

CPC COOPERATIVE PATENT CLASSIFICATION

G PHYSICS (NOTES omitted)

INSTRUMENTS

G06 COMPUTING; CALCULATING; COUNTING (NOTES 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

1. 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".

2. 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.
3. In this subclass, the first place priority rule is applied, i.e. at each hierarchical level, in the absence of an indication to the contrary, classification is made in the first appropriate place.

WARNINGS

1. [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](#)
2. In this subclass non-limiting references (in the sense of paragraph 39 of the Guide to the IPC) may still be displayed in the scheme.

10/00 Administration; Management

- 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](#)) }
- 10/043 . . {Optimisation of two dimensional placement, e.g. cutting of clothes or wood}
- 10/047 . . {Optimisation of routes, e.g. "travelling salesman problem"}

- 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](#)) }

WARNING

Group [G06Q 10/06](#) is incomplete pending reclassification of documents from group [E21B 41/0092](#).

Groups [E21B 41/0092](#) and [G06Q 10/06](#) should be considered in order to perform a complete search.

- 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}	10/107	. . {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)}
10/063112	. . . . {Skill-based matching of a person or a group to a task}	10/109	. . {Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)}
10/063114	. . . . {Status monitoring or status determination for a person or group}	10/1091	. . . {Recording time for administrative purposes}
10/063116	. . . . {Schedule adjustment for a person or group}	10/1093	. . . {Calendar-based scheduling for a person or group}
10/063118	. . . . {Staff planning in a project environment}	10/1095	. . . . {Meeting or appointment}
10/06312	. . . . {Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}	10/1097	. . . . {Task assignment}
10/06313	. . . . {Resource planning in a project environment}	10/20	. {Product repair or maintenance administration}
10/06314	. . . . {Calendar for a resource}	10/30	. {Product recycling or disposal administration}
10/06315	. . . . {Needs-based resource requirements planning or 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)
10/06316	. . . . {Sequencing of tasks or work}	20/02	. involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
10/0633	. . . {Workflow analysis}	20/023	. . {the neutral party being a clearing house}
10/0635	. . . {Risk analysis}	20/027	. . {involving a payment switch or gateway}
10/0637	. . . {Strategic management or analysis}	20/04	. Payment circuits
10/06375	. . . . {Prediction of business process outcome or impact based on a proposed change}	20/042	. . {characterized in that the payment protocol involves at least one cheque}
10/0639	. . . {Performance analysis}	20/0425	. . . {the cheque being electronic only}
10/06393	. . . . {Score-carding, benchmarking or key performance indicator [KPI] analysis}	20/045	. . {using payment protocols involving tickets}
10/06395	. . . . {Quality analysis or management}	20/0457	. . . {the tickets being sent electronically}
10/06398	. . . . {Performance of employee with respect to a job function}	20/047	. . {using payment protocols involving electronic receipts}
10/067	. . {Business modelling}	20/06	. . Private payment circuits, e.g. involving electronic currency used among participants of a common payment scheme
10/08	. Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders	20/065	. . . {using e-cash}
10/083	. . {Shipping}	20/0652	. . . . {e-cash with decreasing value according to a parameter, e.g. time}
10/0831	. . . {Overseas transactions}	20/0655	. . . . {e-cash managed centrally}
10/0832	. . . {Special goods or special handling procedures}	20/0658	. . . . {e-cash managed locally}
10/0833	. . . {Tracking}	20/08	. Payment architectures
10/0834	. . . {Choice of carriers}	20/085	. . {involving remote charge determination or related payment systems}
10/08345	. . . . {Pricing}	20/0855	. . . {involving a third party}
10/0835	. . . {Relationships between shipper or supplier and carrier}	20/10	. . specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
10/08355	. . . . {Routing methods}	20/102	. . . {Bill distribution or payments}
10/0836	. . . {Central recipient pick-ups}	20/105	. . . {involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
10/0837	. . . {Return transactions}	20/108	. . . {Remote banking, e.g. home banking}
10/0838	. . . {Historical data}	20/1085	. . . . {involving automatic teller machines [ATMs]}
10/087	. . {Inventory or stock management, e.g. order filling, procurement, balancing against orders}	20/12	. . specially adapted for electronic shopping systems
10/0875	. . . {Itemization of parts, supplies, or services, e.g. bill of materials}	20/123	. . . {Shopping for digital content}
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)}	20/1235	. . . . {with control of digital rights management [DRM]}
10/101	. . {Collaborative creation of products or services}	20/127	. . . {Shopping or accessing services according to a time-limitation}
10/103	. . {Workflow collaboration or project management}	20/14	. . specially adapted for billing systems
10/105	. . {Human resources}	20/145	. . . {Payments according to the detected use or quantity}
10/1053	. . . {Employment or hiring}	20/16	. . Payments settled via telecommunication systems
10/1057	. . . {Benefits package}		

- 20/18 . . involving self- service terminals [SSTs], vending machines, kiosks or multimedia terminals
- 20/20 . . Point-of-sale [POS] network systems

WARNING

Group [G06Q 20/20](#) is incomplete pending reclassification of documents from group [G06Q 20/206](#).

