The following idea for a protocol (or service) is offered as an aid to network use for new users:

a single billing and account creation and validation system, so that a manager of a "goal oriented project" could:

- authorize a set of user’s ids to gain access to and utilize resources at the entire or a specified subset of the server hosts.
- create a set of accounts which the users will expend, and which will be used as the breakdown for a single bill to be presented to the project manager.

the idea is that the project manager would be required to go through the initialization process of introducing himself, verifying the existence of funding, etc. only once, and,

the idea would also encourage server hosts to implement systems for which usage might be projected to start at low levels and grow, by allowing funded hacking by project members in a controlled manner.

this would require an option at login for the prospective user to indicate the server should check the "netbank" facility at the system currently hosting it.