

EUROPEAN PATENT OFFICE
U.S. PATENT AND TRADEMARK OFFICE

CPC NOTICE OF CHANGES 1791

DATE: AUGUST 1, 2025

PROJECT RP11982

The following classification changes will be effected by this Notice of Changes:

<u>Action</u>	<u>Subclass</u>	<u>Group(s)</u>
SCHEME:		
Symbols New:	G06Q	40/022, 40/0221, 40/0222, 40/0223, 40/0225, 40/023, 40/024, 40/026, 40/028, 40/029, 40/0305, 40/03055, 40/031, 40/032, 40/0325, 40/03251, 40/033, 40/034, 40/035, 40/036, 40/037, 40/038, 40/039, 40/042, 40/0421, 40/043, 40/0431, 40/0432, 40/044, 40/045, 40/0451, 40/046, 40/047, 40/048, 40/049, 40/05, 40/051, 40/052, 40/0525, 40/053, 40/054, 40/0545, 40/055, 40/062, 40/063, 40/0631, 40/064, 40/065, 40/066, 40/067, 40/068, 40/082, 40/0821, 40/0822, 40/08221, 40/08222, 40/08223, 40/083, 40/084, 40/0841, 40/0842, 40/085, 40/086, 40/0861, 40/087, 40/09, 40/124, 40/126
Warnings New:	G06Q	40/02, 40/022, 40/023, 40/024, 40/026, 40/028, 40/029, 40/03, 40/0305, 40/031, 40/032, 40/033, 40/034, 40/035, 40/036, 40/037, 40/038, 40/039, 40/04, 40/042, 40/0421, 40/043, 40/0431, 40/0432, 40/044, 40/045, 40/0451, 40/046, 40/047, 40/048, 40/049, 40/05, 40/051, 40/052, 40/053, 40/054, 40/055, 40/06, 40/062, 40/063, 40/064, 40/065, 40/066, 40/067, 40/068, 40/08, 40/082, 40/083, 40/084, 40/085, 40/086, 40/087, 40/09, 40/12, 40/124, 40/126
DEFINITIONS:		

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<u>Action</u>	<u>Subclass</u>	<u>Group(s)</u>
Definitions New:	G06Q	40/022, 40/0221, 40/0222, 40/0223, 40/0225, 40/023, 40/024, 40/026, 40/028, 40/029, 40/0305, 40/03055, 40/031, 40/032, 40/0325, 40/03251, 40/033, 40/034, 40/035, 40/036, 40/037, 40/038, 40/039, 40/042, 40/0421, 40/043, 40/0431, 40/0432, 40/044, 40/045, 40/0451, 40/046, 40/047, 40/048, 40/049, 40/05, 40/051, 40/052, 40/0525, 40/053, 40/054, 40/0545, 40/055, 40/062, 40/063, 40/0631, 40/064, 40/065, 40/066, 40/067, 40/068, 40/082, 40/0821, 40/0822, 40/08221, 40/08222, 40/08223, 40/084, 40/0841, 40/0842, 40/085, 40/086, 40/0861, 40/087, 40/09, 40/124, 40/126
Definitions Modified:	G06Q	40/00, 40/04

No other subclasses/groups are impacted by this Notice of Changes.

This Notice of Changes includes the following [Check the ones included]:

1. CLASSIFICATION SCHEME CHANGES

- ☒ A. New, Modified or Deleted Group(s)
- ☒ B. New, Modified or Deleted Warning(s)
- ☐ C. New, Modified or Deleted Note(s)
- ☐ D. New, Modified or Deleted Guidance Heading(s)

2. DEFINITIONS

- ☒ A. New or Modified Definitions (Full definition template)
- ☐ B. Modified or Deleted Definitions (Definitions Quick Fix)

3. ☒ REVISION CONCORDANCE LIST (RCL)

4. ☒ CHANGES TO THE CPC-TO-IPC CONCORDANCE LIST (CICL)

5. ☐ CHANGES TO THE CROSS-REFERENCE LIST (CRL)

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1. CLASSIFICATION SCHEME CHANGES

A. New, Modified or Deleted Group(s)

G06Q DATA PROCESSING SYSTEMS OR METHODS, SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES; SYSTEMS OR METHODS SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES, NOT OTHERWISE PROVIDED FOR

<u>Type*</u>	<u>Symbol</u>	<u>Indent Level Number of dots (e.g. 0, 1, 2)</u>	<u>Title</u> “CPC only” text should normally be enclosed in {curly brackets}**	<u>Transferred to[#]</u>
C	G06Q 40/02	1	Banking, e.g. interest calculation or account maintenance (credit or loans G06Q 40/03)	G06Q 40/02, G06Q 40/022, G06Q 40/0221, G06Q 40/0222, G06Q 40/0223, G06Q 40/0225, G06Q 40/023, G06Q 40/024, G06Q 40/026, G06Q 40/028, G06Q 40/029, G06Q 40/04, G06Q 40/042, G06Q 40/043, G06Q 40/044, G06Q 40/045
N	G06Q 40/022	2	{Management of bank accounts, e.g. opening or closing of bank accounts, new customer bank accounts}	
N	G06Q 40/0221	3	{Intra-bank account relationships, e.g. sub-accounts, linked or joint accounts}	
N	G06Q 40/0222	3	{Monitoring, detecting or alert notifications of bank account events}	
N	G06Q 40/0223	3	{For planning or pre-staging a bank account transaction}	
N	G06Q 40/0225	3	{Bank transfers not related to payment transactions}	
N	G06Q 40/023	2	{specially adapted for online banking}	
N	G06Q 40/024	2	{Anti-fraud, anti-money laundering or know-your-customer}	
N	G06Q 40/026	2	{Banking interfaces}	
N	G06Q 40/028	2	{Processing paper cheques}	
N	G06Q 40/029	2	{Banking at kiosks, computers, point of sale [POS] terminals or automated teller machines [ATM]}	
C	G06Q40/03	1	Credit; Loans; Processing thereof	G06Q 40/03, G06Q 40/0305, G06Q 40/03055, G06Q40/031, G06Q 40/032, G06Q 40/0325, G06Q

