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For Immediate Release:

Humetrix to introduce Netissimo® Internet Smart Card Solution for Compaq Presario™ PCs

Humetrix's patented Netissimo® technology provides the fastest, easiest, secure *anywhere* Internet access on the market today.

DEL MAR, Ca. - January 8, 2002 - Humetrix's breakthrough smart card-based Internet technology, Netissimo®, will make its consumer product debut on Compaq Presario™ 5000 and 8000 Series Internet desktop PCs, beginning in January 2002, it was announced today by Dr. Bettina Experton, the CEO and founder of Humetrix.

Based on a patented system* that allows for simple, automated connectivity to the Internet and Intranets using smart portable devices - such as smart cards - with PCs, PDAs, cell phones or TV set top boxes, the Presario Internet Smart Card Solution powered by Netissimo will provide the fastest and easiest secure *anywhere* Internet access available on the market today.

By simply inserting the card - which features a sophisticated memory chip - into Compaq's Smart Card Internet Keyboard, Netissimo allows users to:

- Automatically connect to the Internet, then securely disconnect when the card is removed.
- Automatically bypass the sign-in process for web sites and secured online accounts requiring registration.
- Instantly launch user-designated sites into multiple windows for speed browsing.
- Enjoy secure access to personal web-based accounts, such as e-mail, banking, brokerage and frequent flyer accounts.
- Automatically access web-based e-mail accounts with instant login of user IDs and passwords. Automatically capture URLs and passwords for quick storage in the card's memory bank.
- Safeguard the information on the card by selecting their own PIN - known only to the user - to prevent unauthorized access if the card is lost or stolen.
- Store all of the login information on the card itself - rather than on a central online database - ensuring that highly sensitive account numbers and passwords can never be shared or sold.
- Vary IDs and passwords for logon sites and accounts for maximum security, while relieving the user of having to remember or look up the information each time.

Humetrix's Netissimo technology also:

- Includes a "security time-out" feature that automatically closes open sites and returns to the PIN screen in the event the user leaves the computer for a period of time and forgets to remove the card.

- Allows each member of the household to personalize and use their own card for their Internet destinations and accounts.
- Takes only a matter of minutes to set up and learn.
- And is compatible with most major ISPs (including AOL, Compuserve, MSN, Earthlink, cable modem, DSL and other LAN Internet connections) and browsers.

"It's like having the Internet in your pocket," said Experton, who began developing smart card-based software applications for the health care industry in the mid-1990s, as a physician and member of the faculty at the University of California-San Diego Medical School.

"With the explosion of e-mail, online accounts, and web-based information, Netissimo becomes an indispensable tool to save time and remove the fear that highly-sensitive personal information will fall into the wrong hands," she continues. "Plus, the Netissimo-powered Presario Internet Smart Card fits easily into a wallet, so it's available wherever *you're* at, whenever you need it. I'm delighted to be working with Compaq in making this significant new advance in technology available to the consumer market."

"Compaq is proud to be the first PC manufacturer to release a smart card-based Internet utility solution and to be working with Humetrix, which has the most advanced solution of its kind on the market today," said Will Townsend, senior manager of Consumer Desktop Product Marketing in Compaq's Access Business Group. "The combination of Compaq's Presario smart-card enabled PCs and Humetrix's Netissimo technology marks a second wave of smart card innovation that began with the introduction of the Compaq Smart Credit Card Internet Keyboard last year. By offering the best Internet utility solution and online shopping and buying platform, Compaq is delivering the most convenient and secure Internet experience for consumers today."

Compaq Presario 5000 and 8000 Series PCs with the Presario Internet Smart Card Powered by Netissimo can be purchased online at www.Compaq.com, beginning January 9, 2002, and through major retailers in mid-to-late first quarter of 2002.

About Humetrix:

Humetrix is a privately-held company, based in Del Mar, California, that designs automated, simple and secure Internet/intranet connectivity software products using portable smart devices with PCs, PDAs, smart phones and TV set top boxes. The company provides Netissimo solutions for a range of industries, including banking and financial, e-commerce, government and healthcare, Internet service providers, wireless and telecommunications, and travel and entertainment. (*U.S. Patent 5,995,965 by Humetrix.com, Inc. Foreign and design patents pending.)

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Company Backgrounder

"If you've been waiting for the day when you can put all of your online passwords and personal account information on one secure card, keep an eye on Netissimo. This smart card platform unveiled by Humetrix gives you instant access to all your online accounts. When you put a Netissimo card in a smart card reader, it connects you to the Internet and opens up the accounts you've selected. When you remove the card, all of your accounts are automatically logged out. All information is securely stored on the card instead of a remote server or hard drive." - ZDNet

"This is too simple of an idea. You'll never get a patent for it," one investment banker told Dr. Bettina Experton after she had presented the prototype for the Netissimo[®] technology that makes its consumer product debut on new Compaq Presario[™] 5000 and 8000 Series Internet desktop PCs on January 9, 2002.

