



TetraDyn

LUX and Kerberos-iBank

Unique Business and Game Components within T'Dyn's *aioue!* Product Line

Driving the future of how people use the internet and communicate for personal and business purposes is what we at T'Dyn call the "Return to Personal". The internet has spawned and spread across the globe in the past decades in wondrous, powerful and dramatically influential ways. One of the consequences has been the growth and wildfire-spread of things like "social networking" and teleconferencing – webcasts, podcasts, videoconferencing, and a host of other constructs and terms. However, simultaneous with this growth in diverse information and communication technologies has been a depersonalization in our society, from the home to the community to the nation and beyond, worldwide, that has affected deeply and often negatively the ways in which we as People do communicate, interact, work together, collaborate, and live.

Our focus is principally on People and their wholeness, integrity, happiness. That translates to matters of health, security, sustainability, wellness, and our complete environment – our ecosystem – and this centers very much on the "what" and "how" of the information we create, hold, and share with each other. Information that matters in seemingly small or great ways to how we do all the things that make up economies, businesses, educations, entertainments, as individuals, families, friends, communities, and nations.

We have come to believe that by bringing the imaginative and even the fantastic and exotic into the "real world" of activities having to do with how we eat, dress, work, play, meet new friends, conduct our personal and social economics and politics, is not only valuable and important but essential. For drawing people together into an attention-space that empowers rather than disables, that inspires rather than subdues, that uplifts all the positives and negatives we hold within and allows people to better share, see, decide, act. So that is what LUX is all about. A game-like "virtual reality" space that allows people of all ages and personalities to bring their depths of likes, dislikes, wishes, wants, fantasies, hopes, into a safe and manageable world where the lines between "avatar" and "human" can be subdued for awhile, and where creative and enjoyable expression – of fears as well as joys – can be more freely explored and shared among those who wish to share, and where information – one's own, and that which is shared and even traded, in an economy of ideas and forms – is a very real and potent Economy.

In this process, where millions and billions of people have not only a "wall" or "timeline" but a very real "treasure trove" with chests and bundles and even labyrinthine rooms filled with their special things, to hold and perhaps to share or to trade with others, there is an importance to have a very special and appropriate set of locks and keys, doors and gates, walls and moats even. This is what Kerberos-iBank is all about. Security, safety and trust. Somewhat like having one's private bank and banker and the safe deposit vaults as well. For one's own personal or business information and other valuables which are as much real treasures of worth and power as things that can be held in the hands or looked upon a ledger sheet. We have engineered an appropriate way for doing a New Economy that blends in with the conventional and traditional and opens up entirely new dimensions, and in doing so we have built some castles and strong keeps in the process, so that in a manner that may evoke images of knights and temples of long ago, people can feel secure in all their open and free dances and songs in the fields of self-expression, growing, healing, and building of new dreams and new lives.



LUX

LUX is Luxury, Looks (appearance, how one "looks" to others), Looks (looking at others, seeing them, noticing). It's what T'Dyn's sEkoFash is all about – Allura and allure, Moda and fashion, Nutra and nutrition, Rejuva and rejuvenation, Libida and libido. LUX is about a new kind of money and trading, of feelings, ideas, moods, and all of what was just mentioned before. LUX has to do with wearable "badges" as well as things that are sometimes seen openly (e.g., t-shirts, shorts, jeans) to things generally not seen so much in public and it even has its own "coins" but we call them **KOINS**. People buy them, get them by surprise, trade, them, and use them to get to know others, to discover others, and to share and trade things with their friends. Physically, KOINS are quarter-sized RFID-wifi-accessible tags that can be stuck on or put into things.

People these days are hungry, frustrated, even desperate, looking, seeking, and I don't mean just about where to find food or water or a roof. About identity, being recognized (but not necessarily toooo recognized), and also about connecting, socializing (but maybe not toooo much or directly, physically, personally), and of course about love (and here also, often not toooo much of that, really, but at least enough to satisfy the thoughts that "I have friends, I am pretty, I am desirable, I am [x]."