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<u>Type*</u>	<u>Symbol</u>	<u>Indent Level</u> <u>Number of dots</u> <u>(e.g. 0, 1, 2)</u>	<u>Title</u> <u>“CPC only” text should</u> <u>normally be enclosed in</u> <u>{curly brackets}**</u>	<u>Transferred to#</u>
				40/03251, G06Q 40/033, G06Q 40/034, G06Q 40/035, G06Q 40/036, G06Q 40/037, G06Q 40/038, G06Q 40/039
N	G06Q 40/0305	2	{Platforms for credit or lending product research, comparison or matching}	
N	G06Q 40/03055	3	{using artificial intelligence, machine learning or neural networks}	
N	G06Q 40/031	2	{Credit restrictions on particular classes of purchases or children accounts}	
N	G06Q 40/032	2	{Account notification, monitoring, detecting, or reporting therefor}	
N	G06Q 40/0325	3	{specially adapted for detecting or preventing credit or loan fraud}	
N	G06Q 40/03251	4	{using artificial intelligence, machine learning or neural networks}	
N	G06Q 40/033	2	{Analysing or forecasting financial condition of borrowers}	
N	G06Q 40/034	2	{Loan servicing}	
N	G06Q 40/035	2	{using financial equations or formulas}	
N	G06Q 40/036	2	{Mortgages}	
N	G06Q 40/037	2	{Revolving line of credit}	
N	G06Q 40/038	2	{Car or vehicle loans}	
N	G06Q 40/039	2	{Personal or business loans}	
C	G06Q 40/04	1	Trading; Exchange, e.g. stocks, commodities, derivatives or currency exchange	G06Q 40/04, G06Q 40/042, G06Q 40/0421, G06Q 40/043, G06Q 40/0431, G06Q 40/0432, G06Q 40/044, G06Q 40/045, G06Q 40/0451, G06Q 40/046, G06Q 40/047, G06Q 40/048, G06Q 40/049, G06Q 40/05, G06Q 40/051, G06Q 40/052, G06Q 40/0525, G06Q 40/053, G06Q 40/054, G06Q 40/0545, G06Q 40/055
N	G06Q 40/042	2	{using financial market analysis, e.g. trading predictions, or forecasting}	

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<u>Type*</u>	<u>Symbol</u>	<u>Indent Level Number of dots (e.g. 0, 1, 2)</u>	<u>Title “CPC only” text should normally be enclosed in {curly brackets}**</u>	<u>Transferred to#</u>
N	G06Q 40/0421	3	{using artificial intelligence, machine learning or neural networks}	
N	G06Q 40/043	2	{Tools or interfaces specially adapted for trading or brokering}	
N	G06Q 40/0431	3	{Displaying financial market data }	
N	G06Q 40/0432	3	{using pricing grids or ladders}	
N	G06Q 40/044	2	{using tick sizes or order constraints}	
N	G06Q 40/045	2	{Accepting or processing orders in an exchange }	
N	G06Q 40/0451	3	{Prioritising, queuing or matching trade orders in an exchange }	
N	G06Q 40/046	2	{Trading across multiple trading exchanges or platforms}	
N	G06Q 40/047	2	{including trading crash mitigation or circuit breakers}	
N	G06Q 40/048	2	{Trading margin, collateral, or credit worthiness of trading partners }	
N	G06Q 40/049	2	{Trading or exchanging carbon credits or renewable energy certificates}	
N	G06Q40/05	2	{Trading or analysing debt instruments}	
N	G06Q40/051	2	{Trading or analysing equity instruments}	
N	G06Q40/052	2	{Trading or analysing derivatives}	
N	G06Q40/0525	3	{using binary options or trading in prediction markets}	
N	G06Q40/053	2	{Trading fiat currency }	
N	G06Q40/054	2	{Trading investment funds, e.g. mutual funds or hedge funds}	
N	G06Q40/0545	3	{Trading exchange traded funds}	
N	G06Q40/055	2	{Trading non-fungible tokens [NFT]}	
C	G06Q 40/06	1	Asset management; Financial planning or analysis	G06Q 40/06, G06Q 40/062, G06Q 40/063, G06Q 40/0631, G06Q 40/064, G06Q 40/065,

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<u>Type*</u>	<u>Symbol</u>	<u>Indent Level Number of dots (e.g. 0, 1, 2)</u>	<u>Title “CPC only” text should normally be enclosed in {curly brackets}**</u>	<u>Transferred to#</u>
				G06Q 40/066, G06Q 40/067, G06Q 40/068
N	G06Q 40/062	2	{Investment screening, selection or watchlist}	
N	G06Q 40/063	2	{Asset management predictions or forecasting}	
N	G06Q 40/0631	3	{Asset management predictions or forecasting using artificial intelligence, machine learning or neural networks}	
N	G06Q 40/064	2	{including visualisation for planning or analysis}	
N	G06Q 40/065	2	{Budgeting}	
N	G06Q 40/066	2	{Retirement planning}	
N	G06Q 40/067	2	{Financial business planning}	
N	G06Q 40/068	2	{Investment funding including crowdfunding or crowdlending}	
C	G06Q40/08	1	Insurance	G06Q 40/08, G06Q 40/082, G06Q 40/0821, G06Q 40/0822, G06Q 40/08221, G06Q 40/08222, G06Q 40/08223, G06Q 40/083, G06Q 40/084, G06Q 40/0841, G06Q 40/0842 G06Q 40/085, G06Q 40/086, G06Q 40/0861, G06Q 40/087, G06Q 40/09
N	G06Q 40/082	2	{platforms for insurance research, comparison or matching insurance customers and providers using insurance risk factors}	
N	G06Q 40/0821	3	{by recommending insurance products, customers or providers based on risk analysis}	
N	G06Q 40/0822	3	{by determining insurance risk or fault}	
N	G06Q 40/08221	4	{using vehicle data and driving data}	
N	G06Q 40/08222	4	{by calculating actual insurance loss value}	
N	G06Q 40/08223	4	{by calculating potential insurance loss value}	
N	G06Q 40/083	2	{using fraud detection or prevention analysis}	

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Type*	Symbol	Indent Level Number of dots (e.g. 0, 1, 2)	Title “CPC only” text should normally be enclosed in {curly brackets}**	Transferred to#
N	G06Q 40/084	2	{by insurance claims processing}	
N	G06Q 40/0841	3	{using image analysis}	
N	G06Q 40/0842	3	{using sensors}	
N	G06Q 40/085	2	{for coordinating insurance risk prevention measures for insurance policy coverage}	
N	G06Q 40/086	2	{by calculating insurance premiums for insurance policies}	
N	G06Q 40/0861	3	{using sensors}	
N	G06Q 40/087	2	{using annuities}	
N	G06Q 40/09	2	{using artificial intelligence, machine learning or neural networks}	
U	G06Q40/10	1	Tax strategies	
C	G06Q40/12	1	Accounting	G06Q 40/12, G06Q 40/124, G06Q 40/126
U	G06Q40/123	2	{Tax preparation or submission}	
N	G06Q40/124	2	{Auditing}	
U	G06Q40/125	2	{Finance or payroll}	
N	G06Q40/126	2	{Corporate accounting}	
U	G06Q40/128	2	{Check-book balancing, updating or printing arrangements}	

*N = new entries where reclassification into entries is involved; C = entries with modified file scope where reclassification of documents from the entries is involved; Q = new entries which are firstly populated with documents via administrative transfers from deleted (D) entries. Afterwards, the transferred documents into the Q entry will either stay or be moved to more appropriate entries, as determined by intellectual reclassification; T = existing entries with enlarged file scope, which receive documents from C or D entries, e.g. when a limiting reference is removed from the entry title; M = entries with no change to the file scope (no reclassification); D = deleted entries; F = frozen entries will be deleted once reclassification of documents from the entries is completed; U = entries that are unchanged.

