text messages beyond the control of a viewer through a video signal	H04N 7/08

G06Q 30/0242**Determining effectiveness of advertisements****Definition statement**

This place covers:

Subject matter in which an analysis is conducted in order to ascertain the degree to which the intended or expected result of a promotion is achieved.

References**Informative references**

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

Development of an advertisement	G06Q 30/0276
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G06Q 30/0243**{Comparative campaigns}****Definition statement**

This place covers:

Subject matter drawn to a side-by-side examination of two or more promotions in order to determine which one attains the highest degree of intended or expected results.

G06Q 30/0244**{Optimization}****Definition statement**

This place covers:

Subject matter drawn to an analysis of a constraint of a promotion resulting in a reworking of that promotion to improve the current or future effectiveness thereof.

G06Q 30/0245**{Surveys}****Definition statement**

This place covers:

Subject matter drawn to the collection of public opinion about a promotion in order to determine the effectiveness of a promotion.

G06Q 30/0246**{Traffic}****Definition statement**

This place covers:

Subject matter wherein the commercial activity generated by a promotion is analyzed.

G06Q 30/0247**{Calculate past, present or future revenues}****Definition statement***This place covers:*

Subject matter drawn to a determination of monetary gain from a promotion at a point of time.

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

Determination of compensation or billing for promotional goods or services.	G06Q 30/0273
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G06Q 30/0248**{Avoiding fraud}****Definition statement***This place covers:*

Subject matter drawn to the prevention of unfair dishonest or deceitful action by an individual to acquire or obtain a better promotion for goods or services.

This group provides for methods of fraud prevention in combination with a nominal recitation of cryptographic methods, e.g. encrypting scrambling, or other means such as barcodes watermarks, which may be used to identify the authenticity of a promotion.

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

Details of cryptographic apparatus or methods uniquely designed for or utilised in the practice administration or management of an enterprise the processing of financial data or where a charge for goods or services is determined	G06Q 2220/00
Printed matter having revealable concealed information fraud preventer or detector use preventer or detector or identifier	B42D 15/00

G06Q 30/0249**{based upon budgets or funds}****Definition statement***This place covers:*

Subject matter wherein a promotion is provided to the public based on a monetary limit or cap established by a merchant.

References

Informative references

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

Discount or incentive provided based on a budget or funds	G06Q 30/0219
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G06Q 30/0251

Targeted advertisements

Definition statement

This place covers:

Subject matter wherein a promotion is directed at or to an individual or individuals based on predetermined criteria.

References

Informative references

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

Communication control involving user profiles	G10B
Cryptographic mechanisms or cryptographic; arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 30/0252

{based on events or environment, e.g. weather or festivals}

Definition statement

This place covers:

Subject matter in which an organised activity or atmospheric or climatic condition is used in order to promote goods or services.

G06Q 30/0253

{During e-commerce, i.e. online transactions}

Definition statement

This place covers:

Subject matter in which a promotion is provided during the course of an electronic transaction.

The term "electronic transaction" covers a transaction wherein the user uses any kind of network having at one end a terminal to execute the transaction consisting of buying or selling goods or services

References

Informative references

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

Payments for electronic shopping	G06Q 20/12
Discount or incentive provided during an electronic transaction	G06Q 30/0222

G06Q 30/0254

{based on statistics}

Definition statement

This place covers:

Subject matter drawn to the compilation collection analysis or interpretation of numerical facts or data to distribute or produce a promotion that reaches a targeted group.

The term "numerical facts" is intended to include any logistic or mathematical conclusion or process that helps to determine probabilities or theories of behaviour or conditions of state of a predetermined group.

G06Q 30/0255

{based on user history}

Definition statement

This place covers:

Subject matter drawn to the analysis or interpretation of user data related to past interests, purchases, or preferences of a user or group of users in order to provide a present or future promotion to a target user or group.

Notes:

- For classification herein, the user data may include data of the target user or group, or may include data of a user or users other than the target user or group.
- User data may include data obtained from online sources (e.g., website cookies, social networks, etc.) or offline sources (e.g., discount cards, in-store activity, etc.).

G06Q 30/0256

{User search}

Definition statement

This place covers:

Subject matter wherein an individual uses a computer system looking for some information and a promotion is presented due to the entered key word.

G06Q 30/0257**{User requested}****Definition statement***This place covers:*

Subject matter wherein a user selects a promotion.

G06Q 30/0258**{Registration}****Definition statement***This place covers:*

Subject matter in which an individual exchanges information with a merchant in order to receive future promotions.

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

Customer buying in into an incentive program	G06Q 30/0213
Incentive or reward received by requiring registration from user	G06Q 30/0236

G06Q 30/0259**{based on store location}****Definition statement***This place covers:*

Subject matter wherein the position of a store is used to determine a type of promotion to present to an individual.

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

Transactions dependent on location of mobile device	G06Q 20/3224
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G06Q 30/0261**{based on user location}****Definition statement***This place covers:*

Subject matter wherein the position of an individual is used to determine a type of promotion to present.

This group is not intended to cover any location wherein the individual is in a vehicle.

References

Informative references

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

Payment transactions dependent on location of mobile device	G06Q 20/3224
Targeted advertisement directed to an individual inside a vehicle	G06Q 30/0266

G06Q 30/0262

{during computer stand-by mode}

Definition statement

This place covers:

Subject matter wherein a promotion is displayed on a computer while the computer is in an idle or hibernation mode.

G06Q 30/0263

{based upon Internet or website rating}

Definition statement

This place covers:

Subject matter wherein a promotion is presented on at least one worldwide page based on quality performance or weighting factor of the World Wide Web page.

G06Q 30/0264

{based upon schedule}

Definition statement

This place covers:

Subject matter drawn to the specific time or day that a promotion is going to be available or exposed to the public.

References

Informative references

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

Subject matter wherein the duration of time a consumer spends viewing an advertisement is measured or wherein the time an advertisement is available for viewing is measured	G06Q 30/0272
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G06Q 30/0265**{Vehicular advertisement}****Definition statement***This place covers:*

Subject matter wherein the targeted promotion is located within on the exterior surface or attached to an apparatus for carrying or transporting individuals or goods.

References**Informative references**

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

Mobile visual advertising	G09F 21/00
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G06Q 30/0266**{based on the position of the vehicle}****Definition statement***This place covers:*

Subject matter in which the location of the vehicle is used to determine a type of promotion to present.

G06Q 30/0267**{Wireless devices}****Definition statement***This place covers:*

Subject matter in which a promotion is transmitted to or received on an electronic contrivance which uses radio waves to transmit or receive data.

References**Informative references**

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

Payments using wireless devices	G06Q 20/32
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G06Q 30/0268**{at point-of-sale [POS]}****Definition statement***This place covers:*

Subject matter wherein a promotion is used to target individuals at a place where the exchange of goods or services for money is executed.

References

Informative references

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

Point of Sale payment systems	G06Q 20/20
Promotion provided during an electronic transaction	G06Q 30/0253
Printing of coupons at a Point of Sales	G07G 1/12

G06Q 30/0269

{based on user profile or attribute}

Definition statement

This place covers:

Subject matter wherein a set of data or a characteristic of an individual is used to increase interest in a promotion.

