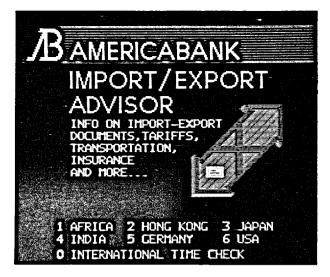


AN INITIAL SYSTEM

Videotex financial services can be easily integrated into existing transaction formats through a videotex host and processor in real time or batch mode. Canadian manufacturers and software designers offer a wide array of choices for success-oriented banks and financial institutions.

Many firms opt to operate a pilot system to begin with, and expand to full service after initial analysis and testing.

An operating system could include some of the following equipment:



VIDEOTEX HOST COMPUTER – A videotex host minicomputer can interface with an existing computer system and handle all videotex-based financial transactions, ATM and POS operations if desired. Terminals can provide built-in security features and consumer profiles allowing customers to obtain on-the-spot credit authorization for transactions.

HOST SOFTWARE – Host software provides gateway services between the videotex host computer and your existing computer system. This software allows for a detailed account of customer transactions to be sent to an existing computer in its own transaction format. Other features include automatic system monitoring, security and privacy features, special editing functions and automatic page creation. With a videotex software interface, the management of home banking transactions and the operation of gateway service to other databases is simply and effectively carried out.

PAGE CREATION TERMINAL – Using advanced equipment, pages can be designed internally and updated automatically. Financial institutions operating a gateway switch to other bank and non-bank services can offer page creation and encryption services for information providers and advertisers.