

CPC COOPERATIVE PATENT CLASSIFICATION

G PHYSICS (NOTES omitted)

INSTRUMENTS

G06 **COMPUTING; CALCULATING; COUNTING** (score computers for games [A63B 71/06](#), [A63D 15/20](#), [A63F 1/18](#); combinations of writing implements with computing devices [B43K 29/08](#))
(NOTE omitted)

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	10/06	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)}
10/02	. Reservations, e.g. for tickets, services or events		
10/025	. . {Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}		
10/04	. Forecasting or optimisation, 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)}	10/063	. . {Operations research or analysis}
		10/0631	. . . {Resource planning, allocation or scheduling for a business operation}
		10/06311	. . . . {Scheduling, planning or task assignment for a person or group}
10/043	. . {Optimisation of two dimensional placement, e.g. cutting of clothes or wood}	10/063112	. . . . . {Skill-based matching of a person or a group to a task}
10/047	. . {Optimisation of routes, e.g. "travelling salesman problem"}	10/063114	. . . . . {Status monitoring or status determination for a person or group}
		10/063116	. . . . . {Schedule adjustment for a person or group}
		10/063118	. . . . . {Staff planning in a project environment}

10/06312	. . . . {Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}	10/1093	. . . . {Calendar-based scheduling for a person or group}
10/06313	. . . . {Resource planning in a project environment}	10/1095	. . . . {Meeting or appointment}
10/06314	. . . . {Calendar for a resource}	10/1097	. . . . {Task assignment}
10/06315	. . . . {Needs-based resource requirements planning or analysis}	10/20	. {Product repair or maintenance administration}
10/06316	. . . . {Sequencing of tasks or work}	10/30	. {Product recycling or disposal administration}
10/0633	. . . {Workflow analysis}	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)
10/0635	. . . {Risk analysis}	20/02	. involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
10/0637	. . . {Strategic management or analysis}	20/023	. . {characterized in that the neutral party is a clearing house}
10/06375	. . . . {Prediction of business process outcome or impact based on a proposed change}	20/027	. . {involving a payment switch or gateway}
10/0639	. . . {Performance analysis}	20/04	. Payment circuits
10/06393	. . . . {Score-carding, benchmarking or key performance indicator [KPI] analysis}	20/042	. . {characterized in that the payment protocol involves at least one cheque}
10/06395	. . . . {Quality analysis or management}	20/0425	. . . {the cheque being electronic only}
10/06398	. . . . {Performance of employee with respect to a job function}	20/045	. . {characterized in that the payment protocol involves at least one ticket}
10/067	. . {Business modelling}	20/0453	. . . {the ticket being an electronic receipt}
10/08	. Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders	20/0457	. . . {characterized in that the ticket is sent electronically}
10/083	. . {Shipping}	20/06	. . Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
10/0831	. . . {Overseas transactions}	20/065	. . . {using e-cash}
10/0832	. . . {Special goods or special handling procedures}	20/0652	. . . . {e-cash with decreasing value according to a parameter, e.g. time}
10/0833	. . . {Tracking}	20/0655	. . . . {e-cash managed centrally}
10/0834	. . . {Choice of carriers}	20/0658	. . . . {e-cash managed locally}
10/08345	. . . . {Pricing}	20/08	. Payment architectures
10/0835	. . . {Relationships between shipper or supplier and carrier}	20/085	. . {involving remote charge determination or related payment systems}
10/08355	. . . . {Routing methods}	20/0855	. . . {involving a third party}
10/0836	. . . {Central recipient pick-ups}	20/10	. . specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
10/0837	. . . {Return transactions}	20/102	. . . {Bill distribution or payments}
10/0838	. . . {Historical data}	20/105	. . . {involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
10/087	. . {Inventory or stock management, e.g. order filling, procurement, balancing against orders}	20/108	. . . {Remote banking, e.g. home banking}
10/0875	. . . {Itemization of parts, supplies, or services, e.g. bill of materials}	20/1085	. . . . {involving automatic teller machines [ATMs]}
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)}	20/12	. . specially adapted for electronic shopping systems
10/101	. . {Collaborative creation of products or services}	20/123	. . . {Shopping for digital content}
10/103	. . {Workflow collaboration or project management}	20/1235	. . . . {with control of digital rights management [DRM]}
10/105	. . {Human resources}	20/127	. . . {Shopping or accessing services according to a time-limitation}
10/1053	. . . {Employment or hiring}	20/14	. . specially adapted for billing systems
10/1057	. . . {Benefits package}	20/145	. . . {Payments according to the detected use or quantity}
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)}	20/16	. . Payments settled via telecommunication systems
10/109	. . {Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)}	20/18	. . involving self- service terminals [SSTs], vending machines, kiosks or multimedia terminals
10/1091	. . . {Recording time for administrative purposes}	20/20	. . Point-of-sale [POS] network systems {(POS per se G07F or G07G)}
		20/201	. . . {Price look-up processing, e.g. updating}