G06Q 30/0271

{Personalized advertisement}

Definition statement

This place covers:

Subject matter wherein at least one personal characteristic, e.g. name, birthday, age, phone number, or address, of an individual is added to a promotion.

References

Informative references

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

Payment transactions dependent on location of mobile device	G06Q 20/3224
Advertisement for registered users	G06Q 30/0213 , G06Q 30/0258
Controlling access to network resources using entity or user profiles	H04L 63/102

G06Q 30/0272

Period of advertisement exposure

Definition statement

This place covers:

Subject matter in which the duration of time a consumer spends viewing an advertisement is measured or wherein the time an advertisement is available for viewing is measured.

G06Q 30/0273**Determination of fees for advertising****Definition statement**

This place covers:

Subject matter drawn to compensation or billing for the promotion of a good or a service.

References**Informative references**

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

Determination of monetary gain used to make a decision as to whether a promotion should be published or released	G06Q 30/0247
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G06Q 30/0274**{Split fees}****Definition statement**

This place covers:

Subject matter in which a compensation or billing for promotional goods or services is divided between two or more parties.

G06Q 30/0275**{Auctions}****Definition statement**

This place covers:

Subject matter drawn to a sale at which promotions for goods or services are sold to the highest bidder.

References**Informative references**

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

Auctions of items/services per se	G06Q 30/08
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G06Q 30/0276**{Advertisement creation}****Definition statement**

This place covers:

Subject matter drawn to the design development of a promotion.

G06Q 30/0277**{Online advertisement}****Definition statement***This place covers:*

Subject matter wherein a promotion is presented on the World Wide Web.

G06Q 30/0278**{Product appraisal}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the determination of a monetary value for a particular item, e.g. cars, antiques or houses.

G06Q 30/0279**Fundraising management****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for a system for developing, organising or monitoring the organised activity of soliciting and collecting money for a non-profit or political organisation.

G06Q 30/0281**{Customer communication at a business location, e.g. providing product or service information, consulting}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for communications directed to client in a place of business by means of a wired or a wireless network.

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

Application including analysis of business processes or operations research	G06Q 10/063
Mechanism for effecting a transaction and determining the amount of a sale which may also be a terminal in a system	G06Q 20/20
Coupon or other incentive	G06Q 30/0207
Advertising	G06Q 30/0241
System which enables a purchaser to inspect or select from a plurality of different items or make a purchase of one or more items at a location geographically separated from the system user	G06Q 30/0623

Computer conferencing communications distribution, without means for business data distribution, processing or usage in a business environment	G06F 15/16
Telephone apparatus and communications, e.g. without means for business data distribution, processing or usage in a business environment	H04W 4/00

G06Q 30/0282

Rating or review of business operators or products

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for ranking or collecting reviews regarding business entities or the products or the services of business entities.

References

Informative references

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

Application including analysis of business processes or operations research	G06Q 10/063
Application including on-line browsing or purchase of a product or service	G06Q 30/0601
File or database maintenance; for data access, generation, filing, manipulation, e.g. without means for business data distribution, processing or usage in a business environment	G06F 16/00

G06Q 30/0283

Price estimation or determination

Definition statement

This place covers:

Subject matter wherein the data processing or calculating computer is designed for or utilised in determining charges for goods or services.

References

Informative references

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

Reservation system including means for calculating a fare	G06Q 10/02
Cash register for calculating cost/price of commodity	G06Q 20/20
PLU processing in Cash register	G07G 1/145

G06Q 30/0284**{Time or distance, e.g. usage of parking meters or taximeters}****Definition statement***This place covers:*

Subject matter wherein the charge reflects a purchased activity period or is determined using the units of miles or kilometres travelled.

The charge may include special fee or surcharge due to special time of day or year, location.

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

Taximeters (e.g. constructional aspects)	G07B 13/00
Arrangements or apparatus for collecting fares, tolls or entrance fees at one or more control points	G07B 15/00
Parking meters	G07F 17/24

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

Reservations, e.g. for tickets, services or events	G06Q 10/02
Time duration or rate measuring	G04F 1/00

G06Q 30/04**Billing or invoicing****Definition statement***This place covers:*

Data processing systems or processes specially adapted for billing, i.e. aggregating and presenting bills to consumers of goods or services, billing models.

This does not cover the metering of consumption of electricity/water or communication units, but only the billing activity per se.

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

Billing or invoicing for bought goods, content or services: it concerns the preparation and sending of the bill, either by mail or on-line, including shipping costs, tax etc.

References**Application-oriented references**

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

Billing or payment related to telephone services	H04M 15/00
Billing or payment related to wireless services	H04W 4/00

Informative references

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

Billing system in payments	G06Q 20/14
Finance, insurance, tax strategies and processing of corporate or income taxes	G06Q 40/00
Banking, e.g. interest calculation or account maintenance	G06Q 40/02
Accounting	G06Q 40/12
Tariff metering apparatus	G01D 4/00
Electromechanical arrangements for measuring time integral of electric power or current	G01R 11/00
Arrangements for measuring time integral of electric power or current, e.g. electricity meters	G01R 22/00
Coin-freed apparatus with meter-controlled dispensing of liquid, gas or electricity	G07F 15/00
Charging, metering or billing arrangements for data wireline or wireless communications	H04L 12/14
Arrangements for metering, time-control or time indication; Metering, charging or billing arrangements for voice wireline or wireless communications, e.g. VoIP	H04M 15/00

G06Q 30/06**Buying, selling or leasing transactions****Definition statement**

This place covers:

Information and communication Technology [ICT] specially adapted for buying, selling, or leasing goods or services.

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

- systems for ordering, i.e. enabling the selection of a product;
- collaborative browsing, where e.g. a sales representative pushes web pages to a prospect (collaborative editing of documents is however to be found in [G06Q 10/10](#)), but it might as well be found in [G06Q 40/02](#) (for banking) or in [H04M 3/51](#) (hotline arrangement).

Relationships with other classification places

Transactions relating to financial commodities or financial instruments are classified in group [G06Q 40/00](#).

Payment transactions or payment protocols are classified in group [G06Q 20/00](#).

References**Informative references**

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

Shipping	G06Q 10/083
Inventory or stock management, e.g. order filling, procurement or balancing against orders	G06Q 10/087

Payment architectures, schemes or protocols	G06Q 20/00
Customer relationship services	G06Q 30/01
Marketing; Price estimation or determination; Fundraising	G06Q 30/02
Discounts or incentives, e.g. coupons or rebates	G06Q 30/0207
Advertisements	G06Q 30/0241
Billing or invoicing	G06Q 30/04
Finance; Insurance; Tax strategies; Processing of corporate or income taxes	G06Q 40/00
Website navigation, e.g. using categorised browsing	G06F 16/954

G06Q 30/0601

Electronic shopping [e-shopping]

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for enabling shoppers to investigate, locate, specify, order, purchase or to make/receive offers for goods or services for sale or trade using a device configured to include telecommunications functionality for the exchange of information concerning the goods or services.

