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Cashless society comes on computer nets

Bankers have been talking about a cashless society for years, and it finally looks like such a world is taking shape — on computer networks.

So-called electronic cash is exchanging hands, or keystrokes, to be more precise, on the Internet, as a number of small companies have created ways for personal computer users to buy goods and pay for them using electronic money or credit cards.

One start-up company, Reston, Va-based CyberCash Inc., offers a service that establishes a link to a person's bank account through which they can pay for services by credit card or direct debit. CyberCash loc., offers a service that establishes a link to a person's bank account through which they can pay for services by credit card or direct debit. CyberCash loc., offers a service that establishes a link to a person's bank account and forwarding it to merchants.

Another company, Net1 loc, is developing a service that provides consumers with a "checkbook" on their computer. When they want to buy something or pay a bill, they write a check and Net1 facilitates the payment. They said Susan H. Nycum, an attempt with San. They some in a test phase now.

But even on the information superhighway, but they are the computer when they are the computer with the computer when they are the computer with a sid Susan H. Nycum, an attempt with San. They some in a test phase now.

But even on the information superhighway, but they are the computer with the comput

a check and Neti I actinizates to payment. I see system is in a test phase now.

But even on the information superhighway, watch out for pickpockets. It's not clear whether it's safe to deal in money or put your credit card or bank data on computer net-works.

Companies offering the services say special software and coding methods protect the

"There is no one in charge of the Internet," said Susan H. Nycum, an attorney with San-Francisco-based Baker & McKensle and for, mer president of the Computer Law Association. "There's no police, and that's one of the issues that consumers have to cope with."

Computer users should exercise the same caution on the internet that they would if they received a solicitation from a bank or company in the mail or over the telephona.

Real Estate Facts by: Sandra Ladd May Broock, Inc.

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