

50	<b>BUSINESS PROCESSING USING CRYPTOGRAPHY</b>	1.1	<b>AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT</b>
51	.Usage protection of distributed data files	2	.Health care management (e.g., record management, ICDA billing)
52	..Usage or charge determination	3	..Patient record management
53	...Including third party for collecting or distributing payment (e.g., clearinghouse)	4	.Insurance (e.g., computer implemented system or method for writing insurance policy, processing insurance claim, etc.)
54	...Adding plural layers of rights or limitations by other than the original producer	5	.Reservation, check-in, or booking display for reserved space
55	..Requiring a supplemental attachment or input (e.g., dongle) to open	6	..Coordination of plural reservations (e.g., plural trip segments; transportation and accommodation, etc.)
56	...Specific computer ID (e.g., serial number, configuration, etc.)	7.11	.Operations research or analysis
57	..Copy protection or prevention	7.12	..Resource planning, allocation or scheduling for a business operation
58	..Having origin or program ID	7.13	...Scheduling, planning, or task assignment for a person or group
59	..Licensing	7.14	....Skill based matching of a person or a group to a task
60	.Postage metering system	7.15	....Status monitoring or status determination for a person or group
61	..Reloading/recharging	7.16	....Schedule adjustment for a person or group
62	..Having printing detail (e.g., verification of mark)	7.17	....Staff planning in a project environment
63	.Utility metering system	7.18	....Calendar-based scheduling for a person or group
64	.Secure transaction (e.g., EFT/POS)	7.19	.....Meeting or appointment
65	..Including intelligent token (e.g., electronic purse)	7.21	.....Task assignment
66	...Intelligent token initializing or reloading	7.22	...Adjustment or analysis of established resource schedule (e.g., resource or task leveling, dynamic rescheduling, etc.)
67	...Including authentication	7.23	...Resource planning in a project environment
68	...Balancing account	7.24	...Calendaring for a resource
69	...Electronic cash detail (e.g., blinded, divisible, or detecting double spending)	7.25	...Needs based resource requirements planning and analysis
70	..Home banking	7.26	...Sequencing of tasks or work
71	..Including key management	7.27	..Workflow analysis
72	..Verifying PIN	7.28	..Risk analysis
73	..Terminal detail (e.g., initializing)		
74	..Anonymous user system		
75	..Transaction verification		
76	..Electronic credential		
77	..Including remote charge determination or related payment system		
78	...Including third party		
79	...Including a payment switch or gateway		
80	<b>ELECTRONIC NEGOTIATION</b>		

7.29	..Market data gathering, market analysis or market modeling	14.27	..Frequent usage incentive system (e.g., frequent flyer miles program, point system, etc.)
7.31	...Market prediction or demand forecasting	14.28	...Frequent usage incentive value reconciliation between diverse systems
7.32	...Market survey or market poll	14.29	...On-line clearing house
7.33	...Market segmentation	14.3	...Multi-merchant loyalty card system
7.34	....Location or geographical consideration	14.31	...Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance traveled
7.35	...Price or cost determination based on market factor	14.32	...Frequent usage reward other than merchandise, cash, or travel
7.36	..Strategic management and analysis	14.33	...Method of redeeming a frequent usage reward
7.37	...Prediction of business process outcome or impact based on a proposed change	14.34	..Rebate after completed purchase (i.e., post transaction award)
7.38	..Performance analysis	14.35	..Including timing (i.e., limited awarding or usage time constraint)
7.39	...Scorecarding, benchmarking, or key performance indicator analysis	14.36	..Incentive or reward received by requiring registration or ID from user
7.41	...Quality analysis or management	14.37	..At kiosk
7.42	...Performance of employee with respect to a job function	14.38	..At POS (i.e., point-of-sale)
12	.Voting or election arrangement	14.39	..Online discount or incentive
13	.Transportation facility access (e.g., fare, toll, parking)	14.4	.Advertisement
14.1	.Discount or incentive (e.g., coupon, rebate, offer, upsale, etc.)	14.41	..Determination of advertisement effectiveness
14.11	..Trade or exchange of a good or service for an incentive	14.42	...Comparative campaigns
14.12	..Incentive awarded or redeemed in connection with the playing of a video game	14.43	...Optimization
14.13	..Determining discount or incentive effectiveness	14.44	...Survey
14.14	..Chance discount or incentive	14.45	...Traffic
14.15	..Consumer transaction fee	14.46	..Calculate past, present, or future revenue
14.16	..Referral award system	14.47	..Avoiding fraud
14.17	..Including financial account	14.48	..Based upon budget or funds
14.18	...Investment account	14.49	..Targeted advertisement
14.19	..Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward	14.5	...Based on event or environment (e.g., weather, festival, etc.)
14.2	...Based on score	14.51	...During E-commerce (i.e., online transaction)
14.21	..Based on funds or budget	14.52	...Based on statistics
14.22	..Re-usable coupon	14.53	...Based on user history
14.23	..During E-commerce (i.e., online transaction)	14.54	....User search
14.24	..Based on inventory	14.55	...User requested
14.25	..Based on user history	14.56	....Registration
14.26	..Avoiding fraud	14.57	...Based on store location
		14.58	...Based on user location