NOTES:

- **No {curly brackets} are used for titles in CPC only subclasses, e.g. C12Y, A23Y; 2000 series symbol titles of groups found at the end of schemes (orthogonal codes); or the Y section titles. The {curly brackets} are used for 2000 series symbol titles found interspersed throughout the main trunk schemes (breakdown codes).
- U groups: it is obligatory to display the required “anchor” symbol (U group), i.e. the entry immediately preceding a new group or an array of new groups to be created (in case new groups are not clearly subgroups of C-type groups). Always include the symbol, indent level and title of the U group in the table above.
- All entry types should be included in the scheme changes table above for better understanding of the overall scheme change picture. Symbol, indent level, and title are required for all types.
- “Transferred to” column must be completed for all C, D, F, and Q type entries. F groups will be deleted once reclassification is completed.
- When multiple symbols are included in the “Transferred to” column, avoid using ranges of symbols in order to be as precise as possible.
- For administrative transfer of documents, the following text should be used: “< administrative transfer to XX>”, “<administrative transfer to XX and YY simultaneously>”, or “<administrative transfer to XX, YY, ...and ZZ simultaneously>” when administrative transfer of the same documents is to more than one place.

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- Administrative transfer to main trunk groups is assumed to be the source allocation type, unless otherwise indicated.
- Administrative transfer to 2000/Y series groups is assumed to be “additional information”.
- If needed, instructions for allocation type should be indicated within the angle brackets using the abbreviations “ADD” or “INV”: <administrative transfer to XX ADD> , <administrative transfer to XX INV>, or < administrative transfer to XX ADD, YY INV, ... and ZZ ADD simultaneously>.
- In certain situations, the “D” entries of 2000-series or Y-series groups may not require a destination (“Transferred to”) symbol, however it is required to specify “<no transfer>” in the “Transferred to” column for such cases.
- For finalisation projects, the deleted “F” symbols should have <no transfer> in the “Transferred to” column.
- For more details about the types of scheme change, see CPC Guide.

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B. New, Modified or Deleted Warning(s)

G06Q DATA PROCESSING SYSTEMS OR METHODS, SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES; SYSTEMS OR METHODS SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES, NOT OTHERWISE PROVIDED FOR

<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 40/02		Group G06Q 40/02 is impacted by reclassification into groups G06Q 40/022, G06Q 40/0221, G06Q 40/0222, G06Q 40/0223, G06Q 40/0225, G06Q 40/023, G06Q 40/024, G06Q 40/026, G06Q 40/028, G06Q 40/029, G06Q 40/04, G06Q 40/042, G06Q 40/043, G06Q 40/044 and G06Q 40/045. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/022		Groups G06Q 40/022, G06Q 40/0221, G06Q 40/0222, G06Q 40/0223 and G06Q 40/0225 are incomplete pending reclassification of documents from group G06Q 40/02. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/023		Group G06Q 40/023 is incomplete pending reclassification of documents from group G06Q 40/02. Groups G06Q 40/02 and G06Q 40/023 should be considered in order to perform a complete search.
N	G06Q 40/024		Group G06Q 40/024 is incomplete pending reclassification of documents from group G06Q 40/02. Groups G06Q 40/02 and G06Q 40/024 should be considered in order to perform a complete search.
N	G06Q 40/026		Group G06Q 40/026 is incomplete pending reclassification of documents from group G06Q 40/02. Groups G06Q 40/02 and G06Q 40/026 should be considered in order to perform a complete search.
N	G06Q 40/028		Group G06Q 40/028 is incomplete pending reclassification of documents from group G06Q 40/02. Groups G06Q 40/02 and G06Q 40/028 should be considered in order to perform a complete search.

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 40/029		Group G06Q 40/029 is incomplete pending reclassification of documents from group G06Q 40/02. Groups G06Q 40/02 and G06Q 40/029 should be considered in order to perform a complete search.
N	G06Q 40/03		Group G06Q 40/03 is impacted by reclassification into groups G06Q 40/0305, G06Q 40/03055, G06Q 40/031, G06Q 40/032, G06Q 40/0325, G06Q 40/03251, G06Q 40/033, G06Q 40/034, G06Q 40/035, G06Q 40/036, G06Q 40/037, G06Q 40/038 and G06Q 40/039. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/0305		Groups G06Q 40/0305 and G06Q 40/03055 are incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03, G06Q 40/0305 and G06Q 40/03055 should be considered in order to perform a complete search.
N	G06Q 40/031		Group G06Q 40/031 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/031 should be considered in order to perform a complete search.
N	G06Q 40/032		Groups G06Q 40/032, G06Q 40/0325 and G06Q 40/03251 are incomplete pending reclassification of documents from group G06Q 40/03. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/033		Group G06Q 40/033 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/033 should be considered in order to perform a complete search.
N	G06Q 40/034		Group G06Q 40/034 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/034 should be considered in order to perform a complete search.
N	G06Q 40/035		Group G06Q 40/035 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/035 should

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
			be considered in order to perform a complete search.
N	G06Q 40/036		Group G06Q 40/036 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/036 should be considered in order to perform a complete search.
N	G06Q 40/037		Group G06Q 40/037 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/037 should be considered in order to perform a complete search.
N	G06Q 40/038		Group G06Q 40/038 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/038 should be considered in order to perform a complete search.
N	G06Q 40/039		Group G06Q 40/039 is incomplete pending reclassification of documents from group G06Q 40/03. Groups G06Q 40/03 and G06Q 40/039 should be considered in order to perform a complete search.
N	G06Q 40/04		Group G06Q 40/04 is incomplete pending reclassification of documents from group G06Q 40/02. Group G06Q 40/04 is also impacted by reclassification into groups G06Q 40/042, G06Q 40/0421, G06Q 40/043, G06Q 40/0431, G06Q 40/0432, G06Q 40/044, G06Q 40/045, G06Q 40/0451, G06Q 40/046, G06Q 40/047, G06Q 40/048, G06Q 40/049, G06Q 40/05, G06Q 40/051, G06Q 40/052, G06Q 40/0525, G06Q 40/053, G06Q 40/054, G06Q 40/0545 and G06Q 40/055. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/042		Group G06Q 40/042 is incomplete pending reclassification of documents from groups G06Q 40/02 and G06Q 40/04. Groups G06Q 40/02, G06Q 40/04 and G06Q 40/042 should be considered in order to perform a complete search.
N	G06Q 40/0421		Group G06Q 40/0421 is incomplete pending reclassification of documents from group G06Q 40/04. Groups

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
			G06Q 40/04 and G06Q 40/0421 should be considered in order to perform a complete search.
N	G06Q 40/043		Group G06Q 40/043 is incomplete pending reclassification of documents from groups G06Q 40/02 and G06Q 40/04. Groups G06Q 40/02, G06Q 40/04 and G06Q 40/043 should be considered in order to perform a complete search.
N	G06Q 40/0431		Group G06Q 40/0431 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/0431 should be considered in order to perform a complete search.
N	G06Q 40/0432		Group G06Q 40/0432 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/0432 should be considered in order to perform a complete search.
N	G06Q 40/044		Group G06Q 40/044 is incomplete pending reclassification of documents from groups G06Q 40/02 and G06Q 40/04. Groups G06Q 40/02, G06Q 40/04 and G06Q 40/044 should be considered in order to perform a complete search.
N	G06Q 40/045		Group G06Q 40/045 is incomplete pending reclassification of documents from groups G06Q 40/02 and G06Q 40/04. Groups G06Q 40/02, G06Q 40/04 and G06Q 40/045 should be considered in order to perform a complete search.
N	G06Q 40/0451		Group G06Q 40/0451 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/0451 should be considered in order to perform a complete search.
N	G06Q 40/046		Group G06Q 40/046 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/046 should be considered in order to perform a complete search.
N	G06Q 40/047		Group G06Q 40/047 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/047 should

