

CPC COOPERATIVE PATENT CLASSIFICATION

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

NOTES

- Groups [G06Q 10/00](#) - [G06Q 50/00](#) and [G06Q 99/00](#) only cover systems or methods that involve significant data processing operations, i.e. data processing operations that need to be carried out by a technological, e.g. computing, system or device. Group [G06Q 90/00](#) covers systems or methods that do not involve significant data processing, when both of the following conditions are fulfilled:
 - the systems or methods are specially adapted for the purposes mentioned in the subclass title or the titles of groups [G06Q 10/00](#) - [G06Q 50/00](#); and
 - the systems or methods cannot be classified elsewhere in the IPC, for example by applying the principles described in paragraph 96 of the Guide.
 When classifying such systems or methods in group [G06Q 90/00](#), additional classification may be made in the most closely related group of this or any other subclass, if this classification gives information about the application of the systems or methods that could be of interest for searching. Such non-obligatory classification must be given as "additional information".
- When classifying in groups [G06Q 10/00](#) - [G06Q 40/00](#), systems or methods that are specially adapted for a specific business sector must also be classified in group [G06Q 50/00](#), when the special adaptation is determined to be novel and non-obvious.
- In this subclass, the first place priority rule is applied, i.e. at each hierarchical level, classification is made in the first appropriate place.

WARNING

[G06Q](#) has been largely refined to bring most of the former USPC 705 groups into ECLA, prior to CPC launch. Therefore, most of the new [G06Q](#) subdivisions are not complete pending reclassification. Users are invited to systematically consult also the hierarchically higher groups, up to the first valid IPC group. For example, while searching in [G06Q 50/2053](#), it is appropriate to consult also [G06Q 50/205](#) and [G06Q 50/20](#)

10/00	Administration; Management	10/063116	{Schedule adjustment for a person or group}
10/02	. Reservations, e.g. for tickets, services or events	10/063118	{Staff planning in a project environment}
10/025	. . {Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}	10/06312	{Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}
10/04	. Forecasting or optimisation, e.g. linear programming, "travelling salesman problem" or "cutting stock problem" {(data collection specially adapted for marketing, price determination or demand forecasting G06Q 30/02)}	10/06313	{Resource planning in a project environment}
10/043	. . {Optimisation of two dimensional placement, e.g. cutting of clothes or wood}	10/06314	{Calendaring for a resource}
10/047	. . {Optimisation of routes, e.g. "travelling salesman problem"}	10/06315	{Needs-based resource requirements planning or analysis}
10/06	. Resources, workflows, human or project management, e.g. organising, planning, scheduling or allocating time, human or machine resources; Enterprise planning; Organisational models {(financial asset management G06Q 40/06)}	10/06316	{Sequencing of tasks or work}
10/063	. . {Operations research or analysis}	10/0633	{Workflow analysis}
10/0631	. . . {Resource planning, allocation or scheduling for a business operation}	10/0635	{Risk analysis}
10/06311	. . . . {Scheduling, planning or task assignment for a person or group}	10/0637	{Strategic management or analysis}
10/063112	. . . . . {Skill-based matching of a person or a group to a task}	10/06375	{Prediction of business process outcome or impact based on a proposed change}
10/063114	. . . . . {Status monitoring or status determination for a person or group}	10/0639	{Performance analysis}
		10/06393	{Score-carding, benchmarking or key performance indicator [KPI] analysis}
		10/06395	{Quality analysis or management}
		10/06398	{Performance of employee with respect to a job function}
		10/067	{Business modelling}
		10/08 . . . . .	. Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders
		10/083	{Shipping}
		10/0831	{Overseas transactions}

