

EUROPEAN PATENT OFFICE
U.S. PATENT AND TRADEMARK OFFICE

CPC NOTICE OF CHANGES 1503

DATE: AUGUST 1, 2023

PROJECT DP11850

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	40/00, 40/02, 40/03, 40/04, 40/06, 40/08, 40/10, 40/12

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)

DATE: AUGUST 1, 2023

PROJECT DP11850

2. A. DEFINITIONS (modified)

G06Q 40/00

Definition statement

Replace: The existing Definition statement text with the following updated text.

Subject matter drawn to a computerised arrangement for planning the disposition or use of funds or securities, or extension of credit.

Information communication technology (ICT) specially adapted for financial applications, e.g. management of monetary assets.

Information communication technology (ICT) specially adapted for management of a binding contract to indemnify a party against a specific loss in exchange for a paid premium.

The following subjects are therefore covered, the list being non-exhaustive:

- financial applications, e.g. for preparation of bank statements, interest calculations, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking, electronic funds transfer (EFT) systems; electronic wallet systems; account maintenance; credit or loan processing;
- investment or stock exchange applications, e.g. for trading stocks, options, ordering of stocks, index balancing; financial asset management or planning;
- investment, e.g. fund management, portfolio management;
- insurance or pension applications, e.g. for premium calculations, insurable risk assessment or actuarial computations;
- tax applications, e.g. for preparing corporate or income taxes or tax strategies;
- accounting applications, e.g. for corporate accounting or auditing.

References

Informative references

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

Replace: The existing Informative references table with the following updated table.

DATE: AUGUST 1, 2023

PROJECT DP11850

Electronic payment or payment aspects of banking applications	G06Q 20/00
Payment architectures, schemes or protocols characterised by using cards	G06Q 20/34
Commerce	G06Q 30/00
Buying, selling or leasing transactions	G06Q 30/06
Financial accounting	G06Q 40/12
Record-sensing devices in combination with a system that maintain financial accounts; i.e. a banking system	G07F 19/00
Arrangements for secret or secure communication; Network security protocols	H04L 9/00
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 40/02**Definition statement**

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for banking applications, e.g. for interest calculations, home banking, on-line banking or account maintenance.

The following subjects are therefore covered, the list being non-exhaustive:

- banking applications, e.g. preparation of bank statements, interest calculation, saving accounts, mortgage calculation, credit ratings, home-banking, on-line banking;
- processing of tax refunds;
- financial accounting, e.g. account balancing.

References**Informative references**

DATE: AUGUST 1, 2023

PROJECT DP11850

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

Insert: The following three new references in the Informative references table.

Buying, selling or leasing transactions	G06Q 30/06
Auctions	G06Q 30/08
Circuit arrangements for ac mains or ac distribution networks	H02J 3/00

G06Q 40/03

Definition statement

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for managing or processing financial debt applications, e.g. for credit risk or loan evaluation of borrower.

G06Q 40/04

Definition statement

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for trading securities or commodities within an organised system, e.g. for trading of stocks, commodities, order entry and currency exchange within a stock exchange.

ICT specially adapted for bidding in a stock exchange, e.g. for broker tools for entering or managing orders.

The following subjects are therefore covered, the list being non-exhaustive:

- Stock exchange applications, e.g. for trading stocks, options, ordering of stocks, general stock trading administration, order entry, bid or ask;
- Foreign exchange, e.g. for currency trading and currency exchange;
- Trading or exchanging CO₂ carbon credits or renewable energy certificates.

Note:

DATE: AUGUST 1, 2023

PROJECT DP11850

This group includes trading or bidding of energy using a securities exchange system.

References

Informative references

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

Replace: The existing Informative references table with the following updated table.

Payment architectures, schemes or protocols	G06Q20/00
Auctions	G06Q 30/08
Asset management; Financial planning or analysis	G06Q 40/06
Electricity, gas or water supply	G06Q 50/06
Circuit arrangements for ac mains or ac distribution networks	H02J 3/00

Insert: The following new Glossary of terms section.

Glossary of terms

In this place, the following terms or expressions are used with the meaning indicated:

Stock	A security that represents the fractional ownership of an issuing corporation
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G06Q 40/06

Definition statement

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for investment applications, e.g. for management of financial portfolios or institutional investments, planning for retirement or budgeting.

ICT specially adapted for financial modelling applications, e.g. for financial forecasting or prediction models.

DATE: AUGUST 1, 2023

PROJECT DP11850

References**Informative references**

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

Replace: The existing Informative references table with the following updated table.

ICT specially adapted for management in general	G06Q 10/00
Forecasting or optimisation specially adapted for administrative or management purposes in general	G06Q 10/04
Payment architectures, schemes or protocols	G06Q 20/00
Buying, selling or leasing transactions	G06Q30/06
Electronic payment using cards	G07F7/08
Arrangements for secret or secure communications; Network security protocols	H04L9/00
Data switching in stock quotation systems	H04L12/1804
Network architectures or network communication protocols for network security	H04L 63/00
Network arrangements, protocols or services for supporting real-time applications in data packet communication	H04L 65/00
Network arrangements or protocols for supporting network services or applications	H04L 67/00

G06Q 40/08**Definition statement**

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for insurance applications, e.g. for writing insurance policies, processing insurance claims, calculating insurable risk, premium calculations, insurance backed securities or pensions.

References**Informative references**

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DATE: AUGUST 1, 2023

PROJECT DP11850

Replace: The Informative references table with the following updated table.

Office automation: Time management	G06Q10/10
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G06Q 40/10

Definition statement

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for strategies for addressing future tax liability, risk or payment of taxes to a government entity.

G06Q 40/12

Definition statement

Replace: The existing Definition statement text with the following updated text.

ICT specially adapted for recording, analysing, verifying or reporting of funds or other quantitatively innumerable factors used in a business.

References

Informative references

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

Replace: The existing Informative references table with the following updated table.

Counters with additional facilities	G06M 3/00
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