By collecting the wearables, people are part of some "social identity group". It may be 1-solo or 1,000,000 people as a group. A type, a club, a gang - but not really. Safely. At-a-Distance. (In fact, that is the Name of the Game today for an increasing number of people, esp. in the USA - "Living Life at a Distance." Safely removed from real (intimacy, risk, involvement, interdependence, responsibility, etc.) but having the ability to fool oneself and others that one is really doing all those things. And of course, reserving the option (increasingly something that is rarely exercised) to actually engage in the act of real personal, intimate, responsible communication of LIFE-as-a-Full-Contact-Sport.

LUX KOINS are actual objects that people buy - and also, in some cases, they get them by surprise. Maybe in one of the small wrapped packages with a t-shirt or panty or whatever. The element of surprise and the "Cracker-Jack or Cereal-Box Toy" is important and that has never, ever gone away from the basic human psyche. Each KOIN is either "static" or "you can alter/mini-program" it. Something to be determined. Not important what goes into it, since the owner chooses. A KOIN shares something that You (customer, 18, M/F/both/neither, any demographics whatsoever) want, in some way, to have as part of your "alter persona", and you either want it to be easily known or maybe only to a few others - some of whom might be surprises for either them or you or both - or else it is something where you want to really be "anonymous" but still "put out this image, this character, this identity or pseudo-identity.

A KOIN might be about - well, about Anything that could be (interesting, cool, bold, risqué, shocking, rude, crude, hot, cold, whatever). It might be about a person's real or imagined or "wish I could really open up and feel like this" attributes, desires, character, behaviors, personality-traits. So it certainly will cover the entire imaginable range having to do with emotions and sex - not only, but definitely. But also every other aspect of lifestyle and personality - and also real or imagined or wished-for abilities. (Like, someone fancies being like some celebrity in film or music. Some people fantasize and wish they could be like certain movie stars in certain films. Or even to be shocking in a bad way. Don't deny that there are thousands out "there" who somehow get-off on the antics of someone like Lindsay Lohan or any of these types.) Well, KOINS enable people to express themselves, and to do it under their control and to play "head games" with others, and it ties in with all those smartphones and everything else.

LUX and the KOINS figure directly into the games and scripts and stories and interactive-film-experiences of aïoue! and what is the whole mixing and blending and transforming that T'Dyn is going about doing with the so-called "real" and "virtual" worlds. So with some LUX KOINS, one might go and join some friends who are somewhere in the web and locatable through Google Earth and Maps, but at the same time, one might find those friends, or other very interesting people, by moving through Google Earth into another world, maybe a Middle Earth or Other World inside this one, and you can go back and forth in the same way as you navigate that Google Map. And in the process you meet, you discover, you decide to communicate, and then you share and even trade, and those things connect with the KOINS in your purse or pocket.



Kerberos-iBank

Kerberos-iBank™ is the name given to the secure information management and data haven services provided to a limited-membership, worldwide community of users who are engaged in trading of goods, services, and financial securities among each other. Kerberos-iBank provides transaction services, trade decision support, remote conferencing, value forecasting, full-service accounting, auditing, and financial analysis functions, full-service data haven operations, within the cyber-armored environment of distributed, dynamic, multi-layer, parallel encryption and camouflage. Kerberos-iBank handles many types of financial and value representations including alternatives to conventional currency-based or other monetary-based standards including gold standards. All IT services are run on a technology platform employing state-of-the-art web software engineering that is fundamental distinguished from any other by its use of physical distribution, compartmentalization, and fail-safe isolation of encrypted elements of data that cannot be assembled into useful text or images without the use of all the relevant components. Thus, it is essentially impregnable to any one intruder, cyberattack, or any form of private or public act of cyber-aggression including by any government or corporate entity. This is very unique, but it is also the prime reason why Kerberos-iBank is not a “general-purpose web service” and is expensive and limited to private clients. This cannot be used rapidly or in “real-time” mode like other forms of data encryption and security. If speed and ease are necessary, one must accept also the risks that any form of encryption may be broken and any one server, anywhere, can be seized or shut down. Kerberos-iBank protects against such threats, but at the obvious cost.

What is an Kerberos-iBank (KiB) transaction?

Transactions are defined as being the following four types:

- ⌘ Deposit of a security
- ⌘ Withdrawal of a security
- ⌘ Trade (exchange) of a security for another security
- ⌘ Payment (for services rendered) to the KiB institution (this payment may take several forms, including not only conventional currencies or securities but KiB securities as well)

What is an KiB security?

