

EUROPEAN PATENT OFFICE
U.S. PATENT AND TRADEMARK OFFICE

CPC NOTICE OF CHANGES XXX

DATE: JANUARY 1, 2024

PROJECT DP12017

The following classification changes will be effected by this Notice of Changes:

<u>Action</u>	<u>Subclass</u>	<u>Group(s)</u>
DEFINITIONS:		
Definitions Modified:	G06Q	20/00, 20/04, 20/08, 20/102, 20/1235, 20/206, 20/22, 20/229, 20/2295, 20/30, 20/327, 20/3276, 20/34, 20/38, 20/4014, 20/40145, 20/409, 20/4097

No other subclasses/groups are impacted by this Notice of Changes.

This Notice of Changes includes the following [Check the ones included]:

1. CLASSIFICATION SCHEME CHANGES

- A. New, Modified or Deleted Group(s)
- B. New, Modified or Deleted Warning(s)
- C. New, Modified or Deleted Note(s)
- D. New, Modified or Deleted Guidance Heading(s)

2. DEFINITIONS

- A. New or Modified Definitions (Full definition template)
- B. Modified or Deleted Definitions (Definitions Quick Fix)

3. REVISION CONCORDANCE LIST (RCL)

4. CHANGES TO THE CPC-TO-IPC CONCORDANCE LIST (CICL)

5. CHANGES TO THE CROSS-REFERENCE LIST (CRL)

2. A. DEFINITIONS (modified)

G06Q 20/00

Definition statement

Replace: The existing Definition statement text with the following revised text:

Data processing systems or processes, i.e. information and communication technology [ICT], specially adapted to implement procedures for fulfilling a financial obligation or debt.

Complete systems involving payment protocols, e.g.:

- using electronic money systems;
- payment protocols for electronic shopping systems;
- payment protocols involving point-of-sale devices [POS];
- payment protocols involving a telephone service provider;
- payment protocols for billing systems;
- payment protocols involving IC cards, magnetic cards, electronic wallets, or electronic money safe;
- payment protocols using wireless devices, e.g. mobile phones;
- payment aspects of banking applications;
- complete pre-payment systems;
- secured payment transactions.

Insert: The following new Application-oriented references section:

Application-oriented references

Examples of places where the subject matter of this place is covered when specially adapted, used for a particular purpose, or incorporated in a larger system:

Billing or payment related to telephone services	H04M 15/00
Billing or payment related to wireless services	H04W 4/24

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Informative references

Replace: The existing Informative references table with the following revised table:

Data processing, i.e. information and communication technology [ICT], specially adapted for the specific activities for which the payment is required but not relating to the payment itself	G06Q 10/00, G06Q 99/00
Billing, shopping or e-commerce per se	G06Q 30/00
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Mechanisms actuated by coded identity card, credit card or IC card	G07F 7/08
Secret or secure communication, e.g. by cryptography	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Wireless security arrangements; Authentication; Protecting privacy or anonymity	H04W 12/00

Insert: The following new Special rules of classification section:

Special rules of classification

G06Q 20/02:

Subject matter drawn to an arrangement in which the involvement of a neutral third party is essential to implementing a payment protocol.

G06Q 20/04:

Subject matter drawn to the means with which payment is realised, e.g. cheques, electronic tickets, e-cash.

G06Q 20/08:

Subject matter drawn to the infrastructure, or the configuration of systems and devices, involved in a payment procedure.

G06Q 20/22:

Subject matter drawn to the arrangement of a payment concept, e.g. peer-to-peer, multiple accounts, pay after, pay now, pay before, micropayments.

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G06Q 20/30:

Subject matter drawn to payment protocols that are characterised by the use of specific devices.

G06Q 20/38:

Subject matter drawn to the steps involved in a payment protocol, e.g. authorising a payment or confirming the validity of a proposed transaction before realising it.

G06Q 20/04

Definition statement

Replace: The existing Definition statement text with the following revised text:

Subject matter the means with which payment is realised, e.g. cheques, electronic tickets, e-cash.

G06Q 20/08

Definition statement

Replace: The existing Definition statement text with the following revised text:

Subject matter drawn to the infrastructure, or the configuration of systems and devices, involved in a payment procedure.

G06Q 20/102

Informative references

Insert: The following new row into the existing Informative references table:

Payment architectures specially adapted for billing systems	G06Q 20/14
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G06Q 20/1235**Definition statement**

Replace: The text of the first bullet point of the Definition statement so that the entire Definition statement appears as follows:

- Payment for Digital Content with Digital Rights Management [DRM], e.g. buying and selling content, license, contract or agreement management.
- Determining funds owed or to be paid for use of content; exchanging funds or other considerations for use of content; identifying and/or preventing illegal or impermissible use of content.

Informative references

Replace: The existing Informative references table with the following revised table:

Electronic shopping	G06Q 30/0601
Security arrangements for protecting computers, components thereof, programs or data against unauthorised activity	G06F 21/00
Protecting distributed programs or content, e.g. vending or licensing of copyrighted material	G06F 21/10
Secret or secure communication, e.g. by cryptography	H04L 9/00
Protecting information, e.g. digital content from access by third parties, e.g. by encryption	H04L 63/00
Wireless security arrangements; Authentication; Protecting privacy or anonymity	H04W 12/00

Insert: The following new Synonyms and Keywords section:

Synonyms and Keywords

In patent documents, the following words/expressions are often used with the meaning indicated:

Digital Rights Management [DRM]	Concepts commonly used in relation to DRM are e.g. watermarking, biometrics, identifiers,
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	cryptography, rights, dongles within a business or commercial framework
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G06Q 20/206

Definition statement

Replace: The existing Definition statement with the following revised text:

Use of the point-of-sale device is dependent upon the identification of the user, possibly by user ID card, e.g. waiter key. The user is not limited to the operator of the point-of-sale device and can also include the customer.