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
			be considered in order to perform a complete search.
N	G06Q 40/048		Group G06Q 40/048 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/048 should be considered in order to perform a complete search.
N	G06Q 40/049		Group G06Q 40/049 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/049 should be considered in order to perform a complete search.
N	G06Q 40/05		Group G06Q 40/05 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/05 should be considered in order to perform a complete search.
N	G06Q 40/051		Group G06Q 40/051 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/051 should be considered in order to perform a complete search.
N	G06Q 40/052		Groups G06Q 40/052 and G06Q 40/0525 are incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04, G06Q 40/052 and G06Q 40/0525 should be considered in order to perform a complete search.
N	G06Q 40/053		Group G06Q 40/053 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/053 should be considered in order to perform a complete search.
N	G06Q 40/054		Groups G06Q 40/054 and G06Q 40/0545 are incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04, G06Q 40/054 and G06Q 40/0545 should be considered in order to perform a complete search.
N	G06Q 40/055		Group G06Q 40/055 is incomplete pending reclassification of documents from group G06Q 40/04. Groups G06Q 40/04 and G06Q 40/055 should be considered in order to perform a complete search.

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 40/06		Group G06Q 40/06 is impacted by reclassification into groups G06Q 40/062, G06Q 40/063, G06Q 40/0631, G06Q 40/064, G06Q 40/065, G06Q 40/066, G06Q 40/067 and G06Q 40/068. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/062		Group G06Q 40/062 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/062 should be considered in order to perform a complete search.
N	G06Q 40/063		Groups G06Q 40/063 and G06Q 40/0631 are incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06, G06Q 40/063 and G06Q 40/0631 should be considered in order to perform a complete search.
N	G06Q 40/064		Group G06Q 40/064 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/064 should be considered in order to perform a complete search.
N	G06Q 40/065		Group G06Q 40/065 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/065 should be considered in order to perform a complete search.
N	G06Q 40/066		Group G06Q 40/066 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/066 should be considered in order to perform a complete search.
N	G06Q 40/067		Group G06Q 40/067 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/067 should be considered in order to perform a complete search.
N	G06Q 40/068		Group G06Q 40/068 is incomplete pending reclassification of documents from group G06Q 40/06. Groups G06Q 40/06 and G06Q 40/068 should be considered in order to perform a complete search.

CPC NOTICE OF CHANGES 1791

DATE: AUGUST 1, 2025

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 40/08		Group G06Q 40/08 is impacted by reclassification into groups G06Q 40/082, G06Q 40/0821, G06Q 40/0822, G06Q 40/08221, G06Q 40/08222, G06Q 40/08223, G06Q 40/083, G06Q 40/084, G06Q 40/0841, G06Q 40/0842, G06Q 40/085, G06Q 40/086, G06Q 40/0861, G06Q 40/087 and G06Q 40/09. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/082		Groups G06Q 40/082, G06Q 40/0821, G06Q 40/0822, G06Q 40/08221, G06Q 40/08222 and G06Q 40/08223 are incomplete pending reclassification of documents from group G06Q 40/08. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/083		Group G06Q 40/083 is incomplete pending reclassification of documents from group G06Q 40/08. Groups G06Q 40/08 and G06Q 40/083 should be considered in order to perform a complete search.
N	G06Q 40/084		Groups G06Q 40/084, G06Q 40/0841 and G06Q 40/0842 are incomplete pending reclassification of documents from group G06Q 40/08. All groups listed in this Warning should be considered in order to perform a complete search.
N	G06Q 40/085		Group G06Q 40/085 is incomplete pending reclassification of documents from group G06Q 40/08. Groups G06Q 40/08 and G06Q 40/085 should be considered in order to perform a complete search.
N	G06Q 40/086		Groups G06Q 40/086 and G06Q 40/0861 are incomplete pending reclassification of documents from group G06Q 40/08. Groups G06Q 40/08, G06Q 40/086 and G06Q 40/0861 should be considered in order to perform a complete search.
N	G06Q 40/087		Group G06Q 40/087 is incomplete pending reclassification of documents from group G06Q 40/08. Groups G06Q 40/08 and G06Q 40/087 should be considered in order to perform a complete search.

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 40/09		Group G06Q 40/09 is incomplete pending reclassification of documents from group G06Q 40/08. Groups G06Q 40/08 and G06Q 40/09 should be considered in order to perform a complete search.
N	G06Q 40/12		Group G06Q 40/12 is impacted by reclassification into groups G06Q 40/124 and G06Q 40/126. Groups G06Q 40/12, G06Q 40/124 and G06Q 40/126 should be considered in order to perform a complete search.
N	G06Q 40/124		Group G06Q 40/124 is incomplete pending reclassification of documents from group G06Q 40/12. Groups G06Q 40/12 and G06Q 40/124 should be considered in order to perform a complete search.
N	G06Q 40/126		Group G06Q 40/126 is incomplete pending reclassification of documents from group G06Q 40/12. Groups G06Q 40/12 and G06Q 40/126 should be considered in order to perform a complete search.

*N = new warning, M = modified warning, D = deleted warning

NOTE: The "Location" column only requires the symbol PRIOR to the location of the warning. No further directions such as "before" or "after" are required.

DATE: AUGUST 1, 2025

PROJECT RP11982

2. A. DEFINITIONS (new)

G06Q 40/022

Definition statement

This place covers:

ICT specially adapted for bank account creation, transferring account information at financial institutions or maintaining account information.

References

Informative references

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

Payments circuits	G06Q 20/04
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G06Q 40/0221

Definition statement

This place covers:

ICT specially adapted for managing multiple bank accounts tied together at the same bank or financial institution and controlled by a cardholder.

Non-exhaustive list of accounts:

- child accounts;
- vacation accounts;
- special purpose savings account;
- holiday account.

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References**Informative references**

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

Credit and loan accounts	G06Q 40/03
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Special rules of classification

Electronic funds transfer transactions between linked accounts, e.g. electronic funds transfers between multiple linked accounts including bank transfers into a savings account, money market account, credit account, vacation account, child account or school account are to be classified in [G06Q 40/0221](#).

ICT specially adapted to implement procedures for fulfilling a financial obligation or debt should be classified in [G06Q 20/00](#), e.g. payment accounts relating to the hierarchy of user (i.e. child/parent account used in payment transactions) are to be classified in [G06Q 20/229](#) and payment accounts where the payer has access to multiple payment accounts are to be classified in [G06Q 20/227](#).

