



GLOSSARY OF TECHNICAL TERMS

The glossary contains explanations of certain terms used in this prospectus. The terms and their meanings may not correspond to standard industry meaning or usage of these terms.

“ActiveX”	a defined set of technologies developed by Microsoft that allows easier and better integration of applications
“C”	a high-level programming language which can be used for a variety of applications, from business programs to engineering. C is a particularly popular language for personal computer programmers because it is relatively “small” — that is, it requires less memory than other languages
“C++”	a high-level programming language which adds object-oriented features to its predecessor, C. C++ is a popular programming language for graphical applications, such as those that run in Windows and Macintosh environments
“Channel”	Information on a particular subject that is transmitted into the user’s computer from a Webcast site via the user’s browser or push client. It is the Internet’s counterpart of the TV or radio channel
“chat”	a form of interactive online communication that enables typed “conversation” to occur in real-time and allows users to talk (or type) in real-time to other network users from any and all parts of the world
“COM”	Component Object Model, a component software architecture from Microsoft, which defines a structure for building program routines (objects) that can be called up and executed in a Windows environment. This capability is built into Windows 95/98 and Windows NT 4.0. Parts of Windows itself and Microsoft’s own applications are also built as COM objects. COM provides the interfaces between objects, and Distributed COM (DCOM) allows them to run remotely
“community”	an interacting population of individuals in a common location

“content”	information contained in a web-site
“DCOM”	Distributed Component Object Model, currently implemented only for Windows, an extension of the COM to support objects distributed across a network
“DIY”	Do-it-yourself
“domain name”	the Internet name of a web-site which is registered with Network Solutions Inc., e.g. “ <i>imerchants.com</i> ”
“download”	to copy files from one computer to another via a network or using a modem
“e-commerce”	Electronic commerce, doing business online, typically via the Web. It is also called e-business, e-tailing and i-commerce. It may also refer to Electronic Data Interchange (EDI), in which one company’s computer queries and transmits purchase orders to another company’s computer
“HFC”	Hybrid Fibre Coaxial, a network architecture that consists of fibre optic in the backbone and coaxial cable for last-mile access. This type of architecture permits high-speed services into the home for applications such as video
“HTML”	HyperText Markup Language, a coding language used to make hypertext documents for use on the web. HTML resembles an old-fashioned typesetting code, where a block of text is surrounded by codes that indicate how it should appear. HTML allows text to be “linked” to another file on the Internet
“IDC”	International Data Corporation, a provider of information technology data
“Internet”	a global network of interconnected, separately administered public and private computer networks

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“Internet penetration rate”	number of Internet subscribers in a given place divided by the local population
“ISP”	Internet service provider, a company that provides businesses and individuals with access to the Internet
“IT”	information technology
“Java”	an object-oriented programming language used to create small applications designed to enhance the functionality of a web page
“JSP”	JavaServer Pages technology which provides a simplified, fast way to create web pages that display dynamically-generated content. The JSP specification, developed through an industry-wide initiative led by Sun Microsystems, defines the interaction between the server and the JSP technology-based page, and describes the format and syntax of the page
“legacy systems”	applications and databases that have been inherited from languages, platforms, and techniques earlier than current technology. Most companies who use computers have legacy applications and databases that serve critical business needs. Typically, the challenge is to keep the legacy application running while converting it to newer, more efficient code that makes use of new technology and programmer skills
“Linux”	a version of UNIX that runs on x86, Alpha and PowerPC machines. Linux is essentially freeware; however, the full distribution of Linux along with proprietary add-ons and support are available for a fee from vendors such as Red Hat Software (www.redhat.com) and Caldera (www.caldera.com)

“MOSET”	MOSET (for merchant-only SET) lets consumers use Secure Sockets Layer (SSL) security, widely deployed in most Web browsers today, to pay with a credit card while merchants and banks use the slow-starting Secure Electronic Transactions protocol to interact with each other
“NT”	Windows New Technology, an advanced 32-bit operating system from Microsoft for Intel x86 and Alpha CPUs. Introduced in 1993. NT provides features including peer-to-peer networking, preemptive multitasking, multithreading, multiprocessing, fault tolerance and support for the Unicode character set
“online”	connected to the Internet
“PC”	personal computer
“PC penetration”	number of PCs divided by the subject population
“PDA”	“personal digital assistant”, a portable electronic device which contains, among other things, diary and address book and in some cases, can connect to Internet
“portal”	a web-site that attracts visitors by offering free information or free services which is updated on an ongoing basis. A portal is an entry point and gateway for using the Internet that provides web-related services and links
“server”	a computer on a network that manages network resources. For example, with a web-site, a server will store and distribute data used to interface with visitors to the web-site and distribute data to other servers with which it is networked

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“Servlet”	Servlets are the Java platform technology of choice for extending and enhancing Web servers. Servlets provide a component-based, platform-independent method for building web-based applications, without the performance limitations of CGI programs. And unlike proprietary server extension mechanisms (such as the Netscape Server API or Apache modules), Servlets are server- and platform-independent. It is typically programmed in Java or Perl
“SET”	Secure Electronic Transaction, a new standard that enables secure credit card transactions on the Internet. By employing digital signatures, SET will enable merchants to verify the identities of the buyers as who they claim to be would also protect buyers by providing a mechanism for their credit card number to be transferred direct to the credit card issuer for verification and billing without the merchant being able to see the number
“SSL”	Secure Sockets Layer, the leading security protocol on the Internet, developed by Netscape. When an SSL session is started, the browser sends its public key to the server so that the server can securely send a secret key to the browser. The browser and server exchange data via secret key encryption during that session
“traffic”	the road on a web-site, presented as various traffic levels
“Unix”	a multi-user, multi-tasking operating system
“WAP”	Wireless Application Protocol, a technology that enables access of the Internet through a mobile phone
“web” or “world wide web”	a worldwide network of servers that support hypertext connections and other links using HTML and HTTP and which permit the communication of text, graphics, video, sound and other data over the Internet

“web browser”	software which provides a graphical interface through which an Internet user can navigate to various web-sites and other Internet content, and which integrates various tools which perform Internet-related functions for users, such as transferring files and reading e-mail
“web page”	a single file that can be displayed on the web
“web-site”	a collection of web pages which are linked together by a web-site operator