10/0832	. . . {Special goods or special handling procedures}	20/065	. . . {using e-cash}
10/0833	. . . {Tracking}	20/0652	. . . {e-cash with decreasing value according to a parameter, e.g. time}
10/0834	. . . {Choice of carriers}	20/0655	. . . {e-cash managed centrally}
10/08345	. . . {Pricing}	20/0658	. . . {e-cash managed locally}
10/0835	. . . {Relationships between shipper or supplier and carrier}	20/08	. Payment architectures
10/08355	. . . {Routing methods}	20/085	. {involving remote charge determination or related payment systems}
10/0836	. . . {Central recipient pick-ups}	20/0855	. . . {involving a third party}
10/0837	. . . {Return transactions}	20/10	. . specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
10/0838	. . . {Historical data}	20/102	. . . {Bill distribution or payments}
10/087	. . {Inventory or stock management, e.g. order filling, procurement, balancing against orders}	20/105	. . . {involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
10/0875	. . . {Itemization of parts, supplies, or services, e.g. bill of materials}	20/108	. . . {Remote banking, e.g. home banking}
10/10	. Office automation, e.g. computer aided management of electronic mail or groupware (electronic mail protocols H04L 29/06 {; arrangements for user-to-user messaging in packet-switching networks, e.g. e-mail or instant messages, H04L 41/00}); Time management, e.g. calendars, reminders, meetings or time accounting {(organizing, planning, scheduling or allocating time G06Q 10/06)}	20/1085	. . . {involving automatic teller machines [ATMs]}
10/101	. . {Collaborative creation of products or services}	20/12	. . specially adapted for electronic shopping systems
10/103	. . {Workflow collaboration or project management}	20/123	. . . {Shopping for digital content}
10/105	. . {Human resources}	20/1235	. . . {with control of digital rights management [DRM]}
10/1053	. . . {Employment or hiring}	20/127	. . . {Shopping or accessing services according to a time-limitation}
10/1057	. . . {Benefits package}	20/14	. . specially adapted for billing systems
10/107	. . {Computer aided management of electronic mail (electronic mail protocols H04L 29/06; arrangements for user-to-user messaging in packet-switching networks, e.g. e-mail or instant messages, H04L 41/00)}	20/145	. . . {Payments according to the detected use or quantity}
10/109	. . {Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)}	20/16	. . Payments settled via telecommunication systems
10/1091	. . . {Recording time for administrative purposes}	20/18	. . involving self- service terminals [SST], vending machines, kiosks or multimedia terminals
10/1093	. . . {Calendar-based scheduling for a person or group}	20/20	. . Point-of-sale [POS] network systems {(POS per se G07F or G07G)}
10/1095	. . . {Meeting or appointment}	20/201	. . . {Price look-up processing, e.g. updating}
10/1097	. . . {Task assignment}	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}
10/20	. {Product repair or maintenance administration}		NOTE
10/30	. {Product recycling or disposal administration}		Features of the apparatus per se should be classified in G07G 1/14
20/00	Payment architectures, schemes or protocols (apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00; electronic cash registers G07G 1/12)	20/203	. . . {Inventory monitoring}
20/02	. involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]	20/204	. . . {comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}
20/023	. . {characterized in that the neutral party is a clearing house}	20/206	. . . {comprising security or user identification provision, e.g. password entry}
20/027	. . {involving a payment switch or gateway}	20/207	. . . {Tax processing}
20/04	. Payment circuits	20/208	. . . {Input by product or record sensing, e.g. weighing or scanner processing}
20/042	. . {characterized in that the payment protocol involves at least one cheque}	20/209	. . . {Specified transaction journal output feature, e.g. printed receipt or voice output}
20/0425	. . . {the cheque being electronic only}	20/22	. Payment schemes or models
20/045	. . {characterized in that the payment protocol involves at least one ticket}	20/223	. . {based on the use of peer-to-peer networks}
20/0453	. . . {the ticket being an electronic receipt}	20/227	. . {characterized in that multiple accounts are available to the payer}
20/0457	. . . {characterized in that the ticket is sent electronically}	20/24	. . Credit schemes, i.e. "pay after"
20/06	. . Private payment circuit, e.g. involving electronic currency used among participants of a common payment scheme	20/26	. . Debit schemes, e.g. "pay now"
		20/28	. . Pre-payment schemes, e.g. "pay before"
		20/29	. . {characterised by micro-payments}
		20/30	. characterised by the use of specific devices

