

## CIO WebBusiness

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## FEATURES

## 42 No More Books

**COVER STORY: CORPORATE TRAINING** Imagine a classroom where the learning never ends, and students are never late.

By Mark Halper

## 52 The Hole in Nets Inc.

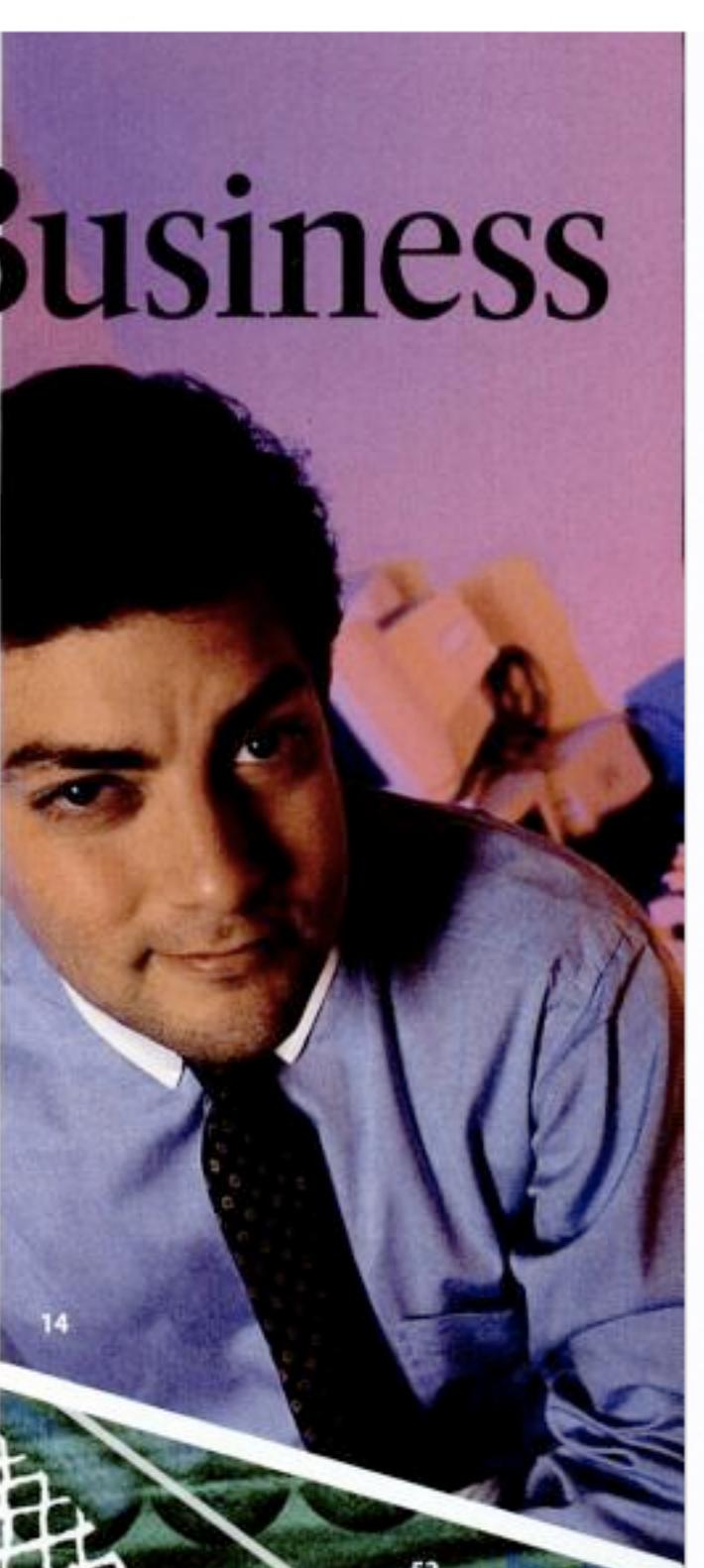
**BUSINESS MODELS** Bill Gates invested in it. Jim Manzi ran it. Internet visionaries raved about the new company's promise. Yet last May, Nets Inc. filed for bankruptcy protection. What went wrong?

