## VIDEOTEX AND THE BANKING INDUSTRY

Excitement surrounding videotex has increased in recent months with the inauguration of fullscale consumer services in the United States. Services will expand rapidly to cover many more markets in 1984 and 1985.

Banking is an essential element of any commercial videotex service. Rated by customers as one of the three most popular videotex services, it is a convenience they would pay for, according to market surveys.

With the establishment in 1983 of a common standard for North American videotex systems (NAPLPS), computer firms and terminal manufacturers in Europe, North America and the Pacific have already begun to introduce low-cost home terminals. Prices are on a steady downward curve and the market is growing fast. Banks and financial institutions across the continent have been leading the development of creative and practicable home banking services.

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1 CURRENCY RATES CONTINUED
2 DEAK-PERRARA I INDEX
1 CURRENCY RATES CONTINUED