Relationships with other classification places

Investigating, buying, selling, trading, or exchanging fungible items, e.g. financial items such as stocks, bonds, options, mutual funds, securities, currency or the like, are classified in groups [G06Q 40/04](#) or [G06Q 40/06](#).

Promotional offers that do not enable shoppers to enter into a binding purchase agreement, such as offers for the promotion of goods or services through advertisements, are classified in group [G06Q 30/0241](#). Discount offers, e.g. rebates or coupons, are classified in group [G06Q 30/0207](#).

This place covers shopping in stores through devices that are shopper operated. Arrangements for customer assistance in stores that are not shopper operated are classified in group [G06Q 30/015](#).

References

Informative references

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

Payments in electronic shopping	G06Q 20/12
Discounts or incentives during e-commerce, i.e. online transactions	G06Q 30/0222
Discounts or incentives at point-of-sale	G06Q 30/0238
Advertisements	G06Q 30/0241
Targeted advertisements	G06Q 30/0251
Ratings or reviews of business operator or product	G06Q 30/0282
Supplemental services within end-user applications for the selective distribution of content, e.g. a shopping application	H04N 21/478

G06Q 30/0603**{Catalogue ordering}****Definition statement**

This place covers:

Data processing systems or processes specially adapted for remote ordering, i.e. data processing systems for buying or selling of goods or services.

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

- On-line catalogues;
- Catalogues for phone ordering

G06Q 30/0605**{Supply or demand aggregation}****Definition statement**

This place covers:

Subject matter specifically configured to facilitate and support a trading protocol for pooling or grouping trading partners based upon their mutual desire for one or more items or upon their ability to satisfy at least a portion of the desire for the one or more items.

Subject matter specifically configured to enable the sale or trade of "items" not classifiable in this or its indented subgroups, e.g. financial securities, financial instruments, and commodities such as precious metals, agricultural products, energy or fuels, minerals and manufactured goods; insurance products and services; or advertisement or promotion placement, is classifiable where provided for.

G06Q 30/0607**{Regulated}****Definition statement**

This place covers:

Subject matter specifically configured to facilitate and support the trade of one or more items requiring special considerations due to a restrictive nature of their sale or trade, e.g. restricting sales of regulated items to persons in a particular jurisdiction based upon certain criteria such as time of day, day of week, age of the customer, type of product being sold.

G06Q 30/0609**{Buyer or seller confidence or verification}****Definition statement**

This place covers:

Subject matter specifically configured to facilitate and support confidence in the commerce venue or assurance that commerce participants conform to specified conditions or requirements for entry or participation in transactions.

G06Q 30/0611**{Request for offers or quotes}****Definition statement***This place covers:*

Subject matter specifically configured to facilitate and support a competitive trading protocol for the proposed purchase of a desired item having acceptable terms and conditions and having predefined rules for presentation of items for sale or submission and consideration of terms and conditions.

G06Q 30/0613**{Third-party assisted}****Definition statement***This place covers:*

Subject matter configured to facilitate and support third-party, e.g. concurring, neutral, trusted, representative, approving, or anonymising intermediaries, agents, brokers, personnel, inspectors or facilitators, participation in a shopping activity.

Participation of only those parties with an intimate role in the shopping activity is classified here, i.e., the transaction cannot be completed without their participation.

Third parties include people, computerised agents or computer programs.

Customer service at or during purchase is classified here.

References**Informative references**

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

Trusted third party in payment processing	G06Q 20/02
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G06Q 30/0615**{Anonymizing}****Definition statement***This place covers:*

Subject matter wherein the third party participant in a transaction acts to hide the identity of either the buyer or seller.

References**Informative references**

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

Anonymous user systems in payment systems	G06Q 20/383
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G06Q 30/0617**{Representative agent}****Definition statement***This place covers:*

Subject matter wherein the third party participant facilitates a transaction on behalf of the buyer or seller according to agreed-upon rules or conditions.

G06Q 30/0619**{Neutral agent}****Definition statement***This place covers:*

Subject matter wherein the third party participant facilitates a transaction in a manner which equally supports all participants.

References**Informative references**

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

Neutral trusted third parties in payment systems	G06Q 20/023
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G06Q 30/0621**{Item configuration or customization}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit a shopper to specify shopper-defined or seller-defined attributes, characteristics, features, or components in the design, modification, or adaptation of one or more items for assembly and purchase.

G06Q 30/0623**{Item investigation}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit a shopper to systematically discover, examine, study or inquire into the particulars of one or more items.

G06Q 30/0625**{Directed, with specific intent or strategy}****Definition statement***This place covers:*

Subject matter drawn to researching using a formal process, including parametric searches, queries or keywords.

G06Q 30/0627**{using item specifications}****Definition statement***This place covers:*

Subject matter drawn to discovery of an item incorporating a statement of the specific materials, dimensions, characteristics or quality of the desired item or items.

G06Q 30/0629**{for generating comparisons}****Definition statement***This place covers:*

Subject matter drawn to examining items so as to identify the similarities or differences there between.

G06Q 30/0631**{Item recommendations}****Definition statement***This place covers:*

Subject matter drawn to referral of the one or more items as advisable or alternative, e.g. based on a personal profile or demographic; shopping, purchase or usage history; or item rating or review.

G06Q 30/0633**{Lists, e.g. purchase orders, compilation or processing}****Definition statement***This place covers:*

Subject matter drawn to an arrangement specifically configured to permit the composing, compiling, approving or processing of one or more purchase lists, requisitions or purchase orders for electronic submission of an order to one or more sellers for one or more items for sale or trade.

Shopping, wish or gift lists, or electronic shopping carts, are classified here.

G06Q 30/0635**{Processing of requisition or of purchase orders}****Definition statement**

This place covers:

Subject matter drawn to actions applied by an orderee to a purchase request, requisition or purchase order for goods or services following its preparation and submittal by an orderer.

References**Informative references**

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

Cryptographic remote charge determination or payment systems	G06Q 20/085
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G06Q 30/0637**{Approvals}****Definition statement**

This place covers:

Actions taken by the entity to whom the requisition or purchase order is submitted to provide permission for subsequent processing or for a purchase to be made.

G06Q 30/0639**{Item locations}****Definition statement**

This place covers:

Subject matter drawn to identifying a physical position of one or more items relative to a physical position of a shopper, another item or a fulfillment location.

G06Q 30/0641**{Shopping interfaces}****Definition statement**

This place covers:

Subject matter wherein the device includes a feature for the visual or audible presentation of information concerning the one or more items for sale or trade.

A shopping interface designed or intended for use by a customer, e.g. at an in-store kiosk, is classified in this or its indented subgroups.

References**Informative references**

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

Display and data representation in vending machines	G07F 9/023
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G06Q 30/0643

{Graphical representation of items or shoppers}

Definition statement

This place covers:

Subject matter where the device includes a feature for the visual presentation of one or more images of one or more items, e.g. for side-by-side comparative display, one or more items relative to a person, usage or shopping environment, e.g. virtual fitting room, virtual design showcase or virtual store, or a shopper avatar or image representing a shopper.