Groups [G06Q 20/206](#) and [G06Q 20/20](#) should be considered in order to perform a complete search.

- 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}

NOTE

Features of the apparatus *per se* should be classified in [G07G 1/14](#)

- 20/203 . . . {Inventory monitoring}
- 20/204 . . . {comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}
- 20/206 . . . {comprising security or operator identification provisions, e.g. password entry}

WARNING

Group [G06Q 20/206](#) is impacted by reclassification into group [G06Q 20/20](#).

Groups [G06Q 20/206](#) and [G06Q 20/20](#) should be considered in order to perform a complete search.

- 20/207 . . . {Tax processing}
- 20/208 . . . {Input by product or record sensing, e.g. weighing or scanner processing}
- 20/209 . . . {Specified transaction journal output feature, e.g. printed receipt or voice output}
- 20/22 . . Payment schemes or models
- 20/223 . . {based on the use of peer-to-peer networks}
- 20/227 . . {characterised in that multiple accounts are available, e.g. to the payer}
- 20/229 . . {Hierarchy of users of accounts}
- 20/2295 . . . {Parent-child type, e.g. where parent has control on child rights}
- 20/24 . . Credit schemes, i.e. "pay after"
- 20/26 . . Debit schemes, e.g. "pay now"
- 20/28 . . Pre-payment schemes, e.g. "pay before"
- 20/29 . . {characterised by micropayments}
- 20/30 . . characterised by the use of specific devices {or networks}

WARNING

Group [G06Q 20/30](#) is impacted by reclassification into groups [G06Q 20/306](#) and [G06Q 20/308](#).

Groups [G06Q 20/30](#), [G06Q 20/306](#), and [G06Q 20/308](#) should be considered in order to perform a complete search.

- 20/305 . . {using wired telephone networks}

- 20/306 . . {using TV related infrastructures (external card used for payment with client device [H04N 21/4185](#))}

WARNING

Group [G06Q 20/306](#) is incomplete pending reclassification of documents from group [G06Q 20/30](#).

Groups [G06Q 20/30](#) and [G06Q 20/306](#) should be considered in order to perform a complete search.

- 20/308 . . {using the Internet of Things}

WARNING

Group [G06Q 20/308](#) is incomplete pending reclassification of documents from group [G06Q 20/30](#).

Groups [G06Q 20/30](#) and [G06Q 20/308](#) should be considered in order to perform a complete search.

- 20/32 . . . using wireless devices

WARNING

Group [G06Q 20/32](#) is impacted by reclassification into groups [G06Q 20/321](#), [G06Q 20/326](#), [G06Q 20/3263](#), [G06Q 20/3265](#), and [G06Q 20/3267](#).

All groups listed in this Warning should be considered in order to perform a complete search.

- 20/321 . . . {using wearable devices}

WARNING

Group [G06Q 20/321](#) is incomplete pending reclassification of documents from group [G06Q 20/32](#).

Groups [G06Q 20/32](#) and [G06Q 20/321](#) should be considered in order to perform a complete search.

- 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 {using secure elements 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 mobile network messaging services for payment, e.g. SMS}

- 20/326 . . . {Payment applications installed on the mobile devices}
- WARNING**
Groups [G06Q 20/326](#) – [G06Q 20/3267](#) are incomplete pending reclassification of documents from group [G06Q 20/32](#).
Groups [G06Q 20/32](#) and [G06Q 20/326](#) – [G06Q 20/3267](#) should be considered in order to perform a complete search.
- 20/3263 . . . {characterised by activation or deactivation of payment capabilities}
- 20/3265 . . . {characterised by personalisation for use}
- 20/3267 . . . {In-app payments}
- 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 cards read by 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}
- 20/36 . . using electronic wallets or electronic money safes
- 20/363 . . . {with the personal data of a user}
- 20/367 . . . {involving electronic purses or money safes}
- 20/3672 . . . {initialising or reloading thereof}

- 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

WARNING

Group [G06Q 20/38](#) is impacted by reclassification into groups [G06Q 20/384](#) and [G06Q 20/386](#).

Groups [G06Q 20/38](#), [G06Q 20/384](#), and [G06Q 20/386](#) should be considered in order to perform a complete search.

- 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}
- 20/384 . . {using social networks}

WARNING

Group [G06Q 20/384](#) is incomplete pending reclassification of documents from group [G06Q 20/38](#).

Groups [G06Q 20/38](#) and [G06Q 20/384](#) should be considered in order to perform a complete search.

- 20/385 . . {using an alias or single-use codes}
- 20/386 . . {using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS [G06Q 20/3255](#))}

WARNING

Group [G06Q 20/386](#) is incomplete pending reclassification of documents from group [G06Q 20/38](#).

Groups [G06Q 20/38](#) and [G06Q 20/386](#) should be considered in order to perform a complete search.