Informative references

Replace: The existing Informative references table with the following revised table:

Funds transfer system requiring authorisation or authentication	G06Q 20/40
User authentication	G06F 21/31
Card payment apparatus involving password entry	G07F 7/10
Cryptography, secure or secret communication using a predetermined code, e.g. password, passphrase or PIN	H04L 9/3226
Network architectures or network communication protocols for supporting authentication of entities using passwords	H04L 63/083
Authentication using credential vaults, e.g. password manager applications or one-time password [OTP] applications	H04W 12/068

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G06Q 20/22

Definition statement

Replace: The existing Definition statement with the following revised text:

Subject matter drawn to the arrangement of a payment concept, e.g. peer-to-peer, multiple accounts, pay after, pay now, pay before, micropayments.

G06Q 20/229

Definition statement

Replace: The existing Definition statement with the following revised text:

Payment accounts used by different users, with payment accounts having use rights particular to each user or a hierarchy of use-rights.

Informative references

Insert: The following new row into the existing Informative references table:

Tools and structures for managing or administering access control systems	G06F 21/604
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G06Q 20/2295

Definition statement

Replace: The existing Definition statement with the following revised text:

Payment accounts having parent-child type hierarchy of use-rights, where a parent user decides on the use conditions of the payment accounts applying to one or more dependent persons.

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G06Q 20/30

Definition statement

Replace: The first sentence of the Definition statement so that the entire text appears as follows:

Subject matter drawn to payment protocols using specific devices. This group and its subdivisions are based on details of the protocol based on the type of hardware used.

This group covers details of hardware used as a part of the protocol for the payment to be realised.

Insert: The following new References/Informative references section:

References

Informative references

Attention is drawn to the following places, which may be of interest for search:

Contactless cards	G06K 19/07
Electronic card	G06K 19/0723
Constructional details of contactless cards	G06K 19/07743

G06Q 20/327

Informative references

Insert: The following three new rows into the existing Informative references table:

Point-of-sale [POS] network systems	G06Q 20/20
Security of mobile devices; Security of mobile applications	H04W 12/30
Security arrangements using near field communication [NFC] or radio frequency identification [RFID] modules	H04W 12/47

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G06Q 20/3276

Definition statement

Replace: The existing Definition statement text with the following revised text:

Short-range communication protocol using a pictured code such as a barcode or QR code, being read by the M-device.

Informative references

Insert: The following four new rows into the existing Informative references table:

User authentication using graphic or iconic representation	G06F 21/36
2D barcode optical code recognition	G06K 7/1417
Digital marking, e.g. shape, nature, code	G06K 19/06009
Character recognition; Recognising digital ink; Document-oriented image-based pattern recognition	G06V 30/00

G06Q 20/34

Definition statement

Replace: The existing Definition statement with the following revised text:

This group and its subdivisions concern all aspects of data processing, i.e. information and communication technology [ICT], methods and protocols used for payments by means of cards.

Informative references

Insert: The following new row into the existing Informative references table:

Payment architectures involving programming of a portable memory device, e.g. IC cards, "electronic purses"	G06Q 20/105
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G06Q 20/38

Definition statement

Replace: The existing Definition statement with the following revised text:

Subject matter drawn to the steps involved in a payment protocol, e.g. authorising a payment or confirming the validity of a proposed transaction before realising it.

References

Informative references

Insert: The following three new rows into the existing Informative references table:

Protecting data by securing the transmission between two devices or processes	G06F 21/606
Arrangements for secret or secure communications	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00

G06Q 20/4014

Definition statement

Replace: The existing Definition statement with the following revised text:

Verification of the identity of the payer or payee in payment procedures, not making use of biometric identity checks which is classified in G06Q 20/40145.

Informative references

Replace: The existing Informative references table with the following revised table:

Authentication	G06F 21/30
Identity verification for access	G07C 9/00

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Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/10
Secret or secure communication including means for verifying the identity or authority of a user of the system	H04L 9/32
Authentication in networks	H04L 63/08
Wireless authentication	H04W 12/06

G06Q 20/40145

Definition statement

Delete: The term “non-card” from the Definition statement so that the entire text appears as follows:

Verification of the identity of the payer or payee in payment procedures, making use of biometric identity checks.

Insert: The following new References/Informative references section:

References

Informative references

Attention is drawn to the following places, which may be of interest for search:

User authentication using biometric data	G06F 21/32
Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/1008
Authentication involving biological data, e.g. fingerprint voice or retina	H04L 9/3231
Network architectures or network communication protocols for supporting authentication of entities using biometrical features	H04L 63/0861
Authentication	H04W 12/06

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G06Q 20/409

Definition statement

Replace: The existing Definition statement with the following revised text:

Device authentication in transaction processing.

Informative references

Insert: The following three new rows into the existing Informative references table:

Program or device authentication	G06F 21/44
Authentication involving additional secure or trusted devices	H04L 9/3234
Authentication	H04W 12/06

G06Q 20/4097

Definition statement

Replace: The word “card” with the word “device” so that the Definition statement text reads as follows:

Mutual authentication between a device identifying or held by the user and the transaction partner, e.g. terminal, with which transaction is taking place.

Informative references

Insert: The following two new rows into the existing Informative references table:

Cryptographic mutual authentication	H04L 9/3273
Network communication protocols for achieving mutual authentication	H04L 63/0869