

EUROPEAN PATENT OFFICE
U.S. PATENT AND TRADEMARK OFFICE

CPC NOTICE OF CHANGES 856

DATE: MAY 1, 2020

PROJECT RP0453

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

<u>Action</u>	<u>Subclass</u>	<u>Group(s)</u>
SCHEME:		
Symbols Deleted:	G06Q	20/0453, 20/3578, 20/35785
Symbols New:	G06Q	20/047, 20/229, 20/2295, 20/306, 20/308, 20/321, 20/326, 20/3263, 20/3265, 20/3267, 20/384, 20/386, 20/4015, 20/40155
Titles Changed:	G06Q	20/023, 20/045, 20/0457, 20/20, 20/206, 20/227, 20/30, 20/305, 20/3227, 20/3255, 20/353, 20/363, 20/367, 20/3672, 20/385, 20/388, 20/4012, 20/4014, 20/409, 20/4093, 20/4097, 20/40975
Warnings New:	G06Q	20/20, 20/206, 20/30, 20/306, 20/308, 20/32, 20/321, 20/326, 20/3263, 20/3265, 20/3267, 20/38, 20/384, 20/386, 20/401, 20/4015, 20/40155
DEFINITIONS:		
Definitions Deleted: (no frozen (F) symbol definitions should be deleted)	G06Q	20/0453, 20/3578, 20/35785
Definitions New:	G06Q	20/047, 20/229, 20/2295, 20/306, 20/386
Definitions Modified:	G06Q	20/00, 20/02, 20/04, 20/042, 20/0425, 20/0457, 20/065, 20/085, 20/0855, 20/10, 20/102, 20/1085, 20/12, 20/123, 20/1235, 20/127, 20/145, 20/16, 20/18, 20/20, 20/202, 20/208, 20/209, 20/22, 20/227, 20/24, 20/26, 20/28, 20/32, 20/322, 20/3226, 20/3227, 20/3229, 20/325, 20/327, 20/3274, 20/3276, 20/34, 20/343, 20/355, 20/3555, 20/356, 20/3563, 20/357, 20/36, 20/38, 20/382, 20/387, 20/388, 20/389, 20/40, 20/4012, 20/4014, 20/403, 20/409, 20/42, 20/425

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)

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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)

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1. CLASSIFICATION SCHEME CHANGES

A. New, Modified or Deleted Group(s)

SUBCLASS 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

Type*	Symbol	Indent Level Number of dots (e.g. 0, 1, 2)	Title “CPC only” text should normally be enclosed in {curly brackets}**	Transferred to[#]
U	G06Q 20/00	0	Payment architectures, schemes or protocols (apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00; electronic cash registers G07G 1/12)	
U	G06Q 20/02	1	involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]	
M	G06Q 20/023	2	{the neutral party being a clearing house}	
U	G06Q 20/04	1	Payment circuits	
M	G06Q 20/045	2	{using payment protocols involving tickets}	
D	G06Q 20/0453	3	{the ticket being an electronic receipt}	<administrative transfer to G06Q 20/047>
M	G06Q 20/0457	3	{the tickets being sent electronically}	
N	G06Q 20/047	2	{using payment protocols involving electronic receipts}	
T	G06Q 20/20	2	Point-of-sale [POS] network systems	
C	G06Q 20/206	3	{comprising security or operator identification provisions, e.g. password entry}	G06Q20/206, G06Q20/20
U	G06Q 20/22	1	Payment schemes or models	
M	G06Q 20/227	2	{characterised in that multiple accounts are available, e.g. to the payer}	
N	G06Q 20/229	2	{Hierarchy of users of accounts}	
N	G06Q 20/2295	3	{Parent-child type, e.g. where parent has control on child rights}	
C	G06Q 20/30	1	characterised by the use of specific devices {or networks}	G06Q20/30, G06Q20/306, G06Q20/308
M	G06Q 20/305	2	{using wired telephone networks}	