- 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 . . {using mutual authentication without cards, e.g. challenge-response}
- 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}	30/0206	. . . {Price or cost determination based on market factors}
	WARNING	30/0207	. . {Discounts or incentives, e.g. coupons, rebates, offers or upsales}
	Group G06Q 20/401 is impacted by reclassification into groups G06Q 20/4015 and G06Q 20/40155 .	30/0208	. . . {Trade or exchange of a good or service for an incentive}
	Groups G06Q 20/401 , G06Q 20/4015 , and G06Q 20/40155 should be considered in order to perform a complete search.	30/0209	. . . {Incentive being awarded or redeemed in connection with the playing of a video game}
20/4012	. . . . {Verifying personal identification numbers [PIN]}	30/0211	. . . {Determining discount or incentive effectiveness}
20/4014	. . . . {Identity check for transactions}	30/0212	. . . {Chance discounts or incentives}
20/40145	. . . . {Biometric identity checks}	30/0213	. . . {Consumer transaction fees}
20/4015	. . . . {using location information}	30/0214	. . . {Referral award systems}
	WARNING	30/0215	. . . {Including financial accounts}
	Groups G06Q 20/4015 and G06Q 20/40155 are incomplete pending reclassification of documents from group G06Q 20/401 .	30/0216	. . . . {Investment accounts}
	Groups G06Q 20/401 , G06Q 20/4015 , and G06Q 20/40155 should be considered in order to perform a complete search.	30/0217	. . . {Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}
20/40155	. . . . . {for triggering transactions}	30/0218	. . . . {based on score}
20/4016	. . . . {involving fraud or risk level assessment in transaction processing}	30/0219	. . . {based on funds or budget}
20/4018	. . . . {using the card verification value [CVV] associated with the card}	30/0221	. . . {Re-usable coupons}
20/403	. . . {Solvency checks}	30/0222	. . . {During e-commerce, i.e. online transactions}
20/4033	. . . . {Local solvency checks}	30/0223	. . . {based on inventory}
20/4037	. . . . {Remote solvency checks}	30/0224	. . . {based on user history}
20/405	. . . {Establishing or using transaction specific rules}	30/0225	. . . {Avoiding frauds}
20/407	. . . {Cancellation of a transaction}	30/0226	. . . {Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}
20/409	. . . {Device specific authentication in transaction processing}	30/0227	. . . . {Frequent usage incentive value reconciliation between diverse systems}
20/4093	. . . . {Monitoring of device authentication}	30/0228	. . . . . {On-line clearing houses}
20/4097	. . . . {using mutual authentication between devices and transaction partners}	30/0229	. . . . {Multi-merchant loyalty card systems}
20/40975	. . . . . {using encryption therefor}	30/0231	. . . . {Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}
20/42	. . Confirmation, e.g. check or permission by the legal debtor of payment	30/0232	. . . . {Frequent usage rewards other than merchandise, cash or travel}
20/425	. . . {using two different networks, one for transaction and one for security confirmation}	30/0233	. . . . {Method of redeeming a frequent usage reward}
30/00	Commerce, e.g. shopping or e-commerce	30/0234	. . . {Rebate after completed purchase, i.e. post transaction awards}
30/01	. {Customer relationship, e.g. warranty}	30/0235	. . . {Including timing, i.e. limited awarding or usage time constraint}
30/012	. . {Product or service warranty}	30/0236	. . . {Incentive or reward received by requiring registration or ID from user}
30/014	. . {Product recall}	30/0237	. . . {at kiosk}
30/016	. . {Customer service, i.e. after purchase service}	30/0238	. . . {at point-of-sale [POS]}
30/018	. . {Business or product certification or verification}	30/0239	. . . {Online discounts or incentives}
30/0185	. . . {Product, service or business identity fraud}	30/0241	. . {Advertisement}
30/02	. Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination	30/0242	. . . {Determination of advertisement effectiveness}
30/0201	. . {Market data gathering, market analysis or market modelling}	30/0243	. . . . {Comparative campaigns}
30/0202	. . {Market predictions or demand forecasting}	30/0244	. . . . {Optimization}
30/0203	. . . {Market surveys or market polls}	30/0245	. . . . {Surveys}
30/0204	. . . {Market segmentation}	30/0246	. . . . {Traffic}
30/0205	. . . . {Location or geographical consideration}	30/0247	. . . {Calculate past, present or future revenues}
		30/0248	. . . {Avoiding fraud}
		30/0249	. . . {based upon budgets or funds}
		30/0251	. . . {Targeted advertisement}
		30/0252	. . . . {based on events or environment, e.g. weather or festivals}
		30/0253	. . . . {During e-commerce, i.e. online transactions}
		30/0254	. . . . {based on statistics}
		30/0255	. . . . {based on user history}

- 30/0256 {User search}
- 30/0257 {User requested}
- 30/0258 {Registration}
- 30/0259 {based on store location}
- 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}
- 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
- 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