[G06Q 40/0222](#)**Definition statement**

This place covers:

ICT specially adapted for alerting or notifying the user of bank account activity.

References**Informative references**

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

Confirmation, e.g. check or permission by the legal debtor of payment	G06Q 20/42
Detecting local intrusion or implementing countermeasures	G06F 21/55

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G06Q 40/0223**Definition statement***This place covers:*

ICT specially adapted for scheduling bank account transactions on a first device or at a first location and finalizing transactions on a second device or second location.

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

Characterised in that multiple accounts are available, e.g. to the payer	G06Q 20/227
Solvency check	G06Q 20/403
Establishing or using transaction specific rules	G06Q 20/405
Bill distribution or payments	G06Q 20/102
Specially adapted for billing systems	G06Q 20/14

Special rules of classification

Transactions that are scheduled or initiated in one location or on a first device and finalized at a different location or on a different device are to be classified herein.

ICT specially adapted for transactions involving the fulfilment of a financial obligation or debt should be classified in [G06Q 20/00](#) only. For example, payment transactions involving payment due or transfer of funds for payment of a debt or for a service from a buyer or payer to a vendor or merchant are to be classified in their respective sections in [G06Q 20/00](#): via a third-party in [G06Q 20/0855](#), via remote vendor in [G06Q 20/085](#), via peer-to-peer network in [G06Q 20/223](#), involving payments using remote banking networks in [G06Q 20/108](#), involving a payment network at an ATM in [G06Q 20/1085](#) or payments using point of sale networks in [G06Q 20/20](#).

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G06Q 40/0225

Definition statement

This place covers:

ICT specially adapted for bank transfer of funds into an account at a different bank or financial institution not related to payment for product or services, e.g. reconciliation of account transfers.

Non-exhaustive list of non-payment bank transfers:

- transferring funds into and out of a savings account, investment account or checking account from a different bank or financial institution;
- donation to a charity.

Special rules of classification

Transactions involving transfer of funds into an account at a different bank or financial institution not related to payment of a debt or for a service are to be classified herein. Examples includes transfer of funds into and out of a savings account, investment account or checking account from a different bank or financial institution, transfers or donations to a charity.

ICT specially adapted for payment accounts relating to the hierarchy of user (i.e. child/parent account used in payment transactions) should be classified in [G06Q 20/229](#), electronic funds transfer [EFT] systems; specially adapted for home banking systems should be classified in [G06Q 20/10](#) and payment accounts where the payer has access to multiple payment accounts should be classified in [G06Q 20/227](#).

G06Q 40/023

Definition statement

This place covers:

ICT specially adapted for online banking, e.g. remote or mobile banking.

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References

Informative references

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

Bill distribution or payments	G06Q 20/102
Specially adapted for billing systems	G06Q 20/14
Access to banking information through M-devices	G06Q 20/3221

Special rules of classification

Classify financial aspects of online banking applications or mobile banking herein. Online banking transactions are transactions that are remote from the financial institution such as mobile transactions. Examples include remote balance inquiries, online account creation, mobile banking applications.

ICT specially adapted for payment transactions involving payment due or transfer of funds for payment of a debt or for a service from a buyer or payer to a vendor or merchant should be classified in [G06Q 20/00](#), e.g. involving payments using remote banking networks in [G06Q 20/108](#), involving a payment network at an ATM in [G06Q 20/1085](#) or payment applications using specific devices in [G06Q 20/30](#).

[G06Q 40/024](#)

Definition statement

This place covers:

ICT specially adapted for monitoring or detecting suspicious activity or people, e.g. unauthorized account activity or unauthorized person.

References

Informative references

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

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Involving fraud or risk assessment in transaction processing	G06Q 20/4016
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Security arrangements; Authentication; Protecting privacy or anonymity	H04W 12/00
Network architectures or network communication protocols for network security	H04L 63/00

Special rules of classification

Classify suspicious account activity or suspicious people herein. For example, transaction outside of normal spending patterns, unauthorized use of a financial account by an unauthorized user.

Relationships with other classifications

Only classify ICT specially adapted for payment transaction involving fraud or risk assessment in [G06Q 20/4016](#), payment authorizations in [G06Q 20/04](#) or identity checks for payment transactions in [G06Q 20/4014](#).

[G06Q 40/026](#)

Definition statement

This place covers:

Graphical user interfaces specially adapted for banking including specialized user interfaces designed and tailored for seamless interaction with banking systems to access and manage account information, transactions or financial services.

References

Informative references

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

User interfaces	G06F 3/01
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G06Q 40/028**Definition statement***This place covers:*

ICT specially adapted for processing paper cheques involving handling and verification of physical paper-based financial instruments covering activities not limited to verification, recording, handling, transporting or updating financial records.

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

Characterized in that the payment protocol involves at least one cheque	G06Q 20/042
The cheque being electronic only	G06Q 20/0425

G06Q 40/029**Definition statement***This place covers:*

ICT specially adapted for processing bank transactions involving user interactions at kiosks, point of sale [POS] terminals or automated teller machines [ATMs].

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

ATM (for payment transactions)	G06Q 20/1085
Kiosk, vending machines (for payment transactions)	G06Q 20/18

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Special rules of classification

Classify processing bank transactions involving user interactions at a kiosk, point of sale terminal [POS] or automated teller machines [ATM] herein. For example, withdrawals or electronic funds transfers by a user interacting at a kiosk, POS or ATM.

ICT specially adapted for payment transactions involving using remote banking networks are classified in [G06Q 20/108](#), payment transactions involving a payment network at an ATM are classified in [G06Q 20/1085](#) and payment transactions using point of sale networks are classified in [G06Q 20/20](#).

G06Q 40/0305

Definition statement

Credit or lending marketplaces specially adapted for research, comparing or matching customers to credit or lending products based on user or product criteria.

ICT specially adapted for credit or loan extension or refinancing.

References

Informative references

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

Electronic shopping	G06Q 30/0601
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G06Q 40/03055

Definition statement

Credit or loan marketplaces specially adapted for recommending credit or lending products or customers using artificial intelligence, machine learning or neural networks.

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References

Informative references

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

Neural networks	G06N 3/02
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G06Q 40/031

Definition statement

ICT specially adapted for limiting or restricting the use of credit or loans based on transaction details, e.g. user criteria, location or product.

References

Informative references

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

Establishing or using transaction specific rules	G06Q 20/405
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G06Q 40/032

Definition statement

ICT specially adapted for alerting or notifying the user of credit or lending activity, e.g. monitoring or reporting credit charges or loan activity by third-party monitoring service.

G06Q 40/0325

Definition statement

ICT specially adapted for notifying or reporting credit or loan fraud, e.g. notifying or reporting of charges by a third-party fraud detection service.

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References**Informative references**

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

Neural networks	G06N 3/02
Detecting local intrusion or implementing counter-measures	G06F 21/55

G06Q 40/03251**Definition statement**

ICT specially adapted for detecting or preventing credit or loan fraud using artificial intelligence, machine learning or neural networks.

G06Q 40/033**Definition statement**

ICT specially adapted for determining qualified or eligible borrowers for lending.