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Type*	Symbol	Indent Level Number of dots (e.g. 0, 1, 2)	Title “CPC only” text should normally be enclosed in {curly brackets}**	Transferred to#
N	G06Q 20/306	2	{using TV related infrastructures (external card used for payment with client device H04N 21/4185)}	
N	G06Q 20/308	2	{using the Internet of Things }	
C	G06Q 20/32	2	using wireless devices	G06Q20/32, G06Q20/321, G06Q20/326, G06Q20/3263, G06Q20/3265, G06Q20/3267
N	G06Q 20/321	3	{using wearable devices }	
U	G06Q 20/322	3	{Aspects of commerce using mobile devices [M-devices]}	
M	G06Q 20/3227	4	{using secure elements embedded in M-devices }	
U	G06Q 20/325	3	{using wireless networks }	
M	G06Q 20/3255	4	{using mobile network messaging services for payment, e.g. SMS }	
N	G06Q 20/326	3	{Payment applications installed on the mobile devices }	
N	G06Q 20/3263	4	{characterised by activation or deactivation of payment capabilities }	
N	G06Q 20/3265	4	{characterised by personalisation for use }	
N	G06Q 20/3267	4	{In-app payments }	
U	G06Q 20/34	2	using cards, e.g. integrated circuit [IC] cards or magnetic cards	
M	G06Q 20/353	3	{Payments by cards read by M-devices }	
D	G06Q 20/3578	4	{Hierarchy of users of cards }	<administrative transfer to G06Q 20/229>
D	G06Q 20/35785	5	{Parent-child type, i.e. where parent has control on child rights }	<administrative transfer to G06Q 20/2295>
U	G06Q 20/36	2	using electronic wallets or electronic money safes	
M	G06Q 20/363	3	{with the personal data of a user }	
M	G06Q 20/367	3	{involving electronic purses or money safes }	
M	G06Q 20/3672	4	{initialising or reloading thereof }	
C	G06Q 20/38	1	Payment protocols; Details thereof	G06Q20/38, G06Q20/384, G06Q20/386

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Type*	Symbol	Indent Level Number of dots (e.g. 0, 1, 2)	Title “CPC only” text should normally be enclosed in {curly brackets}**	Transferred to#
U	G06Q 20/383	2	{Anonymous user system}	
N	G06Q 20/384	2	{using social networks}	
M	G06Q 20/385	2	{using an alias or single-use codes}	
N	G06Q 20/386	2	{using messaging services or messaging apps (using mobile network messaging services for payment, e.g. SMS G06Q20/3255)}	
M	G06Q 20/388	2	{using mutual authentication without cards, e.g. challenge-response}	
U	G06Q 20/40	2	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	
C	G06Q 20/401	3	{Transaction verification}	G06Q 20/401, G06Q 20/4015, G06Q 20/40155
M	G06Q 20/4012	4	{Verifying personal identification numbers [PIN]}	
M	G06Q 20/4014	4	{Identity check for transactions}	
U	G06Q 20/40145	5	{Biometric identity checks}	
N	G06Q 20/4015	4	{using location information}	
N	G06Q 20/40155	5	{for triggering transactions}	
U	G06Q 20/4016	4	{involving fraud or risk level assessment in transaction processing}	
M	G06Q 20/409	3	{Device specific authentication in transaction processing}	
M	G06Q 20/4093	4	{Monitoring of device authentication}	
M	G06Q 20/4097	4	{using mutual authentication between devices and transaction partners}	
M	G06Q 20/40975	5	{using encryption therefor}	

*N = new entries where reclassification into entries is involved; C = entries with modified file scope where reclassification of documents from the entries is involved; Q = new entries which are firstly populated with documents via administrative transfers from deleted (D) entries. Afterwards, the transferred documents into the Q entry will either stay or be moved to more appropriate entries, as determined by intellectual reclassification; T = existing entries with enlarged file scope, which receive documents from C or D entries, e.g. when a limiting reference is removed from the entry title; M = entries with no change to the file scope (no reclassification); D = deleted entries; F = frozen entries will be deleted once reclassification of documents from the entries is completed; U = entries that are unchanged.