In development since the mid-1990s, Netissimo is the brainchild of Experton, a French-born physician and internationally-recognized public health researcher who calls herself a "non-techie" - despite the fact that she created the original logic that became the basis of the code written by her software engineers. "I really believe it took a non-techie like me to come up with such a simple idea as a way of making things easier."

Indeed, when Experton initially presented the concept to her engineers, their first reaction was "Bettina, it doesn't make sense. That's not the way computers are used. You're *supposed* to go through a sequence of computer commands, use a mouse and point and click, or type on the keyboard," she recalls. She responded: "We used to use rotary dial phones. Then someone invented the key pad. And from the key pad, somebody invented speed dial. And if our invention allows me to speed dial the Internet with a smart portable device such as card, why not?"

Experton was so convinced that the technology would work, she financed four years of R&D completely out of her own pocket. "Once I had a working prototype, I was able to raise the necessary funding to perfect it in the last two years," she says. That belief paid off when the patent for Netissimo was approved in the U.S. in late 1999.

Essentially, Netissimo (which stands for "the best of the Net") is based on a patented system that allows for simple, automated connectivity to the Internet and personal web based accounts using smart portable devices - such as smart cards - with PCs, PDAs, cell phones or TV set top boxes.

It's a technological breakthrough that "will fundamentally change the way businesses and consumers connect to the Internet and networks. It's only a matter of time before people will be able to use Netissimo to access their personal information wherever they go - at Internet kiosks in airports, on phones and laptops, even at the doctor's office," Experton says.

Providing users with unprecedented ease and convenience, the new Netissimo Internet Smart Card Solution for Compaq Presario PCs automatically launches Internet dialup (regardless of ISP setup) and opens the user's pre-designated web sites and accounts, auto captures URLs and password information onto the card's memory chip, and automatically uploads the necessary log-in information for each secure site they visit, among other key features.

Other consumer applications also feature Netissimo's Form Fill function, allowing users to instantly upload credit card and shipping information while shopping online.

Critically important to consumers today, Netissimo provides one of the safest ways to store sensitive personal information, such as user IDs, passwords, and banking and credit card numbers. "With Netissimo, all of your personal information remains with you at all times, stored on a PIN-protected card like an ATM card, rather than a commercial database," Experton says.

In addition to consumer products, Netissimo is applicable to a broad range of e-commerce and Internet-based industry segments, as well as private Intranets. The technology is currently available for licensing on a stand-alone basis or as a customized turnkey solution designed, developed, and implemented by Humetrix.

"For example, retailers and financial institutions can issue a Netissimo-powered smart card to their customers that is pre-programmed with URLs and password information, with the added benefit that users can easily customize it with their own personal bookmarks. With Netissimo, health insurers can provide subscribers with a card that automatically dials into a proprietary database to give them and their doctors instant access to their insurance benefits, verification and treatment approvals. The uses are virtually limitless," Experton explains.

Experton recognized the enormous potential of smart card technology in the mid-1990s, through its widespread use in Europe for health care purposes. At the time, no one was talking about it in the U.S.

Although Experton doesn't write code ("I know some programming, but I'm just too impatient"), she's been working with computers since the early 1980s, when she was introduced to informatics while working on a masters degree in Public Health. As a result, during the last two decades, she's developed software for a succession of clients and major health care research studies.

She founded Humetrix (which stands for human measurement, or what Experton calls "software for humans") in 1991, to develop software for the health care industry. By 1995, the company had moved to the forefront of smart card-based solutions for health care organizations, physicians, insurance companies and public health departments in the U.S.

Humetrix's Board of Directors

Samir Abed is Chief Technology Officer for Bloodhound, Inc., an application service provider specializing in medical claims overpayment protection services and medical billing data analysis, where he guides the company's software development activities.

Samir has over 20 years of experience in healthcare IT development. Prior to joining Bloodhound in April 2000, he served as Vice President of Strategic Internet Investment and Business Development at Quintiles Transnational Corp. Prior to his tenure at Quintiles, Samir was a Director of the Technology Advancement Group at Glaxo Wellcome (GW).

Samir has a BSEE from Bucknell University and a MBA from Duke's Fuqua School of Business.

Dr. Roger Guillemin received the Nobel Prize in 1977 for discoveries concerning the peptide hormones production in the brain. The isolation of the substances controlling the secretion of all known hormones of the pituitary gland has increased understanding of a variety of disorders, including thyroid diseases, problems of infertility, of statural growth, diabetes, diabetic retinopathy and several types of tumors.

The recipient of numerous other awards and accolades during his distinguished career, Guillemin joined the Salk Institute in 1970, where he founded the Laboratores of Neuroendocrinology. He earned his Ph.D. in physiology and experimental medicine from the University of Montreal, and his M.D. from the University of Lyon in France.

Hinako Schroeter is a principal in Biofrontier Partners, Inc., the largest Japanese venture capital firm focused on life science companies. Before co-founding the company, which is based in Tokyo and San Diego, she was President of Kylix Consulting, Inc., where she was successful in placing close to \$20 million in venture financing for several US biotech companies.