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## 60 The Future Is Now

**INTERVIEW: PAUL SAFFO** Paul Saffo holds the key to the future: Examine the past and apply it to the present.

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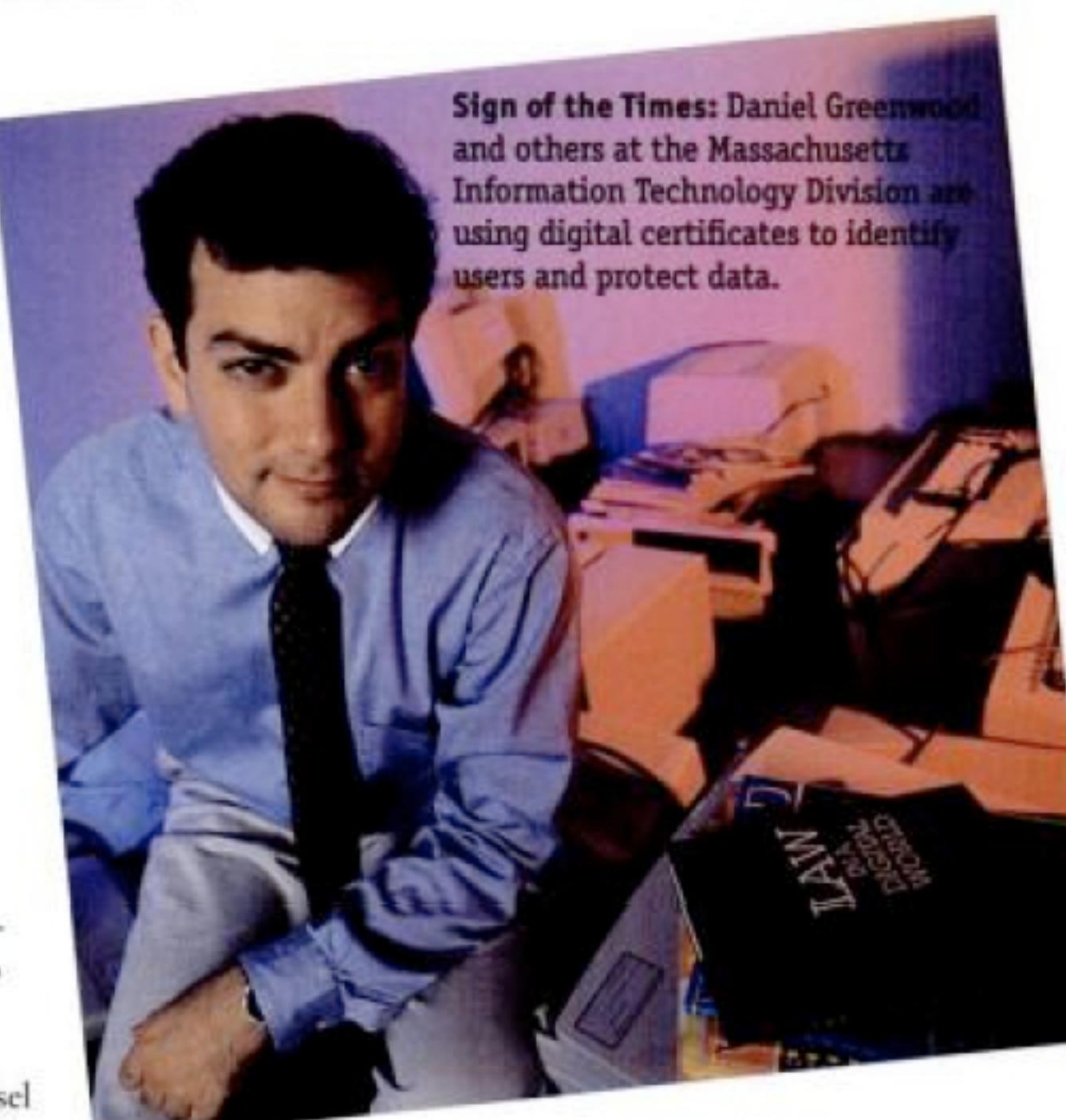
**I**N MASSACHUSETTS, bad-mouthing the inertia of state agencies is a long-standing tradition, but now the Internet is changing that, too.

The Commonwealth of Massachusetts' Information Technology Division ([www.state.ma.us/itd](http://www.state.ma.us/itd)), just across the Charles River from the Massachusetts Institute of Technology, is testing digital certificates it hopes to use in a wide range of transactions from renewing a motor vehicle registration to paying taxes.

"We get it," says Daniel Greenwood, deputy general counsel for the IT division of the commonwealth. "We've done preliminary analyses, and we know that we can really reduce the costs and enhance service quality for the state, for the citizens and for vendors."

In the current test, digital certificates, which identify users and protect data integrity, are issued by GTE Corp.'s CyberTrust system and given to up to 200 financial institutions that use them to access a Massachusetts Division of Banks Web site on which they can post interest rates every week. Previously, interest rates were delivered by fax.

"We picked this bank pilot to test security because it involved a good typical application and an entity that does filing with us on a regular basis," says Greenwood. "We knew we



**Sign of the Times:** Daniel Greenwood and others at the Massachusetts Information Technology Division are using digital certificates to identify users and protect data.

would be able to save both time and money. But this is just one test of technology. We are developing it in such a way that we will be able to scale up to the point where we can put a wide array on the Web site."

The government of the Commonwealth of Massachusetts is so determined to get with the Net that it recently convened an Online Government Task Force. Among other things, it is asking all state agencies which transactions are really hot and which would save the most money if they were put online.

Among the leading contenders? Plumbers will soon renew their licenses online. Now if we could only get them to come when we need them.

-Art Jahnke