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- **No {curly brackets} are used for titles in CPC only subclasses, e.g. C12Y, A23Y; 2000 series symbol titles of groups found at the end of schemes (orthogonal codes); or the Y section titles. The {curly brackets} are used for 2000 series symbol titles found interspersed throughout the main trunk schemes (breakdown codes).
- U groups: it is obligatory to display the required “anchor” symbol (U group), i.e. the entry immediately preceding a new group or an array of new groups to be created (in case new groups are not clearly subgroups of C-type groups). Always include the symbol, indent level and title of the U group in the table above.
- All entry types should be included in the scheme changes table above for better understanding of the overall scheme change picture. Symbol, indent level, and title are required for all types.
- “Transferred to” column must be completed for all C, D, F, and Q type entries. F groups will be deleted once reclassification is completed.
- When multiple symbols are included in the “Transferred to” column, avoid using ranges of symbols in order to be as precise as possible.
- For administrative transfer of documents, the following text should be used: “<administrative transfer to XX>”, “<administrative transfer to XX and YY simultaneously>”, or “<administrative transfer to XX, YY, and ZZ simultaneously>” when administrative transfer of the same documents is to more than one place.
- Administrative transfer to main trunk groups is assumed to be the source allocation type, unless otherwise indicated.
- Administrative transfer to 2000/Y series groups is assumed to be “additional information”.
- If needed, instructions for allocation type should be indicated within the angle brackets using the abbreviations “ADD” or “INV”: <administrative transfer to XX ADD> , <administrative transfer to XX INV>, or <administrative transfer to XX ADD, YY INV, ... and ZZ ADD simultaneously>.
- In certain situations, the “D” entries of 2000-series or Y-series groups may not require a destination (“Transferred to”) symbol, however it is required to specify “<no transfer>” in the “Transferred to” column for such cases.
- For finalisation projects, the deleted “F” symbols should have <no transfer> in the “Transferred to” column.
- For more details about the types of scheme change, see CPC Guide.

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B. New, Modified or Deleted Warning(s)

SUBCLASS 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

<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
N	G06Q 20/20		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.
N	G06Q 20/206		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.
N	G06Q 20/30		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.
N	G06Q 20/306		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.
N	G06Q 20/308		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.
N	G06Q 20/32		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.
N	G06Q 20/321		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.
N	G06Q 20/326		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.
N	G06Q 20/38		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.
N	G06Q 20/384		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.
N	G06Q 20/386		Group G06Q 20/386 is incomplete pending reclassification of documents from group G06Q 20/38. Groups G06Q 20/38 and

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<u>Type*</u>	<u>Location</u>	<u>Old Warning</u>	<u>New/Modified Warning</u>
			G06Q 20/386 should be considered in order to perform a complete search.
N	G06Q 20/401		Group G06Q 20/401 is impacted by reclassification into groups G06Q 20/4015 and G06Q 20/40155. Groups G06Q 20/401, G06Q 20/4015, and G06Q 20/40155 should be considered in order to perform a complete search.
N	G06Q 20/4015		Groups G06Q 20/4015 and G06Q 20/40155 are incomplete pending reclassification of documents from group G06Q 20/401. Groups G06Q 20/401, G06Q 20/4015, and G06Q 20/40155 should be considered in order to perform a complete search.

*N = new warning, M = modified warning, D = deleted warning

NOTE: The "Location" column only requires the symbol PRIOR to the location of the warning. No further directions such as "before" or "after" are required.

2. A. DEFINITIONS (new)

Insert: the following new Definitions.

G06Q 20/047

Definition statement

This place covers:

Payments using an electronic form of a proof of payment.

References

Informative references

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

Receipt generation and printing in a POS environment	G07G 5/00
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G06Q20/229

Definition statement

This place covers:

Cards used by different users, with cards having use rights particular to each user or a hierarchy of use-rights.

References

Informative references

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

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Payments schemes where the payer has access to multiple accounts	G06Q 20/227
Downloading or loading of personalisation data onto card	G06Q 20/3552
Establishing and using transaction specific rules, e.g. to automatically select a preferred account	G06Q 20/405

G06Q20/2295**Definition statement***This place covers:*

Cards having parent-child type hierarchy of use-rights, where a parent user decides on the use conditions of the card applying to one or more dependent person(s).

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

Establishing and using transaction specific rules, e.g. to automatically select a preferred account	G06Q 20/405
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G06Q20/306

Definition statement

References

Limiting references

This place does not cover:

External card used for payment with client device	H04N 21/4185
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Informative references

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

Selling goods on TV	H04N 21/2542
Billing for subscription services	H04N 21/2543
Third party billing, e.g. advertiser	H04N 21/2547

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G06Q20/386

Definition statement

References

Limiting references

This place does not cover:

Using a mobile network messaging service for payment, e.g. SMS	G06Q 20/3255
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2. A. DEFINITIONS (modified)

G06Q 20/00

Definition statement

This place covers:

Replace: the existing Definition statement text with the following new text.