20/202	. . . {Interconnection or interaction of plural electronic cash registers [ECR] or to host computer, e.g. network details, transfer of information from host to ECR or from ECR to ECR}	20/343	. . . {Cards including a counter}
	NOTE	20/3433	. . . {the counter having monetary units}
	Features of the apparatus <u>per se</u> should be classified in G07G 1/14	20/3437	. . . {the counter having non-monetary units, e.g. trips}
20/203	. . . {Inventory monitoring}	20/346	. . . {Cards serving only as information carrier of service}
20/204	. . . {comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}	20/347	. . . {Passive cards}
20/206	. . . {comprising security or user identification provision, e.g. password entry}	20/348	. . . {Single-use cards, i.e. without possibility of recharging}
20/207	. . . {Tax processing}	20/349	. . . {Rechargeable cards}
20/208	. . . {Input by product or record sensing, e.g. weighing or scanner processing}	20/351	. . . {Virtual cards}
20/209	. . . {Specified transaction journal output feature, e.g. printed receipt or voice output}	20/352	. . . {Contactless payments by cards}
20/22	. Payment schemes or models	20/353	. . . {Payments by additional cards plugged into M-devices}
20/223	. . {based on the use of peer-to-peer networks}	20/354	. . . {Card activation or deactivation}
20/227	. . {characterized in that multiple accounts are available to the payer}	20/355	. . . {Personalisation of cards for use}
20/24	. . Credit schemes, i.e. "pay after"	20/3552	. . . {Downloading or loading of personalisation data}
20/26	. . Debit schemes, e.g. "pay now"	20/3555	. . . {Personalisation of two or more cards}
20/28	. . Pre-payment schemes, e.g. "pay before"	20/3558	. . . {Preliminary personalisation for transfer to user}
20/29	. . {characterised by micropayments}	20/356	. . . {Aspects of software for card payments}
20/30	. characterised by the use of specific devices	20/3563	. . . {Software being resident on card}
20/305	. . {using a wired telephone network to facilitate payment}	20/3567	. . . {Software being in the reader}
20/32	. . using wireless devices	20/357	. . . {Cards having a plurality of specified features}
20/322	. . . {Aspects of commerce using mobile devices [M-devices]}	20/3572	. . . {Multiple accounts on card}
20/3221	. . . {Access to banking information through M-devices}	20/3574	. . . {Multiple applications on card}
20/3223	. . . {Realising banking transactions through M-devices}	20/3576	. . . {Multiple memory zones on card}
20/3224	. . . {Transactions dependent on location of M-devices}	20/35765	. . . {Access rights to memory zones}
20/3226	. . . {Use of secure elements separate from M-devices}	20/3578	. . . {Hierarchy of users of cards}
20/3227	. . . {Use of a security embedded in M-devices}	20/35785	. . . {Parent-child type, i.e. where parent has control on child rights}
20/3229	. . . {Use of the SIM of a M-device as secure element}	20/36	. . using electronic wallets or electronic money safes
20/325	. . . {using wireless networks}	20/363	. . . {with the personal data files for a user}
20/3255	. . . {using an SMS for payment}	20/367	. . . {involving intelligent token, e.g. electronic purse}
20/327	. . . {Short range or proximity payments by means of M-devices}	20/3672	. . . {Intelligent token initializing or reloading}
20/3272	. . . {using an audio code}	20/3674	. . . {involving authentication}
20/3274	. . . {using a pictured code, e.g. barcode or QR-code, being displayed on the M-device}	20/3676	. . . {Balancing accounts}
20/3276	. . . {using a pictured code, e.g. barcode or QR-code, being read by the M-device}	20/3678	. . . {e-cash details, e.g. blinded, divisible or detecting double spending}
20/3278	. . . {RFID or NFC payments by means of M-devices}	20/38	. Payment protocols; Details thereof
20/34	. . using cards, e.g. integrated circuit [IC] cards or magnetic cards	20/381	. . {Currency conversion}
20/341	. . . {Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}	20/382	. . {insuring higher security of transaction}
20/3415	. . . {Cards acting autonomously as pay-media}	20/3821	. . . {Electronic credentials}
20/342	. . . {Cards defining paid or billed services or quantities}	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}	30/0216	. . . . {Investment accounts}
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	30/0217	. . . {Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}
20/401	. . . {Transaction verification}	30/0218	. . . . {based on score}
20/4012	. . . . {Verifying personal identification number [PIN]}	30/0219	. . . {based on funds or budget}
20/4014	. . . . {Identity check for transaction}	30/0221	. . . {Re-usable coupons}
20/40145	. . . . . {Biometric identity checks}	30/0222	. . . {During e-commerce, i.e. online transactions}
20/4016	. . . . {involving fraud or risk level assessment in transaction processing}	30/0223	. . . {based on inventory}
20/4018	. . . . {using the card verification value [CVV] associated with the card}	30/0224	. . . {based on user history}
20/403	. . . {Solvency checks}	30/0225	. . . {Avoiding frauds}
20/4033	. . . . {Local solvency checks}	30/0226	. . . {Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}
20/4037	. . . . {Remote solvency checks}	30/0227	. . . . {Frequent usage incentive value reconciliation between diverse systems}
20/405	. . . {Establishing or using transaction specific rules}	30/0228	. . . . . {On-line clearing houses}
20/407	. . . {Cancellation of a transaction}	30/0229	. . . . {Multi-merchant loyalty card systems}
20/409	. . . {Card specific authentication in transaction processing}	30/0231	. . . . {Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}
20/4093	. . . . {Monitoring of card authentication}	30/0232	. . . . {Frequent usage rewards other than merchandise, cash or travel}
20/4097	. . . . {Mutual authentication between card and transaction partners}	30/0233	. . . . {Method of redeeming a frequent usage reward}
20/40975	. . . . . {Use of encryption for mutual authentication}	30/0234	. . . {Rebate after completed purchase, i.e. post transaction awards}
20/42	. . Confirmation, e.g. check or permission by the legal debtor of payment	30/0235	. . . {Including timing, i.e. limited awarding or usage time constraint}
20/425	. . . {using two different networks, one for transaction and one for security confirmation}	30/0236	. . . {Incentive or reward received by requiring registration or ID from user}
30/00	Commerce, e.g. shopping or e-commerce	30/0237	. . . {at kiosk}
30/01	. {Customer relationship, e.g. warranty}	30/0238	. . . {at point-of-sale [POS]}
30/012	. . {Product or service warranty}	30/0239	. . . {Online discounts or incentives}
30/014	. . {Product recall}	30/0241	. . {Advertisement}
30/016	. . {Customer service, i.e. after purchase service}	30/0242	. . . {Determination of advertisement effectiveness}
30/018	. . {Business or product certification or verification}	30/0243	. . . . {Comparative campaigns}
30/0185	. . . {Product, service or business identity fraud}	30/0244	. . . . {Optimization}
30/02	. Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination	30/0245	. . . . {Surveys}
30/0201	. . {Market data gathering, market analysis or market modelling}	30/0246	. . . . {Traffic}
30/0202	. . {Market predictions or demand forecasting}	30/0247	. . . {Calculate past, present or future revenues}
30/0203	. . . {Market surveys or market polls}	30/0248	. . . {Avoiding fraud}
30/0204	. . . {Market segmentation}	30/0249	. . . {based upon budgets or funds}
30/0205	. . . . {Location or geographical consideration}	30/0251	. . . {Targeted advertisement}
30/0206	. . . {Price or cost determination based on market factors}	30/0252	. . . . {based on events or environment, e.g. weather or festivals}
30/0207	. . {Discounts or incentives, e.g. coupons, rebates, offers or upsales}	30/0253	. . . . {During e-commerce, i.e. online transactions}
30/0208	. . . {Trade or exchange of a good or service for an incentive}	30/0254	. . . . {based on statistics}
30/0209	. . . {Incentive being awarded or redeemed in connection with the playing of a video game}	30/0255	. . . . {based on user history}
30/0211	. . . {Determining discount or incentive effectiveness}	30/0256	. . . . . {User search}
30/0212	. . . {Chance discounts or incentives}	30/0257	. . . . {User requested}
30/0213	. . . {Consumer transaction fees}	30/0258	. . . . . {Registration}
30/0214	. . . {Referral award systems}	30/0259	. . . . {based on store location}
30/0215	. . . {Including financial accounts}	30/0261	. . . . {based on user location}
		30/0262	. . . . {during computer stand-by mode}
		30/0263	. . . . {based upon Internet or website rating}
		30/0264	. . . . {based upon schedule}
		30/0265	. . . . {Vehicular advertisement}
		30/0266	. . . . . {based on the position of the vehicle}
		30/0267	. . . . {Wireless devices}
		30/0268	. . . . {at point-of-sale [POS]}
		30/0269	. . . . {based on user profile or attribute}