G06Q 30/0645

Rental transactions; Leasing transactions

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for commercial transactions for enabling the temporary use of goods or services for a period of time in accordance with one or more defined terms of a transaction.

Relationships with other classification places

Subject matter directed to commercial transactions for rentals or leasing is classified in this group. Subject matter directed to reservations per se, e.g. administration of reservations, is classified in group [G06Q 10/02](#).

References

Informative references

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

Reservations, e.g. for tickets, services or events	G06Q 10/02
Payment transactions	G06Q 20/00
Electronic shopping	G06Q 30/0601
Finance; Insurance; Tax strategies; Processing of corporate or income taxes	G06Q 40/00
Hotels or restaurants	G06Q 50/12
Real-estate	G06Q 50/16
Coin-freed apparatus for hiring articles	G07F 17/00

G06Q 30/08

Auctions

Definition statement

This place covers:

Subject matter specifically configured to facilitate and support a competitive trading protocol for the presentation and sale or trade of at least one item and having predefined rules for bid submission, bid consideration, and winner determination.

Definition statement

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

matching systems, both applicable to goods or persons;

time-stamping of bids;

price or winner determination in an auction.

References

Informative references

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

Inventory or delivery of goods bought in an electronic auction	G06Q 10/08 , G06Q 50/00
Electronic payment	G06Q 20/00
Electronic finance, e.g. buying, selling or trading of financial instruments like stocks, options or futures per se	G06Q 40/00

G06Q 40/00

Finance; Insurance; Tax strategies; Processing of corporate or income taxes

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for planning the disposition or use of funds or securities, or extension of credit.

Information communication technology (ICT) specially adapted for financial applications, e.g. management of monetary assets.

Information communication technology (ICT) specially adapted for management of a binding contract to indemnify a party against a specific loss in exchange for a paid premium.

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

- financial applications, e.g. for preparation of bank statements, interest calculations, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking, electronic funds transfer (EFT) systems; electronic wallet systems; account maintenance; credit or loan processing;
- investment or stock exchange applications, e.g. for trading stocks, options, ordering of stocks, index balancing; financial asset management or planning;
- investment, e.g. fund management, portfolio management;
- insurance or pension applications, e.g. for premium calculations, insurable risk assessment or actuarial computations;
- tax applications, e.g. for preparing corporate or income taxes or tax strategies;
- accounting applications, e.g. for corporate accounting or auditing.

References

Informative references

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

Electronic payment or payment aspects of banking applications	G06Q 20/00
Payment architectures, schemes or protocols characterised by using cards	G06Q 20/34
Commerce	G06Q 30/00

Informative references

Buying, selling or leasing transactions	G06Q 30/06
Financial accounting	G06Q 40/12
Record-sensing devices in combination with a system that maintain financial accounts; i.e. a banking system	G07F 19/00
Arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

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

This place covers:

ICT specially adapted for banking applications, e.g. for interest calculations, home banking, on-line banking or account maintenance.

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

- banking applications, e.g. preparation of bank statements, interest calculation, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking;
- processing of tax refunds;
- financial accounting, e.g. account balancing.

References**Limiting references**

This place does not cover:

Credit or loans	G06Q 40/03
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Informative references

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

Payment architectures, schemes or protocols	G06Q 20/00
Payments in home banking	G06Q 20/108
Payment architectures, schemes or protocols characterised by using cards	G06Q 20/34
Commerce	G06Q 30/00
Buying, selling or leasing transactions	G06Q 30/06
Auctions	G06Q 30/08
Circuit arrangements for ac mains or ac distribution networks	H02J 3/00

Arrangements for secret or secure communications; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 40/03

Credit; Loans; Processing thereof

Definition statement

This place covers:

ICT specially adapted for managing or processing financial debt applications, e.g. for credit risk or loan evaluation of borrower.

References

Informative references

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

Risk analysis, e.g. for insurance or pensions	G06Q 40/08
Record-sensing device in combination with a system that includes the ascertaining of credit	G06K 7/00

G06Q 40/04

Trading; Exchange, e.g. stocks, commodities, derivatives or currency exchange

Definition statement

This place covers:

ICT specially adapted for trading securities or commodities within an organised system, e.g. for trading of stocks, commodities, order entry and currency exchange within a stock exchange.

ICT specially adapted for bidding in a stock exchange, e.g. for broker tools for entering or managing orders.

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

- Stock exchange applications, e.g. for trading stocks, options, ordering of stocks, general stock trading administration, order entry, bid or ask;
- Foreign exchange, e.g. for currency trading and currency exchange;
- Trading or exchanging CO₂ carbon credits or renewable energy certificates.

Note:

This group includes trading or bidding of energy using a securities exchange system.

References

Informative references

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

Payment architectures, schemes or protocols	G06Q 20/00
Auctions	G06Q 30/08
Asset management; Financial planning or analysis	G06Q 40/06
Electricity, gas or water supply	G06Q 50/06
Circuit arrangements for ac mains or ac distribution networks	H02J 3/00

Glossary of terms

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

Stock	A security that represents the fractional ownership of an issuing corporation
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G06Q 40/06

Asset management; Financial planning or analysis

Definition statement

This place covers:

ICT specially adapted for investment applications, e.g. for management of financial portfolios or institutional investments, planning for retirement or budgeting.

ICT specially adapted for financial modelling applications, e.g. for financial forecasting or prediction models.

References

Informative references

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

ICT specially adapted for management in general	G06Q 10/00
Forecasting or optimisation specially adapted for administrative or management purposes in general	G06Q 10/04
Payment architectures, schemes or protocols	G06Q 20/00
Buying, selling or leasing transactions	G06Q 30/06
Electronic payment using cards	G07F 7/08
Arrangements for secret or secure communications; Network security protocols	H04L 9/00
Data switching in stock quotation systems	H04L 12/1804
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 40/08

Insurance

Definition statement

This place covers:

ICT specially adapted for insurance applications, e.g. for writing insurance policies, processing insurance claims, calculating insurable risk, premium calculations, insurance backed securities or pensions.

References

Informative references

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

Office automation: Time management	G06Q 10/10
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G06Q 40/10

Tax strategies

Definition statement

This place covers:

ICT specially adapted for strategies for addressing future tax liability, risk or payment of taxes to a government entity.

References

Informative references

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

Tax preparation or submission	G06Q 40/123
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G06Q 40/12

Accounting

Definition statement

This place covers:

ICT specially adapted for recording, analysing, verifying or reporting of funds or other quantitatively innumerable factors used in a business.

References

Informative references

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

Counters with additional facilities	G06M 3/00
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G06Q 40/123**{Tax preparation or submission}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for determining or submitting a tax or tax form to a governmental entity.

References**Informative references**

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

Tax processing in POS payment systems	G06Q 20/207
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G06Q 40/125**{Finance or payroll}****Definition statement***This place covers:*

Subject matter for analysis or allocation of time utilised by and billable to an individual or other entity.

