

SECTION G — PHYSICS

G06 COMPUTING; CALCULATING; COUNTING

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 [2006.01]

Note(s) [2006.01]

- 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 search. 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.

10/00 Administration; Management [2006.01, 2012.01]

- 10/02 • Reservations, e.g. for tickets, services or events **[2012.01]**
- 10/04 • Forecasting or optimisation, e.g. linear programming, "travelling salesman problem" or "cutting stock problem" **[2012.01]**
- 10/06 • Resources, workflows, human or project management, e.g. organising, planning, scheduling or allocating time, human or machine resources; Enterprise planning; Organisational models **[2012.01]**
- 10/08 • Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders **[2012.01]**
- 10/10 • Office automation, e.g. computer aided management of electronic mail or groupware (electronic mail network systems H04L 12/58; electronic mail protocols H04L 29/06); Time management, e.g. calendars, reminders, meetings or time accounting **[2012.01]**

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) **[2006.01, 2012.01]**

Note(s) [2006.01]

This group covers:

- protocols or schemes which include procedures whereby a payment is made between a merchant, a bank, a user and sometimes a third party; the procedure usually includes verification and authentication of all parties involved.

- 20/02 • involving a neutral third party, e.g. certification authority, notary or trusted third party **[TTP] [2012.01]**
- 20/04 • Payment circuits **[2012.01]**
- 20/06 • • Private payment circuits, e.g. involving electronic currency used only among participants of a common payment scheme **[2012.01]**
- 20/08 • Payment architectures **[2012.01]**
- 20/10 • • specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems **[2012.01]**
- 20/12 • • specially adapted for electronic shopping systems **[2012.01]**
- 20/14 • • specially adapted for billing systems **[2012.01]**
- 20/16 • • Payments settled via telecommunication systems **[2012.01]**
- 20/18 • • involving self-service terminals [SSTs], vending machines, kiosks or multimedia terminals **[2012.01]**
- 20/20 • • Point-of-sale [POS] network systems **[2012.01]**
- 20/22 • Payment schemes or models **[2012.01]**
- 20/24 • • Credit schemes, i.e. "pay after" **[2012.01]**
- 20/26 • • Debit schemes, i.e. "pay now" **[2012.01]**
- 20/28 • • Pre-payment schemes, i.e. "pay before" **[2012.01]**
- 20/30 • characterised by the use of specific devices **[2012.01]**
- 20/32 • • using wireless devices **[2012.01]**
- 20/34 • • using cards, e.g. integrated circuit [IC] cards or magnetic cards **[2012.01]**
- 20/36 • • using electronic wallets or electronic money safes **[2012.01]**
- 20/38 • Payment protocols; Details thereof **[2012.01]**

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| 20/40 | <ul style="list-style-type: none"> • • Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check of credit lines or negative lists [2012.01] | 50/02 | <ul style="list-style-type: none"> • Agriculture; Fishing; Mining [2012.01] |
| 20/42 | <ul style="list-style-type: none"> • • Confirmation, e.g. check or permission by the legal debtor of payment [2012.01] | 50/04 | <ul style="list-style-type: none"> • Manufacturing [2012.01] |
| 30/00 | Commerce, e.g. shopping or e-commerce [2006.01, 2012.01] | 50/06 | <ul style="list-style-type: none"> • Electricity, gas or water supply [2012.01] |
| 30/02 | <ul style="list-style-type: none"> • Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination [2012.01] | 50/08 | <ul style="list-style-type: none"> • Construction [2012.01] |
| 30/04 | <ul style="list-style-type: none"> • Billing or invoicing [2012.01] | 50/10 | <ul style="list-style-type: none"> • Services [2012.01] |
| 30/06 | <ul style="list-style-type: none"> • Buying, selling or leasing transactions [2012.01] | 50/12 | <ul style="list-style-type: none"> • • Hotels or restaurants [2012.01] |
| 30/08 | <ul style="list-style-type: none"> • • Auctions [2012.01] | 50/14 | <ul style="list-style-type: none"> • • Travel agencies [2012.01] |
| 40/00 | Finance; Insurance; Tax strategies; Processing of corporate or income taxes [2006.01, 2012.01] | 50/16 | <ul style="list-style-type: none"> • • Real estate [2012.01] |
| 40/02 | <ul style="list-style-type: none"> • Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking [2012.01] | 50/18 | <ul style="list-style-type: none"> • • Legal services; Handling legal documents [2012.01] |
| 40/04 | <ul style="list-style-type: none"> • Exchange, e.g. stocks, commodities, derivatives or currency exchange [2012.01] | 50/20 | <ul style="list-style-type: none"> • • Education [2012.01] |
| 40/06 | <ul style="list-style-type: none"> • Investment, e.g. financial instruments, portfolio management or fund management [2012.01] | 50/22 | <ul style="list-style-type: none"> • • Health care, e.g. hospitals; Social work [2012.01] |
| 40/08 | <ul style="list-style-type: none"> • Insurance, e.g. risk analysis or pensions [2012.01] | 50/24 | <ul style="list-style-type: none"> • • • Patient record management (processing of medical or biological data for scientific purposes G06F 19/00) [2012.01] |
| 50/00 | Systems or methods specially adapted for a specific business sector, e.g. utilities or tourism [2006.01, 2012.01] | 50/26 | <ul style="list-style-type: none"> • • Government or public services [2012.01] |
| | | 50/28 | <ul style="list-style-type: none"> • Logistics, e.g. warehousing, loading, distribution or shipping [2012.01] |
| | | 50/30 | <ul style="list-style-type: none"> • Transportation; Communications [2012.01] |
| | | 50/32 | <ul style="list-style-type: none"> • • Post and telecommunications (franking apparatus G07B 17/00) [2012.01] |
| | | 50/34 | <ul style="list-style-type: none"> • Betting or bookmaking, e.g. Internet betting [2012.01] |
| | | 90/00 | Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing [2006.01] |
| | | 99/00 | Subject matter not provided for in other groups of this subclass [2006.01] |