- 30/0271 {Personalized advertisement}
- 30/0272 . . . {Period of advertisement exposure}
- 30/0273 . . . {Fees for advertisement}
- 30/0274 {Split fees}
- 30/0275 {Auctions}
- 30/0276 . . . {Advertisement creation}
- 30/0277 . . . {Online advertisement}
- 30/0278 . . {Product appraisal}
- 30/0279 . . {Fundraising management}
- 30/0281 . . {Customer communication at a business location, e.g. providing product or service information, consulting}
- 30/0282 . . {Business establishment or product rating or recommendation}
- 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}
- 30/0613 . . . {Third-party assisted}
- 30/0615 {Anonymizing}
- 30/0617 {Representative agent}
- 30/0619 {Neutral agent}
- 30/0621 . . . {Item configuration or customization}
- 30/0623 . . . {Item investigation}
- 30/0625 {Directed, with specific intent or strategy}
- 30/0627 {using item specifications}
- 30/0629 {for generating comparisons}
- 30/0631 . . . {Item recommendations}
- 30/0633 . . . {Lists, e.g. purchase orders, compilation or processing}
- 30/0635 {Processing of requisition or of purchase orders}
- 30/0637 {Approvals}
- 30/0639 . . . {Item locations}
- 30/0641 . . . {Shopping interfaces}
- 30/0643 {Graphical representation of items or shoppers}
- 30/0645 . . {Rental, i.e. leasing}
- 30/08 . . Auctions{, matching or brokerage ([matching or brokerage for stock exchange G06Q 40/04](#))}
- 40/00 Finance; Insurance; Tax strategies; Processing of corporate or income taxes**
- 40/02 . . Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking
- 40/025 . . {Credit processing or loan processing, e.g. risk analysis for mortgages}
- 40/04 . . Exchange, e.g. stocks, commodities, derivatives or currency exchange