G06Q 40/128**{Check-book balancing, updating or printing arrangements}****Definition statement***This place covers:*

Subject matter including an arrangement for attaching a data processing device to a checkbook, which processes transaction data to verify, or carry forward, the checkbook balance, or to print a check (or a cheque), upon to entry of an account transaction.

References**Informative references**

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

Online banking	G06Q 40/02
Checkbook attached digital calculator, in which the transaction information is limited to the date or transaction amount	G06F 15/025
Receipt giving machines	G07G 5/00

G06Q 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](#))

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes of a specific business sector. For purposes of classification herein, a business sector is understood as a grouping of businesses that perform similar operations or activities within a particular field.

Relationships with other classification places

Healthcare-related subject matter specially adapted for administrative, commercial, financial, managerial or supervisory purposes is classified under [G06Q 50/00](#), while subject matter for other purposes, such as digital computing or data processing equipment or methods specially adapted for calculating or processing of patient-related data is classified under [G16H](#). Genetic or protein-related data for scientific purposes is classified under [G16B](#).

Take care that as soon as medical considerations are relevant, e.g. making appointments with a doctor, [G16H](#) takes precedence, e.g. order of a series of appointments, such as blood test, then tomography, then doctor consultation.

References

Limiting references

This place does not cover:

Healthcare informatics	G16H
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Special rules of classification

When no special adaptation has taken place, no group under [G06Q 50/00](#) should be allocated.

Glossary of terms

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

business processes	business operations or activities performed by entities, e.g. organisations or enterprises, that operate for commercial, financial, industrial or professional purposes
business sector	an area of the economy in which entities share the same or related business activities, products or services

G06Q 50/01

{Social networking}

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for the management of interaction between individuals or entities who are connected by one or more common relations or interests.

G06Q 50/02

Agriculture; Fishing; Forestry; Mining

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the business sectors of agriculture, fishing, forestry or mining.

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

- managing the production of crops or the raising of animals, e.g. livestock or fish;
- catching or harvesting aquatic animals, or managing aquatic animals or the areas in which they live, e.g. fisheries;
- planting, harvesting, or managing forests or woodlands, or the resources therein, e.g. wildlife, timber, or water resources;
- managing or planning for the extraction of valuable minerals or other geological materials from the earth.

References

Informative references

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

Methods for working soil in agriculture or forestry	A01B 79/00
Methods of fertilising	A01C 21/00
Control of watering gardens, fields, sports grounds or the like	A01G 25/16
Animal Husbandry; Fishing	A01K
Automatic control systems specially adapted for earth or rock drilling operations, i.e. self-operating systems	E21B 44/00
Survey of boreholes or wells	E21B 47/00
Investigating or analysing earth materials by determining their chemical or physical properties	G01N 33/24
Sonar systems specially adapted for locating fish	G01S 15/96
Seismic or acoustic prospecting specially adapted for well-logging	G01V 1/40
Programme-control systems	G05B 19/00
Computer-aided design	G06F 30/00
Image or video recognition or understanding of terrestrial scenes	G06V 20/10
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the agriculture economic sector	G16Y 10/05
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the forestry economic sector	G16Y 10/10
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the fishing economic sector	G16Y 10/15
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the mining economic sector	G16Y 10/20

G06Q 50/04

Manufacturing

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes of the business of manufacturing.

References

Informative references

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

Data acquisition or data processing for additive manufacturing of workpieces or articles from metallic powder	B22F 10/80
Data acquisition or data processing for additive manufacturing of plastics	B29C 64/386
Data acquisition or data processing for additive manufacturing	B33Y 50/00
Machine control in manufacturing	G05B 19/00
Using design data to control Numerical control (NC) machines, e.g. CAD/CAM	G05B 19/4097
Computer-aided design [CAD]	G06F 30/00
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the manufacturing economic sector	G16Y 10/25
Electricity grids	H02J 3/00

G06Q 50/06

Energy or water supply

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the business of supplying energy or water.

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

- determining charges reflecting a consumed quantity of power or energy or water;
- administrative or economic planning of energy or water supply;
- management of water rights;
- pricing for energy or water.

For purposes of classification herein, energy is understood as including the following subjects, the list being non-exhaustive:

- electricity, e.g. solar or wind;
- hydrogen energy;
- gas.

References

Informative references

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

Monitoring or controlling charging stations for electric vehicles, optimising energy costs	B60L 53/64
Apparatus or devices for transferring liquids from bulk storage containers or reservoirs into vehicles or into portable containers, e.g. for retail sale purposes	B67D 7/00
Arrangements of devices for controlling, indicating, metering or registering quantity or price of liquid transferred	B67D 7/08
Treatment of water, waste water, sewage or sludge	C02F
Installations or methods for obtaining, collecting or distributing water	E03B
Gas-turbine plants; Air intakes for jet-propulsion plants; Controlling fuel supply in airbreathing jet-propulsion	F02C
Wind Motors	F03D
Air-conditioning control or safety arrangements responding to energy costs	F24F 11/47
Tariff metering apparatus	G01D 4/00
Measuring volume, volume flow, mass flow or liquid level; Metering by volume	G01F
Power logging, e.g. metering	G01R 21/00
Meteorology	G01W
Apparatus with meter-controlled dispensing	G07F 15/00
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the utilities economic sector	G16Y 10/35
Systems for supplying, distributing, or storing electric power or energy	H02J
Arrangements for controlling electric generators for the purpose of obtaining a desired output	H02P 9/00
Generation of electric power by conversion of infrared radiation, visible light or ultraviolet lights, e.g. using photovoltaic [PV] modules	H02S

G06Q 50/08

Construction

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes of the business of construction.

References

Informative references

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

Preparing, conveying or working-up building materials or building elements in situ; Other devices or measures for constructional work	E04G 21/00
Architectural design, e.g. computer-aided architectural design [CAAD] related to design of buildings, bridges, landscapes, production plants or roads	G06F 30/13
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the construction economic sector	G16Y 10/30
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for homes or buildings economic sector	G16Y 10/80

G06Q 50/10

Services

Definition statement

This place covers:

Subject matter covering the business sector specially adapted for providing assistance or helpful activities required or requested by customers or public.

G06Q 50/12

Hotels or restaurants

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for lodging or particularly designed for use in an establishment serving food or drink to buyers.

Note:

Classification in this group requires some relationship to either the preparation or serving of food or drink. Incidental placement of a system in such an environment, e.g., an electronic cash register in a restaurant, does not of itself cause classification in this group.

References

Informative references

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

Reservations, e.g. for tickets, services or events	G06Q 10/02
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G06Q 50/14

Travel agencies

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for the business sector specially adapted for providing necessary arrangements or accommodation for travellers, e.g. tour guide planning.

References

Informative references

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

Reservations, e.g. for tickets, services or events	G06Q 10/02
Car Navigation	G01C 21/00
Touring guides, maps	G09B 29/00
Mobile services, location-based services	H04W 4/02

G06Q 50/16

Real estate

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for the development or construction of buildings or to the process of buying and selling of land, including the natural resources and permanent buildings.

References

Informative references

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

Real estate appraisal	G06Q 30/0278
Real estate leasing	G06Q 30/0645
Financing real estate	G06Q 40/03

G06Q 50/163

Real estate management

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the business of managing or overseeing real estate properties.