- 20/305 . . {using a wired telephone network to facilitate payment}
 - 20/32 . . using wireless devices
 - 20/322 . . . {Aspects of commerce using mobile devices [M-devices]}
 - 20/3221 {Access to banking information through M-devices}
 - 20/3223 {Realising banking transactions through M-devices}
 - 20/3224 {Transactions dependent on location of M-devices}
 - 20/3226 {Use of secure elements separate from M-devices}
 - 20/3227 {Use of a security embedded in M-devices}
 - 20/3229 {Use of the SIM of a M-device as secure element}
 - 20/325 . . . {using wireless networks}
 - 20/3255 {using an SMS for payment}
 - 20/327 . . . {Short range or proximity payments by means of M-devices}
 - 20/3272 {using an audio code}
 - 20/3274 {using a pictured code, e.g. barcode or QR-code, being displayed on the M-device}
 - 20/3276 {using a pictured code, e.g. barcode or QR-code, being read by the M-device}
 - 20/3278 {RFID or NFC payments by means of M-devices}
 - 20/34 . . using cards, e.g. integrated circuit [IC] cards or magnetic cards
 - 20/341 . . . {Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}
 - 20/3415 {Cards acting autonomously as pay-media}
 - 20/342 . . . {Cards defining paid or billed services or quantities}
 - 20/343 . . . {Cards including a counter}
 - 20/3433 {the counter having monetary units}
 - 20/3437 {the counter having non-monetary units, e.g. trips}
 - 20/346 . . . {Cards serving only as information carrier of service}
 - 20/347 . . . {Passive cards}
 - 20/348 . . . {Single-use cards, i.e. without possibility of recharging}
 - 20/349 . . . {Rechargeable cards}
 - 20/351 . . . {Virtual cards}
 - 20/352 . . . {Contactless payments by cards}
 - 20/353 . . . {Payments by additional cards plugged into M-devices}
 - 20/354 . . . {Card activation or deactivation}
 - 20/355 . . . {Personalisation of cards for use}
 - 20/3552 {Downloading or loading of personalisation data}
 - 20/3555 {Personalisation of two or more cards}
 - 20/3558 {Preliminary personalisation for transfer to user}
 - 20/356 . . . {Aspects of software for card payments}
 - 20/3563 {Software being resident on card}
 - 20/3567 {Software being in the reader}
 - 20/357 . . . {Cards having a plurality of specified features}
 - 20/3572 {Multiple accounts on card}
 - 20/3574 {Multiple applications on card}
 - 20/3576 {Multiple memory zones on card}
 - 20/35765 {Access rights to memory zones}
 - 20/3578 {Hierarchy of users of cards}
 - 20/35785 {Parent-child type, i.e. where parent has control on child rights}
 - 20/36 . . using electronic wallets or electronic money safes
 - 20/363 . . . {with the personal data files for a user}
 - 20/367 . . . {involving intelligent token, e.g. electronic purse}
 - 20/3672 {Intelligent token initializing or reloading}
 - 20/3674 {involving authentication}
 - 20/3676 {Balancing accounts}
 - 20/3678 {e-cash details, e.g. blinded, divisible or detecting double spending}
 - 20/38 . . Payment protocols; Details thereof
 - 20/381 . . {Currency conversion}
 - 20/382 . . {insuring higher security of transaction}
 - 20/3821 . . . {Electronic credentials}
 - 20/38215 {Use of certificates or encrypted proofs of transaction rights}
 - 20/3823 . . . {combining multiple encryption tools for a transaction}
 - 20/3825 . . . {Use of electronic signatures}
 - 20/3827 . . . {Use of message hashing}
 - 20/3829 . . . {involving key management}
 - 20/383 . . {Anonymous user system}
 - 20/385 . . {Use of an alias or a single-use code}
 - 20/387 . . {Payment using discounts or coupons ([relating to marketing G06Q 30/02](#))}
- NOTE**
- This group covers only the usage of discounts or coupons interacting with the payment of the protocol
- 20/388 . . {Mutual authentication without cards}
 - 20/389 . . {Keeping log of transactions for guaranteeing non-repudiation of a transaction}
 - 20/40 . . Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check credit lines or negative lists
 - 20/401 . . . {Transaction verification}
 - 20/4012 {Verifying personal identification number [PIN]}
 - 20/4014 {Identity check for transaction}
 - 20/40145 {Biometric identity checks}
 - 20/4016 {involving fraud or risk level assessment in transaction processing}
 - 20/4018 {using the card verification value [CVV] associated with the card}
 - 20/403 . . . {Solvency checks}
 - 20/4033 {Local solvency checks}
 - 20/4037 {Remote solvency checks}
 - 20/405 . . . {Establishing or using transaction specific rules}
 - 20/407 . . . {Cancellation of a transaction}
 - 20/409 . . . {Card specific authentication in transaction processing}
 - 20/4093 {Monitoring of card authentication}
 - 20/4097 {Mutual authentication between card and transaction partners}
 - 20/40975 {Use of encryption for mutual authentication}
 - 20/42 . . Confirmation, e.g. check or permission by the legal debtor of payment