Data processing systems or processes specially adapted to implement procedures for fulfilling a financial obligation or debt.

Complete systems involving payment protocols, e.g.

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

Insert: the following new Relationships with other classification places section and text.

Relationships with other classification places

This group covers "payment protocols" with the meaning explained in the Glossary below.

It does not cover then generic network protocols, e.g. internet protocols, which are instead classified in H04L 29/06, but it covers those network/secure protocols specially adapted for payments, which may be of lower layer or be security oriented.

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References**Limiting references***This place does not cover:*Replace: the existing Limiting references table with the following table.

Apparatus for performing or posting payment transactions	G07F 7/08, G07F 19/00
Electronic cash registers	G07G 1/12

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 table.

Data processing for the specific activities for which the payment is required but not relating to the payment itself	G06Q 10/00, G06Q 99/00
Mechanisms actuated by coded identity card, credit card or IC card	G07F 7/08
Secure communication, e.g. by cryptography	H04L 9/00

Special rules of classificationReplace: the existing Special rules of classification text with the following text.

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. By way of example, a method for billing which involves significant data processing and is specially adapted in a non-obvious way to the electricity-supply sector, should be classified in both G06Q 20/00 and G06Q 50/00.

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Insert: the following new Glossary of terms section and table.

Glossary of terms

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

Payment protocol	A procedure that allows executing a payment between a merchant, a bank, a user and sometimes a third party; the procedure usually including authorization and authentication of all parties involved.
Electronic wallet	A software application managing all kind of personal information, e.g. data for completing online forms. This term is often used to indicate an electronic purse (see below).
Electronic purse	A software application managing electronic currency.

Insert: the following new Synonyms and keywords section.

Synonyms and Keywords

In patent documents, the word/expression in the first column is often used instead of the word/expression in the second column, which is used in the classification scheme of this place:

tokens	electronic currency
virtual money	electronic currency
electronic money	electronic currency

G06Q 20/02

Special rules of classification

Replace: the existing Special rules of classification text with the following text.

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In case the third party manages the encryption keys, both the present group and [G06Q 20/3829](#) should be allocated.

G06Q 20/04

Definition statement

This place covers:

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

Payments done using the rules of a standard public payment environment. This group and its subgroups cover by what means the payment is realised.

Protocols of payment such as the use of cheques or electronic tickets, or specific solutions in relation to micropayments.

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section and table.

Informative references

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

Micropayments	G06Q 20/29
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G06Q 20/042

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G06Q 20/0425

Delete: the entire Special rules of classification section.

G06Q 20/0457

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section and table.

Informative references

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

Electronic wallets containing money units or electronic purses	G06Q 20/36
Dispensing of the physical ticket per se	G07F 17/42

G06Q 20/065

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section and table.

Informative references

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

Cards having a counter for counting units for a specific purpose, e.g. copier cards	G06Q 20/34
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Delete: the entire Special rules of classification section.

G06Q 20/085

References

Delete: the entire Limiting references section.

Informative references

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

Insert: the following new row in the Informative references table.

Charging or billing for use of a telecommunication network based on a metering of data flow	H04L 12/14
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G06Q 20/0855

References

Delete: the entire Limiting references section.

Informative references

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

Insert: the following new row in the Informative references table.

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If the third party may be considered trusted or neutral and it is contributing to the inventive nature or the business functionalities of the scheme	G06Q 20/02
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G06Q20/10

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section and table.

Informative references

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

Electronic payment protocols which by definition always involve some form of electronic fund transfer	G06Q 20/12 - G06Q 20/425
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Delete: the entire Special rules of classification section.

G06Q 20/102

Definition statement

This place covers:

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

Generating notices of payment due, or transferring funds in response thereto.

References

Informative references

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

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Replace: In the third row, the symbol “G06Q” with “G06Q 10/10”.

Subject matter particularly adapted for health insurance claims or payments	G06Q 10/10
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G06Q 20/1085

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

Payment settlements involving self-service terminals [SSTs] vending machines, kiosks, or multimedia terminals	G06Q 20/18
Details of Automatic Teller Machines (ATM) as participating in a complete banking system or by themselves	G07F 19/20

G06Q 20/12

Delete: the entire Special rules of classification section.