She previously served for five years as Vice President of Business Development for a subsidiary of a Japanese diagnostics company, Kyokuto Pharma International. Her responsibilities included identifying new technologies and products, negotiating licenses and serving as a technical and business liaison. She also coordinated technology transfer of a manufacturing process from both the U.S. and China to Japan. Schroeter has a Master's degree in Biochemistry and an MBA from Texas A&M University.

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Dr. Bettina Experton

Founder and CEO

The inventor behind Netissimo® and a pioneer in the field of informatics, Dr. Bettina Experton, a French-born physician and nationally-known Public Health researcher, has not only succeeded as a small entrepreneur in the high-technology world of corporate giants, she recently won a lawsuit that has been likened to "the battle of David and Goliath."

After founding Humetrix, Inc. in 1991, Experton pioneered the use of smart cards for health care in the U.S., starting with the Vaccicard™ smart cards for storing immunization records for children from birth.

When her supplier, Gemplus, the world's largest smart card manufacturer, breached their contract to deliver the hardware necessary to implement the Vaccicard program for Humetrix's California county health department clients, Experton filed a lawsuit in February 1996. It was finally resolved on October 4, 2001, when the 9th Circuit Court of Appeals upheld a judgment of the Federal Court of the Southern District of California for \$15 million in damages awarded to Humetrix in a jury trial.

During the intervening six years, Experton refused to allow the setback to deter her from accomplishing her vision - even though it meant laying off her staff of seven employees, turning her garage into a temporary office for two years, and funding the R&D for Netissimo out of her own pocket.

A visionary on a number of fronts over the last two decades, Experton recognized the enormous potential of smart card technology in the mid-1990s through its widespread use in Europe for health care purposes - years before anyone in the U.S. was talking about it.

Experton graduated summa cum laude with a M.D. degree from the University of Paris XIII School of Medicine in 1980, while working her way through medical school as a nurse and completing a residency in Internal Medicine (specializing in hematology and oncology).

In 1982, after moving to the U.S., she earned a masters degree in Public Health with a major in epidemiology and biostatistics, completed an internship in Pediatrics at the University of California Davis Medical Center in Sacramento, and a medical residency in Public Health and Preventive Medicine with the State of California Department of Health Services.

Her work with computers dates back to the early 1980s. "That was a turning point for me. It was through the masters program in Public Health that I got introduced to informatics and computer science, because Public Health is about keeping populations healthy and epidemiology is about monitoring them in terms of health status and disease risks. And for both fields, you deal with a lot of data and statistics - and computers are required to store and analyze them," she says.

Surprisingly, Experton has never had a desire to open a private practice. "I like research. I like teaching. I like science. And I have a curse: I like to discover things and to make the world a little bit different by what I can contribute to it. At the outset, my interest in medicine was to do scientific research, and informatics has taught me

Bettina Experton Biography

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that this research could be applied on a larger scale to improve health care with the use of computers and the development of software tools."

In 1983, Experton founded her first company, Corporate Health Analysts, to develop "Health Risk Appraisal" software for companies to distribute to their employees as a way of identifying and managing potential disease risks in their lives.

From 1983 to 1984, she served as an Assistant County Health Officer for Santa Barbara County Health Services - then one of the most innovative public health agencies in the country - where she headed up a \$900,000 pilot program to better deliver health and support services for elderly Medicare-Medicaid recipients.

For her research, she visited scores of retirement and nursing homes in California, and found that most were offering services in depressing living environments. "One of the most critical problems of old age is not declining health, but isolation, which leads to depression and deteriorating health," she explains.

Based on what she learned, Experton - by then one of the leading experts on aging in the country - proceeded to build what would become the forerunner of residential complexes for older adults. She spent six months looking for the right site, exhausted her personal savings by optioning the land for \$100,000, and personally drew up the initial architectural plans. She then raised a \$10 million construction budget, hired the architects and supervised every aspect of the on-site construction. La Vida Del Mar Resort opened in August 1987, drawing national media attention, including an appearance by Experton on "Good Morning, America."

As the director and principal investigator for the San Diego Senior Health Initiative for five years, beginning in 1990, Experton conducted a landmark \$3 million study on the impact of managed care versus fee-for-services systems for elderly patients - producing the first significant body of research on the subject, which became the basis of Congressional hearings that led to major HMO reforms.

Between 1985 and 1998, she also served as an Assistant Professor of Medicine and on the Clinical Faculty at the University of California-San Diego's School of Medicine. In the latter position, she developed programs in international health, conducted clinical and epidemiological research on the biology and genetics of aging and associated diseases, and created the University of California Institute for Research on Aging Community Education Program.

Experton has published scientific papers in such leading journals as the *American Journal of Preventive Medicine*, *Nature Biotechnology*, *the American Journal of Public Health*, and the *Journal of the American Geriatrics Society*.

She has also been a guest speaker on the subject of smart cards and Internet strategies for health care at major conferences around the world, as well as testified before the National Committee of Vital and Health Statistics to advise the federal government on the use of smart cards for national health programs.

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