References**Informative references**

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

Forecasting optimisation	G06Q 10/04
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G06Q 40/034**Definition statement**

ICT specially adapted for performing day-to-day administrative functions for a loan from the time of creation to when the loan is paid off.

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Non-exhaustive list of administrative functions for a loan:

- sending monthly statements;
- collecting monthly statements;
- maintaining records of payments and balances;
- collecting or paying taxes or insurance;
- managing escrow;
- reporting delinquencies.

G06Q 40/035

Definition statement

ICT specially adapted for performing day-to-day administrative functions using financial equations or formulas.

G06Q 40/036

Definition statement

ICT specially adapted for performing day-to-day administrative functions of mortgages.

G06Q 40/037

Definition statement

ICT specially adapted for performing day-to-day administrative functions of revolving line of credit.

G06Q 40/038

Definition statement

ICT specially adapted for performing day-to-day administrative functions of auto or vehicle loans.

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G06Q 40/039

Definition statement

ICT specially adapted for performing day-to-day administrative functions of personal or business loans.

G06Q 40/042

Definition statement

ICT specially adapted for analysing past or present trade data or analysing trends to predict market direction or behaviour.

References

Informative references

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

Market modelling; Market analysis; Collecting market data	G06Q 30/0201
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G06Q 40/0421

Definition statement

ICT specially adapted for trade predictions or forecasting using artificial intelligence, machine learning or neural networks.

References

Informative references

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

Neural networks	G06N 3/02
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G06Q 40/043

Definition statement

ICT specially adapted for trade or order entry involving receiving, validating and executing trade orders.

G06Q 40/0431

Definition statement

ICT specially adapted for presenting or displaying financial market data on a graphical user interface involving the presentation of visualisation of relevant financial information rendered on a graphical user interface [GUI].

Non-exhaustive list of displaying market data:

- charts;
- graphs;
- GUI;
- 3D or virtual reality.

G06Q 40/0432

Definition statement

ICT specially adapted for displaying or setting price grids or ladders involving displaying and adjusting price-related information within a format that facilitates a clear and organized view of pricing tiers, changes and trends.

G06Q 40/044

Definition statement

ICT specially adapted for using tick sizes or setting order constraints involving the application of pre-defined tick sizes, specific price increments or order restraints.

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G06Q 40/045

Definition statement

ICT specially adapted for accepting or processing trade orders in a trading exchange involving facilitating the validation, acceptance and execution of trades within the trading exchange.

G06Q 40/0451

Definition statement

ICT specially adapted for matching, prioritising or queuing trade orders in a trading exchange involving facilitating the matching, assigning priority by price or time and queuing of trades within the trading exchange.

G06Q 40/046

Definition statement

ICT specially adapted for managing trade orders across multiples trading platforms or trading systems, e.g. linking trade orders or coordinating between trading and open cry.

G06Q 40/047

Definition statement

ICT specially adapted for halting, freezing or pausing trade orders based on sudden changes in trading activity or market volatility.

G06Q 40/048

Definition statement

ICT specially adapted for trading margin, trade collateral, or credit worthiness of trading parties involving the evaluation of margin requirements, collateral obligations and the credit worthiness of the involved trading parties.

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G06Q 40/049

Definition statement

ICT specially adapted for trading or exchanging CO₂ carbon credits or renewable energy certificates involves transferring quantifiable units representing an amount of carbon emission or renewable energy generation.

G06Q 40/05

Definition statement

ICT specially adapted for buying or selling or analysing debt instruments, e.g. mortgages, bonds, student loans and negotiable certificates of deposits [CDs].

G06Q 40/051

Definition statement

ICT specially adapted for buying or selling or analysing equity instruments, e.g. preferred stock, equity options, equity warrants, equity hybrids, exchange traded funds [EFTs] and equity swaps.

G06Q 40/052

Definition statement

ICT specially adapted for buying or selling or analysing derivatives, e.g. forward contracts, future contracts, options contracts and swap contracts.

G06Q 40/0525

Definition statement

ICT specially adapted for buying and selling or analysing derivatives using binary options or trading in prediction markets, e.g. payouts that are dependent on an outcome of a yes/no position.

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G06Q 40/053

Definition statement

ICT specially adapted for buying and selling fiat currency, e.g. trading government backed financial currencies on the open market.

G06Q 40/054

Definition statement

ICT specially adapted for buying and selling investment funds, e.g. mutual funds, hedge funds.

G06Q 40/0545

Definition statement

ICT specially adapted for buying and selling funds traded on public exchanges, e.g. ETFs.

G06Q 40/055

Definition statement

ICT specially adapted for buying and selling non-fungible tokens [NFTs], e.g. digital assets that can be bought and sold in the same manner as a stock.

References

Informative references

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

Using hash chains, e.g. blockchains or hash trees	H04L 9/50
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G06Q 40/062

Definition statement

ICT specially adapted for investment research or tracking investments or assets involving comprehensive research and continuous monitoring, providing valuable insights to inform investment decisions and portfolio optimization by in-dept analysis or utilizing tracking mechanizes.

G06Q 40/063

Definition statement

ICT specially adapted for analysing past or present investments to predict direction or behaviour.

References

Informative references

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

Market predictions or forecasting for commercial activities	G06Q 30/0202
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G06Q 40/0631

Definition statement

ICT specially adapted for asset management predictions or forecasting using artificial intelligence, machine learning or neural networks.

References

Informative references

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

Neural networks	G06N 3/02
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G06Q 40/064

Definition statement

ICT specially adapted for charting, or reporting investments or asset trends, e.g. investment 3D modelling, virtual reality, candlestick charts, sparklines.

G06Q 40/065

Definition statement

ICT specially adapted for budgeting involving the creation, evaluation and management of a strategic planning and the allocation of financial resources by encompassing income, expenses and investment to achieve a financial goal.

G06Q 40/066

Definition statement

ICT specially adapted for retirement planning involving the preparation and setting of financial goals, assessing income, estimating expenses and implementing investment strategies to sustain a desired lifestyle post-employment by considering inflation, life expectancy and individual preferences.

G06Q 40/067

Definition statement

ICT specially adapted for financial business planning involving outlining goals, objectives and operational strategies by utilising market analysis, financial forecasting and an action plan to guide organisational growth.

DATE: AUGUST 1, 2025

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G06Q 40/068

Definition statement

ICT specially adapted for investment funding or financing investments in exchange for ownership, e.g. peer-to-peer funding, crowdfunding, crowdlending or donations.

G06Q 40/082

Definition statement

Insurance marketplace specially adapted for insurance brokering using risk profile factors including matching, pricing or policy information.

Non-exhaustive list of risk profile factors:

- health factors, e.g. age;
- driving factors, e.g. driving history;
- environmental factors, e.g. weather.

References

Informative references

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

Marketing; Price estimation or determination; Fundraising	G06Q 30/02
Electronic shopping (e-shopping)	G06Q 30/0601

G06Q 40/0821

Definition statement

ICT specially adapted for recommending insurance products to customers, or connecting customers with insurance providers based on the evaluation of risk factors, coverage needs and insurance market dynamics, e.g. underwriting or actuary.