14.59	...During computer stand by mode	26.42	...Anonymizing
14.6	...Based upon Internet or website rating	26.43	...Representative agent
14.61	...Based upon schedule	26.44	...Neutral agent
14.62	...Vehicular advertisement	26.5	..Item configuration or customization
14.63	...Based on the position of the vehicle	26.61	..Item investigation
14.64	...Wireless device	26.62	...Directed, with specific intent or strategy
14.65	...At POS (i.e., point-of-sale)	26.63	...Using item specifications
14.66	...Based on user profile or attribute	26.64	...For generating comparisons
14.67	...Personalized advertisement	26.7	..Item recommendation
14.68	..Period of advertisement exposure	26.8	..List (e.g., purchase order, etc.) compilation or processing
14.69	..Fee for advertisement	26.81	...Processing of requisition or purchase order
14.7	...Split fee	26.82	...Approval
14.71	..Auction	26.9	..Item location
14.72	..Advertisement creation	27.1	..Shopping interface
14.73	..Online advertisement	27.2	...Graphical representation of item or shopper
15	..Restaurant or bar	28	..Inventory management
16	..Including point of sale terminal or electronic cash register	29	..Itemization of parts, supplies, or services (e.g., bill of materials)
17	..Having interface for record bearing medium or carrier for electronic funds transfer or payment credit	30	..Accounting
18	..Having security or user identification provision (password entry, etc.)	31	..Tax preparation or submission
19	..Tax processing	32	..Time accounting (time and attendance, monitoring billable hours)
20	..Price look-up processing (e.g., updating)	33	..Checkbook balancing, updating or printing arrangement
21	..Interconnection or interaction of plural electronic cash registers (ECRs) or to host computer (e.g., network detail, transfer of information from host to ECR or from ECR to ECR, etc.)	34	..Bill preparation
22	..Inventory monitoring	35	..Finance (e.g., banking, investment or credit)
23	..Input by product or record sensing (weighing, scanner processing)	36 R	..Portfolio selection, planning or analysis
24	..Specified transaction journal output feature (e.g., printed receipt, voice output, etc.)	36 T	...Tax strategies
25	..Specified keyboard feature	37	..Trading, matching, or bidding
26.1	..Electronic shopping	38	..Credit (risk) processing or loan processing (e.g., mortgage)
26.2	..Supply or demand aggregation	39	..Including funds transfer or credit transaction
26.25	..Regulated	40	...Bill distribution or payment
26.3	..Auction	41	...Having programming of a portable memory device (e.g., IC card, "electronic purse")
26.35	..Buyer or seller confidence or verification	42	...Remote banking (e.g., home banking)
26.4	..Request for offers or quotes	43	...Including Automatic Teller Machine (i.e., ATM)
26.41	..Third party assisted	44	...Requiring authorization or authentication
		45	...With paper check handling