Included herein is the management of real estate properties such as apartments, single family homes, condominium units, shopping centres, industrial centres and the like. The management may be by owners of the real estate properties or on behalf of owners of the real estate properties.

References

Informative references

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

Insurance, e.g., against loss or damage	G06Q 40/08
Systems controlled by a computer	G05B 15/00
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for homes or buildings economic sector	G16Y 10/80

G06Q 50/165

{Land development}

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for the development or construction of buildings or to the process of buying and selling of land, including the natural resources and permanent buildings.

References

Informative references

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

Real estate appraisal	G06Q 30/0278
Real estate leasing	G06Q 30/0645
Financing real estate	G06Q 40/03

G06Q 50/167

{Closing}

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for the transfer of ownership of and title to property from one person to another for a price.

References

Informative references

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

Legal services associated with a real estate sale	G06Q 50/18
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G06Q 50/18**Legal services****Definition statement**

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the business sector of providing legal services, e.g. work performed by a lawyer.

G06Q 50/182**{Alternative dispute resolution}****Definition statement**

This place covers:

Subject matter drawn to a computerised arrangement for the development or maintenance of procedures or processes, e.g. arbitration, re conciliation, mediation, that are voluntarily adopted to resolve controversies (or to settle disagreements) before taking recourse to legal action, i.e. litigation.

References**Informative references**

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

Electronic negotiation including an offer and acceptance or counteroffer among parties	G06Q 50/188
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G06Q 50/184**{Intellectual property management}****Definition statement**

This place covers:

Subject matter drawn to a computerised arrangement for the creation or maintenance of a rights management system for intangible property which protects the products of human intelligence and creation, i.e. as copyrightable works, patented inventions, trademarks or trade secrets.

References**Informative references**

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

Portfolio valuation	G06Q 40/06 , G06Q 40/10
Digital Rights Management with encryption	G06Q 2220/00
Computer security, data protection	G06F 21/00

G06Q 50/186**{Estate planning}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the drawing up of a will, the setting up of a trust, or (if it minimizes estate taxes) for the passing of property to one's heirs before one's death as well as for the setting up post-life arrangements e.g. funerals.

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

Computerised arrangement for planning the disposition or use of funds or securities, or extension of credit	G06Q 40/00
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G06Q 50/188**{Electronic negotiation}****Definition statement***This place covers:*

Subject matter including an offer and acceptance or counteroffer among parties.

G06Q 50/20**Education****Definition statement***This place covers:*

Information and communication technology [ICT] specially adapted for implementation of business processes for the business sector of providing educational services.

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

Teaching equipment	G09B
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the education economic sector	G16Y 10/55

G06Q 50/205**{Education administration or guidance}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for (1) the business of conducting, organising, or maintaining the management functions of an organisation concerned with teaching, (2) the management of the process of institution or course selection or (3) the management of assistance programs.

This group includes continuing education planning.

References**Informative references**

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

Arrangement for planning the disposition or use of funds or securities, or extension of credit	G06Q 40/00
Arrangement for recording, analyzing, verifying or reporting of funds or other quantitatively innumerable factors used in a business	G06Q 40/12
Subject matter dealing with instruction, demonstration or grading of students	G09B 25/00

G06Q 50/2053**{Education institution selection, admissions, or financial aid}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for analysis or assistance in the process of selection of an educational resource, course selection, entry requirements or assistance associated with payment or reimbursement for tuition.

References**Informative references**

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

Arrangement for planning the disposition or use of funds or securities, or extension of credit	G06Q 40/00
Arrangement for recording, analyzing, verifying or reporting of funds or other quantitatively innumerable factors used in a business	G06Q 40/12

G06Q 50/2057**{Career enhancement or continuing education service}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for analysis or assistance associated with career change or advancement.

This group includes computerised arrangements for analyzing or tracking credit for work experience.

G06Q 50/22**Social work or social welfare, e.g. community support activities or counselling services****Definition statement***This place covers:*

Information and communication technology [ICT] specially adapted for providing services for engaging with individuals or communities in order to solve social problems, personal problems or promote social welfare.

Relationships with other classification places

Details for social work or social welfare provided specifically by government entities may also be classified in group [G06Q 50/26](#).

References**Informative references**

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

Office automation, e.g. groupware, office work in progress	G06Q 10/10
Relational databases	G06F 16/00
Form filling	G06F 40/174
Editing of spreadsheets	G06F 40/18

G06Q 50/26**Government or public services (business processes related to the transportation industry [G06Q 50/40](#))****Definition statement***This place covers:*

Information and communication technology [ICT] specially adapted for the implementation of business processes for the provision of government or public services. For classification herein, a government or public service is a service provided by the government or for use by general public.

Relationships with other classification places

Details for social work or social welfare may also be classified in group [G06Q 50/22](#).

References

Limiting references

This place does not cover:

Business processes related to transportation industry	G06Q 50/40
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G06Q 50/265

{Personal security, identity or safety}

Definition statement

This place covers:

Subject matter drawn to a computerised arrangement for (1) ensuring the legal or uninterrupted enjoyment by a person of their life, their body, their health or their reputation, e.g. TSA airport screening, public venue admission screening, in order to bar an individual who may cause harm to another, (2) for the detection of illicit use of personal information, such as analysis or detection means for determining that a person or business entity is who they say they are or (3) for protective measures or protocol to prevent injury.

References

Informative references

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

Fraud associated with business products or services	G06Q 30/0185
Fraud prevention or detection during financial transactions	G06Q 40/00
Access control or authentication, involving biometrics	G06F21/00474
Image analysis for personnel identification, e.g. biometrics	G06K19/07349

G06Q 50/34

Betting or bookmaking, e.g. Internet betting

Definition statement

This place covers:

Subject matter covering the business sector specially adapted for gambling or the wagering of money or something of material value on an event with an uncertain outcome with the primary intent of winning additional money and/or material goods.

Special rules of classification

Documents must also be classified in [G07F 17/32](#)

G06Q 50/40**Business processes related to the transportation industry (shipping
G06Q 10/083)****Definition statement**

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the transportation sector.

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

- managing schedules for public transportation services or mass transit, e.g. planning bus schedules.

References**Limiting references**

This place does not cover:

Shipping	G06Q 10/083
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Informative references

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

Reservations, e.g. for tickets, services or events	G06Q 10/02
Logistics	G06Q 10/08
Monitoring or controlling charging stations using data transfer between charging stations and vehicles	B60L 53/66
Arrangements or apparatus for collecting fares, tolls or entrance fees at one or more control points	G07B 15/00
Collecting fares, tolls or entrance fees taking into account a variable factor such as distance or time, e.g. for passenger transport, parking systems or car rental systems	G07B 15/02
Registering or indicating the working of vehicles	G07C 5/00
Traffic control systems for road vehicles	G08G 1/00
Traffic control systems for road vehicles indicating the position of vehicles, e.g. scheduled vehicles	G08G 1/123
Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the Transportation economic Sector	G16Y 10/40
Wireless communication networks services specially adapted for vehicles, e.g. vehicle-to-pedestrians [V2P]	H04W 4/40

G06Q 50/43

Business processes related to the sharing of vehicles, e.g. car sharing

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for the implementation of business processes for sharing one or more vehicles, e.g. cars, bicycles, scooters, boats, etc., by multiple users.