G06Q 20/123

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section and table.

Informative references

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

Payment and shopping for Digital Content in which any form of control on the data rights management is required	G06Q 20/1235
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G06Q 20/1235

Definition statement

This place covers:

Replace: the existing Definition statement text with the following.

- Payment and shopping for Digital Content with Digital Rights Management (DRM), e.g. watermarking, biometrics, identifiers, cryptography, rights, dongles within a business or commercial framework, e.g. buying and selling content; license, contract or agreement management and enforcement.
- 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 impressible use of content.

G06Q 20/127

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Payments according to the detected use or quantity	G06Q 20/145
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G06Q 20/145

References

Delete: the entire Limiting references section.

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Insert: the following new row in the Informative references table.

Informative references

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

Shopping or accessing services according to a time-limitation	G06Q 20/127
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G06Q 20/16

References

Insert: the following new row in the Informative references table.

Informative references

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

Rating, charging or billing services for wireless communication networks, e.g. rating or charging for added value services, insofar as these services are billed by the network operator	H04W 4/24
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G06Q 20/18

References

Informative references

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

Replace: the existing Informative references table text with the following text.

Details of the type of SST corresponding to the type of device, e.g. for ATMs	G07F 19/00, G06Q 20/1085, G07F 9/00 - G07F 17/00
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Glossary of terms

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

Replace: the existing Glossary of terms text with the following text.

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Self Service Terminal (SST)	In particular also ATMs (Automatic Transaction/Teller Machines), which are also used for additional functions
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G06Q 20/20

Special rules of classification

Replace: the existing Special rules of classification text with the following text.

Data processing of payment transactions by means of such an apparatus or device are classified in [G06Q 20/20](#). In particular POS network systems are classified in [G06Q 20/20](#).

G06Q 20/202

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Features of the POS apparatus per se	G07G 1/12 , G07G 1/145
--------------------------------------	---

G06Q 20/208

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

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Informative references

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

Coherence check of registered article data with parameters memorised for article	G07G 1/0054
--	-----------------------------

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G06Q 20/209

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Payment protocols involving a ticket, being an electronic receipt	G06Q 20/047
---	-----------------------------

G06Q 20/22

Delete: the entire Special rules of classification section.

G06Q 20/227

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Standard payments from any account to any account (where the "multiple" accounts each belong to a different party in the payment)	G06Q 20/10
---	----------------------------

G06Q 20/24

Delete: the entire Special rules of classification section.

G06Q 20/26

Delete: the entire Special rules of classification section.

G06Q 20/28

Delete: the entire Special rules of classification section.

G06Q 20/32

Definition statement

This place covers:

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

Payment architectures, schemes or protocols characterised by the use of specific wireless devices.

The following are examples of the subject-matter covered by this group:

- payment transactions that are approved by using a mobile phone;
- payment transactions whereby a mobile phone replaces a credit card or stored value card;
- authorisations for payments by a mobile phone;
- banking transactions using a mobile phone.

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Insert: the following new Relationships with other classification places section.

Relationships with other classification places

Group G06Q 20/32 relates to the use of specific wireless devices for payment architectures, schemes or protocols.

Group H04W 4/24 relates to rating, charging or billing services for wireless communication networks. This includes rating/charging for added value services, m-commerce, payment transactions using prepaid calling cards, SIM cards or the mobile phone itself, insofar as these services are billed by the network operator.

References

Informative references

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

Replace: the text in the first row of the Informative references table with the following.

Use of the wireless network for the execution of the banking transaction or payment protocol	G06Q 20/325
--	-----------------------------

Delete: the entire Special rules of classification section.

G06Q 20/322

Replace: the existing Definition statement text with the following.

Definition statement

This place covers:

General details of payments by means of mobile apparatuses.

Delete: the entire Special rules of classification section.

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G06Q 20/3226

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

If the secure element is installed or embedded in the M-device	G06Q 20/3227
If the secure element is the SIM or USIM	G06Q 20/3229
Payments by additional cards plugged into M-devices	G06Q 20/353

G06Q 20/3227

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

If the secure element is not installed or embedded in the M-device	G06Q 20/3226
If the secure element is the SIM or USIM	G06Q 20/3229
Payments by additional cards plugged into M-devices	G06Q 20/353

G06Q 20/3229

References

Delete: the entire Limiting references section.