CLASS 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMINATION

300	.Collaborative creation of a product or a service	339	..Central recipient pick-up
301	.Workflow collaboration or project management	340	..Return transaction
302	.Product or service warranty	341	..Historical data
303	.Product recall	342	.Business documentation
304	.Customer service (i.e., after purchase)	343	..Service or product manual or catalogue
305	.Product repair or maintenance administration	344	..Publishing content to a subscriber of a service
306	.Product appraisal	345	.Employee communication administration
307	.Rental (i.e., leasing)	346	.Customer communication at a business location (e.g., providing product or service information, consulting, etc.)
308	.Product recycling or disposal administration	347	.Business establishment or product rating or recommendation
309	.Alternate dispute resolution	348	.Business modeling
310	.Intellectual property management	400	<b>FOR COST/PRICE</b>
311	.Legal service	401	.Postage meter system
312	..Estate planning	402	..Special service or fee (e.g., discount, surcharge, adjustment, etc.)
313	.Real estate	403	..Recharging
314	..Property management	404	..Record keeping
315	..Land development	405	..Data protection
316	..Closing	406	..With specific mail handling means
317	.Business or product certification or verification	407	..Including mailed item weight
318	..Product, service, or business identity fraud	408	..Specific printing
319	.Social networking	409	..Rate updating
320	.Human resources	410	..Specialized function performed
321	..Employment or hiring	411	...Display controlling
322	..Benefits package	412	.Utility usage
323	.Destination assistance within a business structure or complex	413	.Fluid
324	..Building evacuation	414	.Weight
325	.Personal security, identity, or safety	415	..Correcting or compensating
326	.Education administration or guidance	416	..Specific input and output device
327	..Education institution selection, admissions, or financial aid	417	.Distance (e.g., taximeter)
328	..Career enhancement or continuing education service	418	.Time (e.g., parking meter)
329	.Fundraising management	500	<b>MISCELLANEOUS</b>
330	.Shipping		
331	..Overseas transaction		
332	..Special goods or handling procedure		
333	..Tracking		
334	..Choice of carrier		
335	...Pricing		
336	..Relationship between shipper or supplier and a carrier		
337	..Carrier internal procedure		
338	...Routing method		
			<b><u>CROSS-REFERENCE ART COLLECTIONS</u></b>
		901	<b>DIGITAL RIGHTS MANAGEMENT</b>
		902	.Licensing digital content
		903	..Adding plural layer of rights or limitations by other than the original producer
		904	.Usage protection of distributed files

- 905 ..Hardware usage protection
- 906 ..Requiring a supplemental attachment or input (e.g., dongle, etc.) to open
- 907 ...Specific computer ID (e.g., serial number, configuration, etc.)
- 908 ..Software or content usage protection
- 909 ..Usage charge determination
- 910 ...Including third party for collecting or distributing payment (e.g., clearing house, etc.)
- 911 .Copy protection or prevention
- 912 ..Having origin or program ID
- FOR 108 .Electronic shopping (e.g., remote ordering) (705/26)
- FOR 109 ..Presentation of image or description of sales item (e.g., electronic catalog browsing) (705/27)
- FOR 110 .Operations research (705/7)
- FOR 111 ..Allocating resources or scheduling for an administrative function (705/8)
- FOR 112 ...Staff scheduling or task assignment (705/9)
- FOR 113 ..Market analysis, demand forecasting or surveying (705/10)
- FOR 114 ..Job performance analysis (705/11)
- FOR 124 .Cryptographic electronic funds transfer (e.g., automatic teller) (380/24)

**FOREIGN ART COLLECTIONS**

**FOR 000 CLASS-RELATED FOREIGN DOCUMENTS**

Any foreign patents or non-patent literature from subclasses that have been reclassified have been transferred directly to FOR Collections listed below. These Collections contain ONLY foreign patents or non-patent literature. The parenthetical references in the Collection titles refer to the abolished subclasses from which these Collections were derived.

**APPLICATIONS (364/400)**

- FOR 100 .For cost/price (364/464.01)
- FOR 101 ..Postage meter system (364/464.02)
- FOR 102 ...Including mailed item weight (364/464.03)
- FOR 103 ..Utility usage (364/464.04)
- FOR 104 ..Fluid (364/465)
- FOR 105 ..Weight (364/466)
- FOR 106 ..Distance or time (e.g., taximeters) (364/467)

**ELECTRIC SIGNAL MODIFICATION  
(E.G., SCRAMBLING) (380/9)**

- FOR 107 .Distribution or redemption of coupon, or incentive or promotion program (705/14)

**AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT (705/1.1)**

