Appendix 10 : Sustainable Competitive Advantage:

The CYBERMAN Model lends itself to a zillion possibilities.

It revolutionizes how hardware is built in the future.

All types of network connectivity, from LANs, to public switched telephone networks, to Banking private enterprise - wide networks, to wireless, to CATV, send a msg to trigger a switch to turn on the rice cooker.

Service is:
measurable,
accountable,
configurable,
thresholds, triggers, events and actions are pre - defined,
truly interactive,

Everyone has control.

Truly peer - to - peer,

Truly capture and control end - user delivery mechanism.

Network link is provided by CYBERMAN at each vertex of triangle.

User interacts with his own history, so gives control of his own environment/domain.

Markets served is an endless continuum of opportunities:

Phase 1: Service providers:
Hospitals
Banks
POS system vendors
Internet Access Providers
Telcos

Phase 2: Vendors
Phase 3: Consumers

CYBERMAN is the networking of information interactively accessed by a "chain of interconnected persons and operations". Service provider enables consumer to manage personal assets. CYBERMAN takes us into the realm of consumer automation and consumer information systems.

CYBERMAN captures and controls delivery mechanism to novice user.
It creates an open information pipe.
Payment access into Electronic Commerce delivery channels.

Interactive viewing.
Meta - information, consisting of nested objects, at Network Entry Points (NEPs).
Benefits:
Time Management
Convenience
Facilitates day - to - day tasks.
Open - ended upgrade path.
Cost - effective, self - contained,
Automated ordering
Expedite payment processing
Alarm/threshold management
Intra/inter - enterprise communication links all of the user's information elements.

Features:
Tracks all users:
Home Banker
POS Merchant
Acquirer
Issuer
Customer Acct

Fault, Alarm Management:
Monitors all transactions
Critical condition events
Threshold, pre - defined actions
Work order
Alerts

Administration, Configuration Management:
Disaster Recovery
Auto Back - up
Auto discovery - Real - time inventory of networked information assets
Bird's Eye View
Multi - Media Call Center
Personal Finance Viewer
Bank helps consumer to manage personal finances
Monthly transaction history
View branch
Attempts to process loans, online deposits/withdrawals by geographic area.

Building Block Model

Virtual Branch View
Automatically generated for Branch manager

Defined organization of networked information objects

NOID - each object is networked
Organize network objects in logical categories
Pie, bar graphs of network variable values
Discovery, mapping of information assets
Sorting of existing folders
Real - time statistics - easily observe subsystem trends, display of attribute info updated in real - time.
Pager, e - mail, auto transfer
Registers all users
Power lies in ability to monitor values of networked information objects.
Electronic Information Switch
Monitors and graphs MIB networked object variables in real - time
Frees user to manage his finances and make financial decisions, not monitor
Historical, statistical analysis

Manager - to - Manager MIB: M2M MIB

Configure entities as both Managers and Agents.
Entity can act as Manager, Agent or Proxy Agent.
Alarms, events, notifications to be reported to NMS
Inform - request PDU performs notifications
Alarm Table, Event Table, Notification Table

Three types of access to Info Mgmt Information:
Request - response : Mgr - to - Agent, and Mgr - to - Mgr
Unsolicited msg confirmed: Agent - to - Mgr

Enhanced PDUs (new PDUs) and error codes and exception responses.

Bank opens CICS port for remote PC banking.

portfolio mgmt, mutual funds, stock
on - line apps - app with time bomb, bill for time, or use
Midnite every nite, monthly, prepare statements, to cash register
cyber messenger
access to PC to do taxes
full svc: order checks, payroll svc for small business

Financial Information Manager.
Enables transactions and manages outcome of transaction.
Electronic Cash Manager
E - Accountant
E - Fund Manager
E - Personal bank Manager
Reckoning, credit/debit Manager

Who needs CYBERMAN?
Retail domains

Banks
Merchants
App vendors

How different and unique?
Mgmt layer
OAM&P
Transact between multiple Web sites
Fully integrated end - to - end solution.

Team up with major Bank, IBM

How to Keep Market?
Offer new apps, new svcs in banking
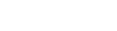Enter medical, and other vertical markets

Customer Support Plan:

- Provide service agreements nation - wide, a complete R&D staff, telephone customer support and maintenance
- A project manager is assigned exclusively to the client during installation.
- On - site training and on - going support to the client, and a high level of involvement in the implementation to understand the challenges faced by the client first - hand, and assist with the migration
- CYBERMAN Users' Group
- Pre - Installation planning is conducted between Bank and Pi - Net staff

Attorney Docket No.: 002435.P001   PATENT

POWER OF ATTORNEY

Title: Configurable Network Switching and Object Routing Apparatus and Method

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