DATE: AUGUST 1, 2025

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G06Q 40/0822

Definition statement

ICT specially adapted for underwriting insurance policies involving evaluating the risk factors associated with acceptance, modification or rejection of an insurance application based on analysing health factors and other relevant information to determine insurability.

G06Q 40/08221

Definition statement

ICT specially adapted for improving personalized risk assessment accuracy and premium calculations in underwriting an insurance policy using risk data originating from telematics, on-board devices or mobile platforms.

Non-exhaustive list of risk data:

- road conditions data, e.g. icy conditions or accident frequency;
- traffic data;
- routes data;
- breaking or accelerations data.

G06Q 40/08222

Definition statement

ICT specially adapted for calculating actual insurance loss, e.g. total loss involving determining if market value of the insured property exceeds the repair or recovery cost by evaluating the extent of damages.

G06Q 40/08223

Definition statement

ICT specially adapted for calculating potential insurance loss by estimating potential financial or material damages that may occur from environmental factors, market fluctuation, operational risk or unforeseen events.

DATE: AUGUST 1, 2025

PROJECT RP11982

G06Q 40/084

Definition statement

ICT specially adapted for insurance claims processing involving the submission, validation, assessment and settlement of insurance claim requests made by policyholders for covered loss or damages.

Non-exhaustive list of insurance claims processing:

- property damage;
- incidental;
- worker's compensation.

G06Q 40/0841

Definition statement

ICT specially adapted for insurance claims processing using images, photographs or other visual data to evaluate damages, incidents or losses for the assessment, validation and settlement of insurance claims.

G06Q 40/0842

Definition statement

ICT specially adapted for insurance claims processing using sensors or other detection devices to evaluate damages, incidents or losses for the assessment, validation and settlement of insurance claims.

G06Q 40/085

Definition statement

ICT specially adapted for coordinating insurance risk prevention measures for insurance policy coverage involving identifying vulnerabilities, formulating risk prevention strategies and implementing proactive countermeasures aimed at preventing or mitigating potential risk covered by insurers.

DATE: AUGUST 1, 2025

PROJECT RP11982

G06Q 40/086

Definition statement

ICT specially adapted for calculating insurance premiums or policy discounts or managing insurance coverage options including the assessment of risk factors to determine premium rates, applying discounts or customizing coverages options.

Non-exhaustive list of insurance discount calculations:

- discounts for changing driving behaviour;
- discounts for hazard detection devices or sensors.

G06Q 40/0861

Definition statement

ICT specially adapted for calculating insurance premiums or policies using sensors or other detection devices to assess risk factors used in determining premium rates.

Non-exhaustive list of sensors:

- speed;
- acceleration;
- telematics;
- health;
- cameras.

G06Q 40/087

Definition statement

ICT specially adapted for creating annuities involving collecting period payment made or received over a specified period of time and considering interest rates, payment frequency and duration.

DATE: AUGUST 1, 2025

PROJECT RP11982

G06Q 40/09

Definition statement

ICT specially adapted for insurance processing using artificial intelligence [AI], machine learning or neural networks involving the assessment, underwriting, fraud detection and customer interaction by integrating AI, machine learning or neural networks.

References

Informative references

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

Neural networks	G06N 3/02
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G06Q 40/124

Definition statement

ICT specially adapted for auditing involving recording, evaluating and verifying financial records, or compliance measures within an organization.

G06Q 40/126

Definition statement

ICT specially adapted for recording, analysing, verifying or reporting of corporate funds.

DATE: AUGUST 1, 2025

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2. A. DEFINITIONS (modified)

G06Q 40/00

Replace: The existing Definition statement with the following updated statement.

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.

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.

Replace: The existing Glossary of terms table with the following updated table.

Glossary of terms

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

annuity	an income stream that provides fixed payments at regular intervals until a specific date of termination
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asset	an item owned by a company or person that has value such as stocks, bonds or property
binary option	a financial product that sets fixed payout and loss amounts that depends on the outcome of a yes or no proposition
bonds	financial securities issued by companies, governments and other organizations that pay interest
capital gains/loss	the increase or decrease in value that an asset owner experiences when the price of the asset rises or falls below the original purchase price
charge	financial obligation
commodity	a fungible product such as oil or metal which has a price and can be measured, that is traded on an exchange like a financial security
credit	deferred payment of a debt or purchase
cryptocurrency	math based digital currency that uses a decentralized system or digital ledger to record transactions, verify parties to the transaction and manage the issuance of new units
equity	ownership interest in a company; ownership of a company's shares
fiat currency	a type of money that is not backed by gold or silver but only by government trust; modern money, e.g. paper bills
fungible	an asset or commodity that one unit is substitutable, interchangeable or exchangeable by another equal unit in paying a debt or settling an account. Example: shares of common stock and commodities like oil or wheat are fungible because they have the same value no matter who owns them.
hedge funds	a private investment partnership that uses aggressive techniques usually prohibited in other funds
mortgage-backed security	a type of asset backed security that pools cashflow from mortgages
mutual funds	a type of collective investment product that provides investors diversification of the investment such as a combination of stocks, bonds and other investment products managed by a fund manager
non-fungible	not substitutable, interchangeable or exchangeable. Example: assets like land or

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	baseball cards are not fungible because each unit has unique qualities that add or subtract value.
revolving line of credit	a line of credit that remains open even as payments are made
securities	fractional ownership, bonds and other investments
stock	a financial instrument that represents the fractional ownership of an issuing corporation
stock market	an organized exchange where securities and other financial instruments are traded
trading system/exchange	a marketplace where financial instruments are traded

G06Q 40/04

Replace: The existing Glossary of terms table with the following updated table.

Glossary of terms

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

stock	a financial instrument that represents the fractional ownership of an issuing corporation
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3. REVISION CONCORDANCE LIST (RCL)

Type*	From CPC Symbol (existing)	To CPC Symbol(s)
C	G06Q 40/02	G06Q 40/02, G06Q 40/022, G06Q 40/0221, G06Q 40/0222, G06Q 40/0223, G06Q 40/0225, G06Q 40/023, G06Q 40/024, G06Q 40/026, G06Q 40/028, G06Q 40/029, G06Q 40/04, G06Q 40/042, G06Q 40/043, G06Q 40/044, G06Q 40/045
C	G06Q 40/03	G06Q 40/03, G06Q 40/0305, G06Q 40/03055, G06Q 40/031, G06Q 40/032, G06Q 40/0325, G06Q 40/03251, G06Q 40/033, G06Q 40/034, G06Q 40/035, G06Q 40/036, G06Q 40/037, G06Q 40/038, G06Q 40/039
C	G06Q 40/04	G06Q 40/04, G06Q 40/042, G06Q 40/0421, G06Q 40/043, G06Q 40/0431, G06Q 40/0432, G06Q 40/044, G06Q 40/045, G06Q 40/0451, G06Q 40/046, G06Q 40/047, G06Q 40/048, G06Q 40/049, G06Q 40/05, G06Q 40/051, G06Q 40/052, G06Q 40/0525, G06Q 40/053, G06Q 40/054, G06Q 40/0545, G06Q 40/055
C	G06Q 40/06	G06Q 40/06, G06Q 40/062, G06Q 40/063, G06Q 40/0631, G06Q 40/064, G06Q 40/065, G06Q 40/066, G06Q 40/067, G06Q 40/068
C	G06Q 40/08	G06Q 40/08, G06Q 40/082, G06Q 40/0821, G06Q 40/0822, G06Q 40/08221, G06Q 40/08222, G06Q 40/08223, G06Q 40/083, G06Q 40/084, G06Q 40/0841, G06Q 40/0842, G06Q 40/085, G06Q 40/086, G06Q 40/0861, G06Q 40/087, G06Q 40/09
C	G06Q 40/12	G06Q 40/12, G06Q 40/124, G06Q 40/126

