

- 10/0633 . . . {Workflow analysis}
- 10/0635 . . . {Risk analysis}
- 10/0637 . . . {Strategic management or analysis}
- 10/06375 {Prediction of business process outcome or impact based on a proposed change}
- 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}
- 10/0833 . . . {Tracking}
- 10/0834 . . . {Choice of carriers}
- 10/08345 {Pricing}
- 10/0835 . . . {Relationships between shipper or supplier and carrier}
- 10/08355 {Routing methods}
- 10/0836 . . . {Central recipient pick-ups}
- 10/0837 . . . {Return transactions}
- 10/0838 . . . {Historical data}
- 10/087 . . {Inventory or stock management, e.g. order filling, procurement, balancing against orders}
- 10/0875 . . . {Itemization of parts, supplies, or services, e.g. bill of materials}
- 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](#))}

WARNING

Group [G06Q 10/10](#) is incomplete pending reclassification of documents from group [G06F 19/328](#).

Groups [G06Q 10/10](#) and [G06F 19/328](#) should be considered in order to perform a complete search.

- 10/101 . . {Collaborative creation of products or services}
- 10/103 . . {Workflow collaboration or project management}
- 10/105 . . {Human resources}
- 10/1053 . . . {Employment or hiring}
- 10/1057 . . . {Benefits package}
- 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](#))}
- 10/109 . . {Time management, e.g. calendars, reminders, meetings, time accounting ([organizing, planning, scheduling or allocating time G06Q 10/06](#))}
- 10/1091 . . . {Recording time for administrative purposes}
- 10/1093 . . . {Calendar-based scheduling for a person or group}

- 10/1095 {Meeting or appointment}
- 10/1097 {Task assignment}
- 10/20 . {Product repair or maintenance administration}
- 10/30 . {Product recycling or disposal administration}
- 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](#))
- 20/02 . involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
- 20/023 . . {characterized in that the neutral party is a clearing house}
- 20/027 . . {involving a payment switch or gateway}
- 20/04 . Payment circuits
- 20/042 . . {characterized in that the payment protocol involves at least one cheque}
- 20/0425 . . . {the cheque being electronic only}
- 20/045 . . {characterized in that the payment protocol involves at least one ticket}
- 20/0453 . . . {the ticket being an electronic receipt}
- 20/0457 . . . {characterized in that the ticket is sent electronically}
- 20/06 . . Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
- 20/065 . . . {using e-cash}
- 20/0652 {e-cash with decreasing value according to a parameter, e.g. time}
- 20/0655 {e-cash managed centrally}
- 20/0658 {e-cash managed locally}
- 20/08 . Payment architectures
- 20/085 . . {involving remote charge determination or related payment systems}
- 20/0855 . . . {involving a third party}
- 20/10 . . specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
- 20/102 . . . {Bill distribution or payments}
- 20/105 . . . {involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
- 20/108 . . . {Remote banking, e.g. home banking}
- 20/1085 {involving automatic teller machines [ATMs]}
- 20/12 . . specially adapted for electronic shopping systems
- 20/123 . . . {Shopping for digital content}
- 20/1235 {with control of digital rights management [DRM]}
- 20/127 . . . {Shopping or accessing services according to a time-limitation}
- 20/14 . . specially adapted for billing systems
- 20/145 . . . {Payments according to the detected use or quantity}
- 20/16 . . Payments settled via telecommunication systems
- 20/18 . . involving self- service terminals [SSTs], vending machines, kiosks or multimedia terminals
- 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](#))}

WARNING

Group [G06Q 40/08](#) is incomplete pending reclassification of documents from group [G06F 19/328](#).

Groups [G06Q 40/08](#) and [G06F 19/328](#) should be considered in order to perform a complete search.

- 40/10 . . {Tax strategies}
- 40/12 . . {Accounting}
- 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 specific business sectors, e.g. utilities or tourism ([healthcare informatics G16H](#))

- 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 . . . Social work

WARNING

Group [G06Q 50/22](#) is impacted by reclassification into groups [G06Q 50/22](#) and [G16H 10/00 – G16H 80/00](#).

Groups [G06Q 50/22](#) and [G16H 10/00 – G16H 80/00](#) should be considered in order to perform a complete search.

50/24 (Frozen)	. . . Patient record management	2250/50	. with specific mail handling means
	WARNING	2250/60	. involving mailed item weight
	Group G06Q 50/24 is no longer used for the classification of documents as of January 1, 2018. The content of this group is being reclassified into groups G16H 10/00 – G16H 80/00 .	2250/70	. Specific printing
	Groups G06Q 50/24 and G16H 10/00 – G16H 80/00 should be considered in order to perform a complete search.	2250/80	. Rate updating
		2250/90	. Specialized function performed
		2250/905	. . Display controlling
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)		
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		