A security can be virtually anything that an agent wishes to bank or trade. Thus, securities can be individual entities or collective groupings of:

- ⌘ commodities such as gold, oil, wheat, corn, coal, precious or heavy metals, precious gems and minerals
- ⌘ livestock such as horses, cattle, sheep
- ⌘ real estate including buildings and contents
- ⌘ fine art works, antiques, furniture, musical instruments, numismatics and other collectibles
- ⌘ currency, conventional securities such as stocks, bonds, futures, derivatives, options, swaps, etc.
- ⌘ equity interests in both tangible and intangible projects, intellectual property, products in the process of development, manufacture, assembly, transit or inventory, or highly speculative entities such as creative visions, dreams, conceptual designs, trainings, educations, or future experiences
- ⌘ and informational entities such as facts, reports, documented or otherwise, that are perceived by the owner to be of economic (i.e., tradable, exchangeable) value to another member of the iBank user community.

How are KiB transactions executed?

There are always three parties to any transaction – buyer, seller, and auditor. However, these parties may be “virtual” or “implicit” in some cases. Also, these terms do not equate with their usual connotations; there are some slight differences. Part of the reasoning for this structure pertains to the design of the information management software and how processes can be better managed and secured.

Deposits

There is always a real depositor, the security owner, and this is the “seller.” There is a virtual receiver, a “buyer” - the KiB. The sale is virtual since no actual goods, including currency, EFT funds, security notes, are actually received or accepted in the manner that a conventional (commercial or investment) bank receives and takes possession of a deposit or payment. The KiB is the auditor, meaning that it reviews the transaction and

maintains all required history and account data for both internal bookkeeping and external review.

Withdrawals

The reverse operation of a deposit.

Payments

A buyer and a seller both make payments to the KiB on the basis of a trade, but the terms of payment will vary according to two factors: (1) the relationship between the party (buyer or seller) and the KiB, and (2) the nature of the trade. There may also be payments for non-trade reasons, such as basic membership in the KiB trading community, but these are processed in a special manner as a trade where the type = (admin) or (null).

Trades

Like snowflakes, each trade is unique. Unlike snowflakes, all trades are not necessarily unique.

Either a seller or a buyer may initiate a trade. Securities may be traded individually or bundled. There may be all sorts of constraints set by either the trade initiator or the trade respondent. A KiB trade is quite different from a conventional one in either the investment market or in the retail store. A trade can be completed (a) without a completion of the actual transfer of the buyer's payment to the seller or the seller's security to the buyer, at the time of the trade, and/or (b) without any definite time for completion of those transfers in the future, and/or even (c) without definite determination of the final vehicle of exchange, the actual trade-currency.

Thus, a KiB trade – which is actually very close to traditional and even ancient systems of barter - introduces some new concepts that are formalizations of the barter concept, in order to accommodate a wider variety of buyers, sellers, and objects of trade and exchange. KiB trades are dynamically valued; a member may sell fifty trucks which by GAMP (Generally Accepted Market Practices)¹ have a value of somewhere between

These are briefly itemized here.

Trade-currency

The actual object of value (which may be a combination of objects of value) that the seller receives from a trade.

Trade initiator

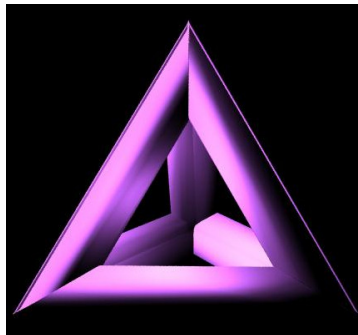
The buyer or seller who initiates the trade process.

Trade respondent

The other party, buyer or seller, who is approached by the trade initiator and who enters into the trade process.

GAMP (Generally Accepted Market Practices)

A method of valuation for the security that is the subject of the trade.



¹ GAMP is a new term introduced in Kerberos-iBank thinking, but it is hardly “new” in real-world economics. What is some object worth today? What will it be worth tomorrow, or in a year? There are many formal methods from the investment world for estimating the value of a stock, bond, commodity, option, derivative or currency. These methods can be used by both buyer and seller, with the assistance of the KiB providing an unbiased consultant as auditor-broker of the trade.