20/425	. . . {using two different networks, one for transaction and one for security confirmation}	30/0237	. . . {at kiosk}
30/00	Commerce, e.g. shopping or e-commerce	30/0238	. . . {at point-of-sale [POS]}
30/01	. {Customer relationship, e.g. warranty}	30/0239	. . . {Online discounts or incentives}
30/012	. . {Product or service warranty}	30/0241	. . {Advertisement}
30/014	. . {Product recall}	30/0242	. . . {Determination of advertisement effectiveness}
30/016	. . {Customer service, i.e. after purchase service}	30/0243	. . . . {Comparative campaigns}
30/018	. . {Business or product certification or verification}	30/0244	. . . . {Optimization}
30/0185	. . . {Product, service or business identity fraud}	30/0245	. . . . {Surveys}
30/02	. Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination	30/0246	. . . . {Traffic}
30/0201	. . {Market data gathering, market analysis or market modelling}	30/0247	. . . {Calculate past, present or future revenues}
30/0202	. . {Market predictions or demand forecasting}	30/0248	. . . {Avoiding fraud}
30/0203	. . . {Market surveys or market polls}	30/0249	. . . {based upon budgets or funds}
30/0204	. . . {Market segmentation}	30/0251	. . . {Targeted advertisement}
30/0205	. . . . {Location or geographical consideration}	30/0252	. . . . {based on events or environment, e.g. weather or festivals}
30/0206	. . . {Price or cost determination based on market factors}	30/0253	. . . . {During e-commerce, i.e. online transactions}
30/0207	. . {Discounts or incentives, e.g. coupons, rebates, offers or upsales}	30/0254	. . . . {based on statistics}
30/0208	. . . {Trade or exchange of a good or service for an incentive}	30/0255	. . . . {based on user history}
30/0209	. . . {Incentive being awarded or redeemed in connection with the playing of a video game}	30/0256	. . . . . {User search}
30/0211	. . . {Determining discount or incentive effectiveness}	30/0257	. . . . . {User requested}
30/0212	. . . {Chance discounts or incentives}	30/0258	. . . . . {Registration}
30/0213	. . . {Consumer transaction fees}	30/0259	. . . . . {based on store location}
30/0214	. . . {Referral award systems}	30/0261	. . . . . {based on user location}
30/0215	. . . {Including financial accounts}	30/0262	. . . . . {during computer stand-by mode}
30/0216	. . . . {Investment accounts}	30/0263	. . . . . {based upon Internet or website rating}
30/0217	. . . {Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}	30/0264	. . . . . {based upon schedule}
30/0218	. . . . {based on score}	30/0265	. . . . . {Vehicular advertisement}
30/0219	. . . {based on funds or budget}	30/0266	. . . . . {based on the position of the vehicle}
30/0221	. . . {Re-usable coupons}	30/0267	. . . . . {Wireless devices}
30/0222	. . . {During e-commerce, i.e. online transactions}	30/0268	. . . . . {at point-of-sale [POS]}
30/0223	. . . {based on inventory}	30/0269	. . . . . {based on user profile or attribute}
30/0224	. . . {Based on user history}	30/0271	. . . . . {Personalized advertisement}
30/0225	. . . {Avoiding frauds}	30/0272	. . . {Period of advertisement exposure}
30/0226	. . . {Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}	30/0273	. . . {Fees for advertisement}
30/0227	. . . . {Frequent usage incentive value reconciliation between diverse systems}	30/0274	. . . . {Split fees}
30/0228	. . . . . {On-line clearing houses}	30/0275	. . . . {Auctions}
30/0229	. . . . . {Multi-merchant loyalty card systems}	30/0276	. . . {Advertisement creation}
30/0231	. . . . {Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}	30/0277	. . . {Online advertisement}
30/0232	. . . . {Frequent usage rewards other than merchandise, cash or travel}	30/0278	. . {Product appraisal}
30/0233	. . . . {Method of redeeming a frequent usage reward}	30/0279	. . {Fundraising management}
30/0234	. . . {Rebate after completed purchase, i.e. post transaction awards}	30/0281	. . {Customer communication at a business location, e.g. providing product or service information, consulting}
30/0235	. . . {Including timing, i.e. limited awarding or usage time constraint}	30/0282	. . {Business establishment or product rating or recommendation}
30/0236	. . . {Incentive or reward received by requiring registration or ID from user}	30/0283	. . {Price estimation or determination}
		30/0284	. . . {Time or distance, e.g. usage of parking meters or taximeters}
		NOTE	
		Constructional aspects of time meters are classified in groups G07B 13/00 , G07B 15/00 or G07F 17/24	
		30/04	. Billing or invoicing, {e.g. tax processing in connection with a sale}
		30/06	. Buying, selling or leasing transactions
		30/0601	. . {Electronic shopping}
		30/0603	. . . {Catalogue ordering}
		30/0605	. . . {Supply or demand aggregation}
		30/0607	. . . {Regulated}
		30/0609	. . . {Buyer or seller confidence or verification}