* C = entries with modified file scope where reclassification of documents from the entries is involved; Q = new entries which are firstly populated with documents via administrative transfers from deleted (D) entries. Afterwards, the transferred documents into the Q entry will either stay or be moved to more appropriate entries, as determined by intellectual reclassification; D = deleted entries; F = frozen entries will be deleted once reclassification of documents from the entries is completed.

NOTES:

- Only C, D, F, and Q type entries are included in the table above.
- When multiple symbols are included in the “To” column, do not use ranges of symbols.
- For administrative transfer of documents, the following text should be used: “< administrative transfer to XX>”, “<administrative transfer to XX and YY simultaneously>”, or “<administrative transfer to XX, YY, ...and ZZ simultaneously>” when administrative transfer of the same documents is to more than one place.
- Administrative transfer to main trunk groups is assumed to be the source allocation type, unless otherwise indicated.
- Administrative transfer to 2000/Y series groups is assumed to be “additional information”.
- If needed, instructions for allocation type should be indicated within the angle brackets using the abbreviations “ADD” or “INV”: <administrative transfer to XX ADD>, <administrative transfer to XX INV>, or < administrative transfer to XX ADD, YY INV, ... and ZZ ADD simultaneously>.
- In certain situations, the “D” entries of 2000-series or Y-series groups may not require a destination (“To”) symbol, however it is required to specify “<no transfer>” in the “To” column for such cases.
- RCL is not needed for finalisation projects.

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4. CHANGES TO THE CPC-TO-IPC CONCORDANCE LIST (CICL)

<u>CPC</u>	<u>IPC</u>	<u>Action*</u>
G06Q 40/022	G06Q 40/02	NEW
G06Q 40/0221	G06Q 40/02	NEW
G06Q 40/0222	G06Q 40/02	NEW
G06Q 40/0223	G06Q 40/02	NEW
G06Q 40/0225	G06Q 40/02	NEW
G06Q 40/023	G06Q 40/02	NEW
G06Q 40/024	G06Q 40/02	NEW
G06Q 40/026	G06Q 40/02	NEW
G06Q 40/028	G06Q 40/02	NEW
G06Q 40/029	G06Q 40/02	NEW
G06Q 40/0305	G06Q 40/03	NEW
G06Q 40/03055	G06Q 40/03	NEW
G06Q 40/031	G06Q 40/03	NEW
G06Q 40/032	G06Q 40/03	NEW
G06Q 40/0325	G06Q 40/03	NEW
G06Q 40/03251	G06Q 40/03	NEW
G06Q 40/033	G06Q 40/03	NEW
G06Q 40/034	G06Q 40/03	NEW
G06Q 40/035	G06Q 40/03	NEW
G06Q 40/036	G06Q 40/03	NEW
G06Q 40/037	G06Q 40/03	NEW
G06Q 40/038	G06Q 40/03	NEW
G06Q 40/039	G06Q 40/03	NEW
G06Q 40/042	G06Q 40/04	NEW
G06Q 40/0421	G06Q 40/04	NEW
G06Q 40/043	G06Q 40/04	NEW
G06Q 40/0431	G06Q 40/04	NEW
G06Q 40/0432	G06Q 40/04	NEW
G06Q 40/044	G06Q 40/04	NEW
G06Q 40/045	G06Q 40/04	NEW
G06Q 40/0451	G06Q 40/04	NEW
G06Q 40/046	G06Q 40/04	NEW
G06Q 40/047	G06Q 40/04	NEW
G06Q 40/048	G06Q 40/04	NEW
G06Q 40/049	G06Q 40/04	NEW
G06Q 40/05	G06Q 40/04	NEW
G06Q 40/051	G06Q 40/04	NEW
G06Q 40/052	G06Q 40/04	NEW
G06Q 40/0525	G06Q 40/04	NEW
G06Q 40/053	G06Q 40/04	NEW
G06Q 40/054	G06Q 40/04	NEW
G06Q 40/0545	G06Q 40/04	NEW

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<u>CPC</u>	<u>IPC</u>	<u>Action*</u>
G06Q 40/055	G06Q 40/04	NEW
G06Q 40/062	G06Q 40/06	NEW
G06Q 40/063	G06Q 40/06	NEW
G06Q 40/0631	G06Q 40/06	NEW
G06Q 40/064	G06Q 40/06	NEW
G06Q 40/065	G06Q 40/06	NEW
G06Q 40/066	G06Q 40/06	NEW
G06Q 40/067	G06Q 40/06	NEW
G06Q 40/068	G06Q 40/06	NEW
G06Q 40/082	G06Q 40/08	NEW
G06Q 40/0821	G06Q 40/08	NEW
G06Q 40/0822	G06Q 40/08	NEW
G06Q 40/08221	G06Q 40/08	NEW
G06Q 40/08222	G06Q 40/08	NEW
G06Q 40/08223	G06Q 40/08	NEW
G06Q 40/083	G06Q 40/08	NEW
G06Q 40/084	G06Q 40/08	NEW
G06Q 40/0841	G06Q 40/08	NEW
G06Q 40/0842	G06Q 40/08	NEW
G06Q 40/085	G06Q 40/08	NEW
G06Q 40/086	G06Q 40/08	NEW
G06Q 40/0861	G06Q 40/08	NEW
G06Q 40/087	G06Q 40/08	NEW
G06Q 40/09	G06Q 40/08	NEW
G06Q 40/124	G06Q 40/12	NEW
G06Q 40/126	G06Q 40/12	NEW

*Action column:

- For an (N) or (Q) entry, provide an IPC symbol and complete the Action column with “NEW.”
- For an existing CPC main trunk entry or indexing entry where the existing IPC symbol needs to be changed, provide an updated IPC symbol and complete the Action column with “UPDATED.”
- For a (D) CPC entry or indexing entry complete the Action column with “DELETE.” IPC symbol does not need to be included in the IPC column.
- For an (N) 2000 series CPC entry which is positioned within the main trunk scheme (breakdown code) provide an IPC symbol and complete the action column with “NEW”.
- For an (N) 2000 series CPC entry positioned at the end of the CPC scheme (orthogonal code), with no IPC equivalent, complete the IPC column with “CPCONLY” and complete the action column with “NEW”.

NOTES:

- F symbols are not included in the CICL table above.
- T and M symbols are not included in the CICL table above unless a change to the existing IPC is desired.