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

Informative references

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

If the secure element is not installed or embedded in the M-device	G06Q 20/3226
If the secure element is installed or embedded in the M-device	G06Q 20/3227
Payments by additional cards plugged into M-devices	G06Q 20/353

G06Q 20/325

Delete: the entire Special rules of classification section.

G06Q 20/327

Delete: the entire Special rules of classification section.

G06Q 20/3274

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

When the M-device takes a photograph of the optical code	G06Q 20/3276
--	------------------------------

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G06Q 20/3276

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

When the M-device displays the optical code that is subsequently read by a transaction partner	G06Q 20/3274
--	------------------------------

G06Q 20/34

Delete: the entire Special rules of classification section.

G06Q 20/343

Delete: the entire Special rules of classification section.

G06Q 20/355

Delete: the entire Special rules of classification section.

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G06Q 20/3555

References

Informative references

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

Replace: the symbol "G06Q 20/3578" with "G06Q 20/229".

Use of cards having multiple users	G06Q 20/229
------------------------------------	-----------------------------

G06Q 20/356

Delete: the entire Special rules of classification section.

G06Q 20/3563

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

Programming of a portable memory device, e.g. IC cards	G06Q 20/105
Downloading or loading of personalisation data onto card	G06Q 20/3552

G06Q 20/357

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

Definition statement

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This place covers:

Cards having a multitude of a specific feature.

Delete: the entire Special rules of classification section.

G06Q 20/36

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Details of the devices used for payment	G07F 7/00
---	-----------

G06Q 20/38

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

Details of the devices used for payment	G07F 7/00
---	-----------

G06Q 20/382

Replace: the existing Special rules of classification text with the following.

Special rules of classification

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In case cryptography of the business transaction for shopping digital content is specially pertinent also a classification in [G06Q 2220/00](#) and subgroups may be given.

G06Q 20/387

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

Marketing aspects of discounts or coupons	G06Q 30/02
---	----------------------------

G06Q 20/388

References

Delete: the entire Limiting references section.

Insert: the following new Informative references section.

Informative references

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

Identity check for transaction	G06Q 20/4014
Mutual authentication between card and transaction partners	G06Q 20/4097

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G06Q 20/389

References

Replace: the symbol “G06Q 20/0453” with “G06Q 20/047”.

Informative references

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

Electronic receipts	G06Q 20/047
---------------------	-----------------------------

G06Q 20/40

Delete: the entire Special rules of classification section.

G06Q 20/4012

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Coded identity card as such, combined with a coded signal, e.g. PIN	G07F 7/10
---	---------------------------

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G06Q 20/4014

References

Delete: the entire Limiting references section.

Insert: the following new row in the Informative references table.

Informative references

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

Payment by coded identity card combined with a coded signal, e.g. PIN or biometric	G07F 7/10
--	-----------

Delete: the entire Special rules of classification section.

G06Q 20/403

Replace: the existing Special rules of classification text with the following text.

Special rules of classification

If only offline or online verification is used, classify in one of the subgroups.

G06Q 20/409

Delete: the entire Special rules of classification section.

G06Q 20/42

Replace: the existing Special rules of classification text with the following text.

Special rules of classification

Not to be confused with authorisation by a remote authority, such as a credit company.

If the payment network or the confirmation network is wireless, classification in [G06Q 20/30](#) is required.

G06Q 20/425

Replace: the symbol "G06Q 20/32" with "G06Q 20/30".

Special rules of classification

If the payment network or the confirmation network is wireless, classification under [G06Q 20/30](#) is also required.

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2. B. DEFINITIONS QUICK FIX

<u>Symbol</u>	<u>Location of change</u> (e.g., section title)	<u>Existing reference symbol or text</u>	<u>Action; New symbol; New text</u>
G06Q 20/0453	Entire definition		DELETE the entire definition
G06Q 20/3578	Entire definition		DELETE the entire definition
G06Q 20/35785	Entire definition		DELETE the entire definition

NOTES:

- The table above is used for corrections or modifications to existing definitions, e.g. delete an entire definition or part thereof; propose new wording or modify wording of a section, change the symbol the definition is associated with, change or delete a reference symbol, etc.
- Do not delete (F) symbol definitions.