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

- providing multiple users temporary access to one or more vehicles for intermittent use, e.g. car sharing, bike sharing or scooter sharing;
- requesting use of a vehicle by a driver or operator of the vehicle.

References

Informative references

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

Individual registration on entry or exit	G07C 9/00
Traffic control systems for road vehicles indicating the position of vehicles, e.g. scheduled vehicles	G08G 1/123

G06Q 50/47

Passenger ride requests, e.g. ride-hailing

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for the implementation of business processes for handling requests for transportation received from passengers.

For classification herein, a passenger is understood as a user other than a driver or operator of a vehicle used in providing transportation.

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

- handling requests from passengers for transportation by drivers of personal vehicles, e.g. ride sharing or ride hailing;
- pooling passengers for transportation to one or more destinations, e.g. carpooling or ride splitting.

References

Informative references

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

Route searching; Route guidance	G01C 21/34
Taximeters	G07B 13/00

G06Q 50/50

Business processes related to the communications industry (metering or billing arrangements [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](#))

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the communications sector.

References

Limiting references

This place does not cover:

Data switching networks; Charging arrangements	H04L 12/14
Telephonic communication involving automatic or semiautomatic exchanges	H04M 3/00
Arrangements for metering, time-control or time indication	H04M 15/00
Prepayment telephone systems	H04M 17/00
Services specially adapted for wireless communications networks; Accounting or billing	H04W 4/24

Informative references

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

Information and communication technology [ICT] specially adapted for the internet of things [IoT] for the Information technology or communications economic sector	G16Y 10/75
Network arrangements or protocols for supporting network services or applications	H04L 67/00
Services specially adapted for particular environments, situations or purposes; for the management of goods or merchandise	H04W 4/35
Services specially adapted for particular environments, situations or purposes; for mass transport vehicles, e.g. buses, trains or aircraft	H04W 4/42

G06Q 50/60

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

Definition statement

This place covers:

Information and communication technology [ICT] specially adapted for implementation of business processes for the postal services sector.

References

Limiting references

This place does not cover:

Shipping	G06Q 10/083
Franking apparatus	G07B 17/00

Informative references

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

Sorting postal items	B07C
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G06Q 90/00

Systems or methods specially adapted for administrative, commercial, financial, managerial or supervisory purposes, not involving significant data processing

Definition statement

This place covers:

Systems or methods not involving significant data processing specially adapted for managing, promoting, or practicing commercial, financial, supervisory or forecasting activities, provided that:

No significant data processing is involved

systems or methods are specially adapted for the purposes covered by the groups [G06Q 10/00-G06Q 50/00](#); and

systems or methods cannot be classified elsewhere in the CPC.

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

systems or methods not involving significant data processing for conducting polls or referendums, e.g. paper based systems;

systems or methods not involving significant data processing for carrying out interviews, e.g. a method of interviewing people in the street;

layout for a particular store;

rules for placing products, e.g. toys placed in the bottom of a shelf.

Special rules of classification

When classifying systems or methods as in the definition in this group, additional classification may be made in the most closely related group of this or any other subclass, if the classification gives information about the application of the systems or methods that could be interest for search. Such non-obligatory classification must be given as "additional information".

G06Q 90/20**{Destination assistance within a business structure or complex}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for providing direction information at a business location or the creation of direction plan for a business location.

G06Q 90/205**{Building evacuation}****Definition statement***This place covers:*

Subject matter drawn to a computerised arrangement for the removal of people from a structure for protective purposes.

Included herein is a computerised arrangement for the creation of a removal plan.

G06Q 99/00**Subject matter not provided for in other groups of this subclass****Definition statement***This place covers:*

Subject matter not provided for in other groups of this subclass.

Subject-matter that falls under subclass [G06Q](#) but is not otherwise provided for in groups [G06Q 10/00](#) - [G06Q 90/00](#), i.e. it is a residual group which covers new technologies.

This group also includes subject matter under the group in which the data processing is not clearly described as electrical or being performed by a computer.

References**Informative references**

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

Business processing using cryptography	G06Q 2220/00
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Special rules of classification

As the title of the subclass covers exactly the titles of the groups [G06Q 10/00](#) - [G06Q 90/00](#), it is hard to imagine any technology that would fit the subclass but none of the groups, hence this group should probably remain empty.

It might be used temporarily for new technologies (e.g. q-bit computers) provided a special use/adaptation has taken place that makes the technology specially adapted for a particular purpose. However, such technology should most probably be classified elsewhere, and when the technology becomes widely used, an adaptation of the scheme [G06Q 10/00](#) - [G06Q 90/00](#) should be envisaged.

G06Q 2220/00**Business processing using cryptography (postage metering system using cryptography [G06Q 2250/05](#))****Definition statement***This place covers:*

Subject matter including cryptographic apparatus or methods uniquely designed for or utilised in the practice, administration, or management of an enterprise, the processing of financial data, or where a charge for goods or services is determined.

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

Postage metering system using cryptography	G06Q 2250/05
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Informative references*Attention is drawn to the following places, which may be of interest for search:*

Data protection via encryption	G06F 21/00
Electronic cash registers other than digital data processing aspects thereof	G07G 1/12
Ciphering or deciphering apparatus for cryptographic or other purposes involving the need for secrecy	G09C
Transmission	H04B
Reducing bandwidth of signals	H04B 1/66
Spread spectrum techniques in general	H04B 1/69
By using a sub-carrier	H04B 14/08
Multiplex communication	H04J , H04N 7/16
Secret communication	H04K 1/00
Arrangements for secret or secure communication	H04L 9/00
Secret or subscription television systems	H04N 7/16

G06Q 2220/10**Usage protection of distributed data files****Definition statement***This place covers:*

Subject matter wherein the usage of distributed information representing a selection by an individual is controlled by encryption.

Examples of such distribution can be by way of a storage medium such as a CD or by downloading.

G06Q 2220/12**Usage or charge determination****Definition statement**

This place covers:

Subject matter including determining the amount of use of the selected information or a cost associated therewith.

References**Informative references**

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

General electronic commerce system which includes billing	G06Q 20/027 , G06Q 20/085 , G06Q 20/0855
Data protection via encryption	G06F 21/00
Video electric signal modification using cryptography via record or coin control	H04N 7/167

G06Q 2220/123**involving third party for collecting or distributing payments, e.g. clearinghouse****Definition statement**

This place covers:

Subject matter wherein a third party not associated with the actual distribution of the selected data is utilised to gather or disperse payment therefor.

References**Informative references**

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

Secure transaction including a third party	G06Q 20/0855
Data protection via encryption	G06F 21/00

G06Q 2220/127**Adding plural layers of rights or limitations by other than the original producer****Definition statement**

This place covers:

Subject matter wherein a party other than the originating source places further restriction or proprietary interest on the use of the selected data.