30/0611	. . . {Request for offers or quotes}	50/06	. Electricity, gas or water supply
30/0613	. . . {Third-party assisted}	50/08	. Construction
30/0615	. . . . {Anonymizing}	50/10	. Services
30/0617	. . . . {Representative agent}	50/12	. . Hotels or restaurants
30/0619	. . . . {Neutral agent}	50/14	. . Travel agencies
30/0621	. . . {Item configuration or customization}	50/16	. . Real estate
30/0623	. . . {Item investigation}	50/163	. . . {Property management}
30/0625	. . . . {Directed, with specific intent or strategy}	50/165	. . . {Land development}
30/0627	. . . . . {using item specifications}	50/167	. . . {Closing}
30/0629	. . . . . {for generating comparisons}	50/18	. . Legal services; Handling legal documents
30/0631	. . . {Item recommendations}	50/182	. . . {Alternative dispute resolution}
30/0633	. . . {Lists, e.g. purchase orders, compilation or processing}	50/184	. . . {Intellectual property management}
30/0635	. . . . {Processing of requisition or of purchase orders}	50/186	. . . {Estate planning}
30/0637	. . . . . {Approvals}	50/188	. . . {Electronic negotiation}
30/0639	. . . {Item locations}	50/20	. . Education
30/0641	. . . {Shopping interfaces}	50/205	. . . {Education administration or guidance}
30/0643	. . . . {Graphical representation of items or shoppers}	50/2053	. . . . {Education institution selection, admissions, or financial aid}
30/0645	. . {Rental, i.e. leasing}	50/2057	. . . . {Career enhancement or continuing education service}
30/08	. . Auctions, {matching or brokerage (matching or brokerage for stock exchange G06Q 40/04)}	50/22	. . Health care, e.g. hospitals; Social work
40/00	Finance; Insurance; Tax strategies; Processing of corporate or income taxes	50/24	. . . Patient record management (processing of medical or biological data for scientific purposes G06F 19/00)
40/02	. Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking	50/26	. . Government or public service
40/025	. . {Credit processing or loan processing, e.g. risk analysis for mortgages}	50/265	. . . {Personal security, identity or safety}
40/04	. Exchange, e.g. stocks, commodities, derivatives or currency exchange	50/28	. Logistics, e.g. warehousing, loading, distribution or shipping
40/06	. Investment, e.g. financial instruments, portfolio management or fund management	50/30	. Transportation; Communications
40/08	. Insurance, e.g. risk analysis or pensions { (processing of insurance policies or claims G06Q 10/10) }	50/32	. . Post and telecommunications (franking apparatus G07B 17/00)
40/10	. {Tax strategies}	50/34	. Betting or bookmaking, e.g. Internet betting
	<u>WARNING</u>		<u>NOTE</u>
	The backfile of this group is being reclassified into groups G06Q 40/10 and G06Q 40/12 . Until reclassification is complete, groups G06Q 40/10 and G06Q 40/12 should be considered in order to perform a complete search.		When classifying in this group, classification should also be made in group G07F 17/32
40/12	. {Accounting}	90/00	Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing
	<u>WARNING</u>	90/20	. {Destination assistance within a business structure or complex}
	G06Q 40/12 is incomplete pending reclassification of documents from G06Q 40/10 . Until reclassification is complete, groups G06Q 40/10 and G06Q 40/12 should be considered in order to perform a complete search.	90/205	. . {Building evacuation}
40/123	. . {Tax preparation or submission}	99/00	Subject matter not provided for in other groups of this subclass
40/125	. . {Finance or payroll}	2220/00	Business processing using cryptography (postage metering system using cryptography G06Q 2250/05)
40/128	. . {Check-book balancing, updating or printing arrangements}	2220/10	. Usage protection of distributed data files
50/00	Systems or methods specially adapted for a specific business sector, e.g. utilities or tourism	2220/12	. . Usage or charge determination
50/01	. {Social networking}	2220/123	. . . involving third party for collecting or distributing payments, e.g. clearinghouse
50/02	. Agriculture; Fishing; Mining	2220/127	. . . Adding plural layers of rights or limitations by other than the original producer
50/04	. Manufacturing	2220/14	. . Requiring a supplemental attachment or input, e.g. a dongle, to open
		2220/145	. . . Specific computer ID, e.g. serial number, configuration
		2220/16	. . Copy protection or prevention
		2220/165	. . . Having origin or program ID
		2220/18	. . Licensing

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

2250/05 . using cryptography

2250/053 . . Reloading or recharging

2250/057 . . comprising printing details, e.g. verification of marks

2250/10 . Special services or fees, e.g. discounts, surcharges or adjustments

2250/20 . Recharging

2250/30 . Record keeping

2250/40 . Data protection

2250/50 . with specific mail handling means

2250/60 . involving mailed item weight

2250/70 . Specific printing

2250/80 . Rate updating

2250/90 . Specialized function performed

2250/905 . . Display controlling