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3. REVISION CONCORDANCE LIST (RCL)

<u>Type*</u>	<u>From CPC Symbol (existing)</u>	<u>To CPC Symbol(s)</u>
D	G06Q 20/0453	<administrative transfer to G06Q 20/047>
C	G06Q 20/206	G06Q 20/206, G06Q 20/20
C	G06Q 20/30	G06Q 20/30, G06Q 20/306, G06Q 20/308
C	G06Q 20/32	G06Q 20/32, G06Q 20/321, G06Q 20/326, G06Q 20/3263, G06Q 20/3265, G06Q 20/3267
D	G06Q 20/3578	<administrative transfer to G06Q 20/229>
D	G06Q 20/35785	<administrative transfer to G06Q 20/2295>
C	G06Q 20/38	G06Q 20/38, G06Q 20/384, G06Q 20/386
C	G06Q 20/401	G06Q 20/401, G06Q 20/4015, G06Q 20/40155

* C = entries with modified file scope where reclassification of documents from the entries is involved; Q = new entries which are firstly populated with documents via administrative transfers from deleted (D) entries. Afterwards, the transferred documents into the Q entry will either stay or be moved to more appropriate entries, as determined by intellectual reclassification; D = deleted entries; F = frozen entries will be deleted once reclassification of documents from the entries is completed.

NOTES:

- Only C, D, F, and Q type entries are included in the table above.
- When multiple symbols are included in the “To” column, do not use ranges of symbols.
- For administrative transfer of documents, the following text should be used: “<administrative transfer to XX>”, “<administrative transfer to XX and YY simultaneously>”, or “<administrative transfer to XX, YY, ...and ZZ simultaneously>” when administrative transfer of the same documents is to more than one place.
- Administrative transfer to main trunk groups is assumed to be the source allocation type, unless otherwise indicated.
- Administrative transfer to 2000/Y series groups is assumed to be “additional information”.
- If needed, instructions for allocation type should be indicated within the angle brackets using the abbreviations “ADD” or “INV”: <administrative transfer to XX ADD>, <administrative transfer to XX INV>, or <administrative transfer to XX ADD, YY INV, ... and ZZ ADD simultaneously>.
- In certain situations, the “D” entries of 2000-series or Y-series groups may not require a destination (“To”) symbol, however it is required to specify “<no transfer>” in the “To” column for such cases.
- RCL is not needed for finalisation projects.

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

<u>CPC</u>	<u>IPC</u>	<u>Action*</u>
G06Q 20/0453		DELETE
G06Q 20/047	G06Q 20/04	NEW
G06Q 20/229	G06Q 20/22	NEW
G06Q 20/2295	G06Q 20/22	NEW
G06Q 20/306	G06Q 20/30	NEW
G06Q 20/308	G06Q 20/30	NEW
G06Q 20/321	G06Q 20/32	NEW
G06Q 20/326	G06Q 20/32	NEW
G06Q 20/3263	G06Q 20/32	NEW
G06Q 20/3265	G06Q 20/32	NEW
G06Q 20/3267	G06Q 20/32	NEW
G06Q 20/3578		DELETE
G06Q 20/35785		DELETE
G06Q 20/384	G06Q 20/38	NEW
G06Q 20/386	G06Q 20/38	NEW
G06Q 20/4015	G06Q 20/40	NEW
G06Q 20/40155	G06Q 20/40	NEW

*Action column:

- For an (N) or (Q) entry, provide an IPC symbol and complete the Action column with “NEW.”
- For an existing CPC main trunk entry or indexing entry where the existing IPC symbol needs to be changed, provide an updated IPC symbol and complete the Action column with “UPDATED.”
- For a (D) CPC entry or indexing entry complete the Action column with “DELETE.” IPC symbol does not need to be included in the IPC column.
- For an (N) 2000 series CPC entry which is positioned within the main trunk scheme (breakdown code) provide an IPC symbol and complete the action column with “NEW”.
- For an (N) 2000 series CPC entry positioned at the end of the CPC scheme (orthogonal code), with no IPC equivalent, complete the IPC column with “CPCONLY” and complete the action column with “NEW”.

NOTES:

- F symbols are not included in the CICL table above.
- T and M symbols are not included in the CICL table above unless a change to the existing IPC is desired.