G06Q 2220/14**Requiring a supplemental attachment or input, e.g. a dongle, to open****Definition statement***This place covers:*

Subject matter wherein an auxiliary device or signal interacts with the distributed data file to permit usage.

References**Informative references**

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

Licensing in general	G06Q 2220/18
Data protection via encryption	G06F 21/00

G06Q 2220/145**Specific computer ID, e.g. serial number, configuration****Definition statement***This place covers:*

Subject matter wherein the interaction uses a signal that describes or is characteristic of a particular data processing system.

G06Q 2220/16**Copy protection or prevention****Definition statement***This place covers:*

Subject matter which prevents rerecording of a distributed data file.

References**Informative references**

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

Data protection via encryption	G06F 21/00
Copy protection or prevention of a video signal	H04N 7/167

G06Q 2220/165**Having origin or program ID****Definition statement***This place covers:*

Subject matter wherein a copy protected distributed data file is supplemented by a unique identifier of a source of the file or of the file itself.

G06Q 2220/18**Licensing****Definition statement**

This place covers:

Subject matter wherein a determination is made that an outside entity has authorised the use of the selection.

References**Informative references**

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

Information security in computers or digital processing system	G06F 21/00
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G06Q 2230/00**Voting or election arrangements****Definition statement**

This place covers:

Subject matter determining the result of an election by multiple participants.

References**Informative references**

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

System which reads sheets bearing hand-coded indicia representative of various categories and provides a total for each category	G07F 13/00
Betting on an outcome of an event, e.g. a race, or an election; totalisators	G07F 17/32

G06Q 2240/00**Transportation facility access, e.g. fares, tolls or parking****Definition statement**

This place covers:

Subject matter controlling access to a vehicle or vehicle related facility in response to payment or other precondition for such access.

The term "vehicle related facility" designates a location for which payment for vehicle admission is required.

The reference to "other precondition" is intended to include passenger or baggage inspection.

References**Informative references**

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

System processing data for a vehicle seat reservation	G06Q 10/02
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[Organising, forecasting, or planning] machines	G06Q 10/06
Fare registers	G07B 15/00
Parking meters	G07F 17/24

G06Q 2250/00

Postage metering systems

Definition statement

This place covers:

Subject matter wherein the data processing or calculating computer comprises means for determining and printing cost required for mailing an article.

References

Informative references

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

Generic weight determining devices utilizing mathematical computing	G01G19/4143
Franking apparatus	G07B 17/00

G06Q 2250/05

using cryptography

Definition statement

This place covers:

Subject matter wherein a charge for mailing an article is determined, markings representing this charge are affixed to the article, and respective modifications to an account balance are made.

References

Informative references

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

Postage meter system absent cryptography	G06Q 2250/00
Franking apparatus	G07B 17/00
Electric signal modification with printed copy production	G09C 3/08

G06Q 2250/053

Reloading or recharging

Definition statement

This place covers:

Subject matter wherein additional funds are provided to the account balance.

References

Informative references

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

Postage meter recharging absent cryptography	G06Q 2250/20
Franking apparatus	G07B 17/00

G06Q 2250/057

comprising printing details, e.g. verification of marks

Definition statement

This place covers:

Subject matter wherein particulars of the marking of the article to be mailed are provided.

References

Informative references

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

Postage meter printing absent cryptography	G06Q 2250/70
Static presentation processing, e.g. printing	G06F 3/12
Franking apparatus	G07B 17/00

G06Q 2250/10

Special services or fees, e.g. discounts, surcharges or adjustments

Definition statement

This place covers:

Subject matter wherein a basic postage fee is modified to accommodate a particular postage service or condition.

The particular postage service includes, e.g. express mail, certified mail, C.O.D., special delivery, insurance and return receipt.

The condition includes, e.g. discount, surcharge, adjustment, the least costly fee.

A mere recitation of functional inputting means representing special service or charge without a step or procedure to carry out the modification of the fee is excluded from this group.

References

Informative references

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

Postage meter system comprising means for revising postage rate structure	G06Q 2250/80
Franking apparatus	G07B 17/00

G06Q 2250/20**Recharging****Definition statement**

This place covers:

Subject matter wherein said data processing or calculating computer comprises means for resetting a stored value of credit representing a postage fund available within a postage meter system.

References**Informative references**

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

Reloading or recharging in a cryptographic postage metering system	G06Q 2250/053
Franking apparatus	G07B 17/00

G06Q 2250/30**Record keeping****Definition statement**

This place covers:

Subject matter wherein said data processing or calculating computer comprises means for resetting a stored value of credit representing a postage fund available within a postage meter system.

G06Q 2250/40**Data protection****Definition statement**

This place covers:

Subject matter comprising means for preventing postage information from being inadvertently modified or destroyed.

References**Informative references**

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

Information security in computers or digital processing system	G06F 21/00
Franking apparatus	G07B 17/00

G06Q 2250/50**with specific mail handling means****Definition statement**

This place covers:

Subject matter including details of means for performing a mailing process associated with the article.

Means for performing a mailing process includes, e.g. feeder, conveyor, inserter, sorter, sealer, stacker.

References

Informative references

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

Postal sorting	B07C
Forming and packing contents unit from plural or different supply sources	B65B
Particular type of conveying system	B65G

G06Q 2250/60

involving mailed item weight

Definition statement

This place covers:

Subject matter wherein postage of the article is determined from the weight of the article.

References

Informative references

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

Point of sale terminal or an electronic cash register having a weighing device	G06Q 20/208
Computing means including a weighing device for computing weight and cost of goods	G01G19/4143
Franking apparatus	G07B 17/00

G06Q 2250/70

Specific printing

Definition statement

This place covers:

Subject matter including details of a printing mechanism or of information to be printed.

The details of information to be printed include, e.g. messages, graphical data, coded data and encrypted information.

References

Informative references

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

Printing detail in a cryptographic postage metering system	G06Q 2250/057
Software printing control module	G06Q 2250/90
Data processing for presentation on a fixed medium, such as paper	G06F 3/12

G06Q 2250/80**Rate updating****Definition statement**

This place covers:

Subject matter comprising means for revising a postage rate structure.

References**Informative references**

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

Postage meter system comprising means for modifying a basic postage fee to accommodate a particular postage service or condition, e.g. discount, surcharge, adjustment	G06Q 2250/10
Franking apparatus	G07B 17/00

G06Q 2250/90**Specialized function performed****Definition statement**

This place covers:

Subject matter wherein the data processing or calculating computer is programmed to carry out a sequence of instructions related to a predetermined task associated with the postage meter system.

Tasks include input and output distribution, interrupt processing, job scheduling, message transmitting.

G06Q 2250/905**Display controlling****Definition statement**

This place covers:

Subject matter wherein the sequence of instructions is for visually presenting postage related information to an operator.

Operation for controlling devices solely for producing a "hard copy", e.g. printer, plotter, is excluded from this group.

References**Informative references**

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

Postage meter system including details of printing mechanism or of information to be printed	G06Q 2250/70
Franking apparatus	G07B 17/00