



Executive Biographies

JOHN A. RYAN joined Zixit Corporation as President and Chief Executive Officer and was elected director and Chairman of our Board in November 2001. From January 1997 through January 2001, he served as President, Chief Executive Officer, and director of Entrust Technologies Inc., a company for which he led the private placement in 1996 and which he took public in August 1998. Prior to that, Mr. Ryan held a number of senior management positions in general management, marketing and sales, and finance with Nortel Networks, with his most recent position being Vice President and General Manager of Nortel's global multimedia and Internet projects unit. Before joining Nortel, Mr. Ryan worked for Deloitte Touche and was awarded his Canadian Chartered Accountant designation in 1981. He has also served as an advisory board member to Scopus Technologies. He also currently serves as a director of Tilion Inc., a privately held, Massachusetts-based company that focuses on "in-the-Net" analytics services based on XML for supply chain transactions, and RIPTECH Inc., a privately held, managed security services company based in Washington, D.C. He is an advisory board member to Mobelium, a privately held, Internet wireless services company based in California, and is on the Board of Trustees for the Hart eCenter at Southern Methodist University.

DAVID COOK was elected to Zixit Corporation's board in December 1995 and was appointed chairman, president and chief executive officer in April 1998. He served as chairman until October 2000. He previously served as chairman and chief executive officer of ARBImetrics Corporation, a Dallas-based investment company that he founded. Mr. Cook founded Amtech Corporation, a former wholly owned subsidiary of Zixit, and served as a director from 1984 until 1990, serving as chairman of the executive committee until 1990. In addition, Mr. Cook founded Blockbuster Entertainment Corporation and was its chief executive officer from its inception until 1987. Prior to that, he was chairman of Cook Data Services, Inc., a software company that he also founded.