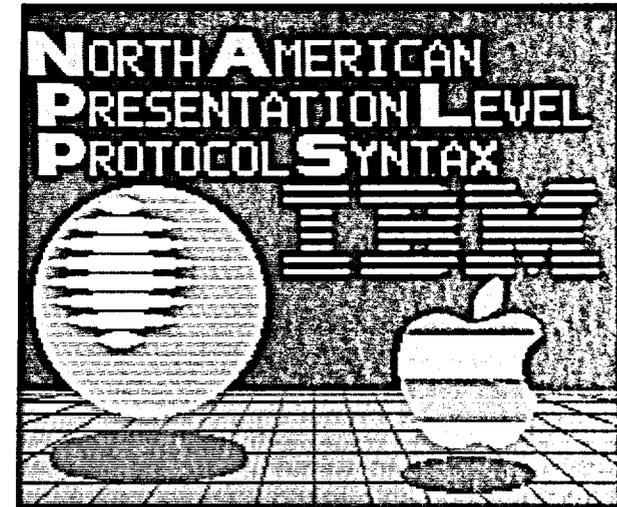


### WHAT IS VIDEOTEX?

Essentially, videotex is a protocol for creating, storing, transmitting and receiving text and colour graphics. For banks, it extends the trend towards terminal-based banking and shared networking systems. It is compatible with ATM or POS operations and can increase the capabilities of existing computer systems.

Thanks to videotex, bank-at-home services are already being delivered in many parts of the country. Many videotex systems are operating as completely integrated transactional information media, ushering in such services as at-home banking, business and shopping services, news, weather, sports, entertainment and tourist information, ticket and seat reservations and more.

Videotex is an advanced delivery system for a kaleidoscope of banking services including balance inquiry, electronic reports, funds transfer, bill paying, electronic checkbooks, home budgeting and financial recordkeeping.



Videotex is a means to expand your service base to include insurance and securities brokerage, investment advice, and real estate development and management.

The North American videotex standard, embraced by AT&T, IBM, Infomart, Knight Ridder, CBS, Times Mirror, Honeywell and others, is based on technology developed and perfected in Canada.

The North American videotex standard - NAPLPS - is known in Canada as Telidon.