- 40/06 . . Investment, e.g. financial instruments, portfolio management or fund management
- 40/08 . . Insurance, e.g. risk analysis or pensions
{([processing of insurance policies or claims G06Q 10/10](#))}
- 40/10 . . {Tax strategies}

WARNING

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.

- 40/12 . . {Accounting}

WARNING

[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.

- 40/123 . . {Tax preparation or submission}
- 40/125 . . {Finance or payroll}
- 40/128 . . {Check-book balancing, updating or printing arrangements}

50/00 Systems or methods specially adapted for a specific business sector, e.g. utilities or tourism

- 50/01 . . {Social networking}
- 50/02 . . Agriculture; Fishing; Mining
- 50/04 . . Manufacturing
- 50/06 . . Electricity, gas or water supply
- 50/08 . . Construction
- 50/10 . . Services
- 50/12 . . . Hotels or restaurants
- 50/14 . . . Travel agencies
- 50/16 . . . Real estate
- 50/163 . . . {Property management}
- 50/165 . . . {Land development}
- 50/167 . . . {Closing}
- 50/18 . . Legal services; Handling legal documents
- 50/182 . . . {Alternative dispute resolution}
- 50/184 . . . {Intellectual property management}
- 50/186 . . . {Estate planning}
- 50/188 . . . {Electronic negotiation}
- 50/20 . . Education
- 50/205 . . . {Education administration or guidance}
- 50/2053 {Education institution selection, admissions, or financial aid}
- 50/2057 {Career enhancement or continuing education service}
- 50/22 . . Health care, e.g. hospitals; Social work
- 50/24 . . . Patient record management ([processing of medical or biological data for scientific purposes G06F 19/00](#))
- 50/26 . . Government or public services
- 50/265 . . . {Personal security, identity or safety}
- 50/28 . . Logistics, e.g. warehousing, loading, distribution or shipping
- 50/30 . . Transportation; Communications
- 50/32 . . Post and telecommunications ([franking apparatus G07B 17/00](#))

G06Q

- 50/34 . Betting or bookmaking, e.g. Internet betting

NOTE

When classifying in this group, classification should also be made in group [G07F 17/32](#)

- 90/00** Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing

- 90/20 . {Destination assistance within a business structure or complex}

- 90/205 . . {Building evacuation}

- 99/00** Subject matter not provided for in other groups of this subclass

2220/00 Business processing using cryptography ([postage metering system using cryptography G06Q 2250/05](#))

- 2220/10 . Usage protection of distributed data files

- 2220/12 . . Usage or charge determination

- 2220/123 . . . involving third party for collecting or distributing payments, e.g. clearinghouse

- 2220/127 . . . Adding plural layers of rights or limitations by other than the original producer

- 2220/14 . . Requiring a supplemental attachment or input, e.g. a dongle, to open

- 2220/145 . . . Specific computer ID, e.g. serial number, configuration

- 2220/16 . . Copy protection or prevention

- 2220/165 . . . Having origin or program ID

- 2220/18 . . Licensing

2230/00 Voting or election arrangements

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

2250/00 Postage metering systems

- 2250/05 . using cryptography

- 2250/053 . . Reloading or recharging

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

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

- 2250/20 . Recharging

- 2250/30 . Record keeping

- 2250/40 . Data protection

- 2250/50 . with specific mail handling means

- 2250/60 . involving mailed item weight

- 2250/70 . Specific printing

- 2250/80 . Rate updating

- 2250/90 . Specialized function performed

- 2250/905 . . Display controlling