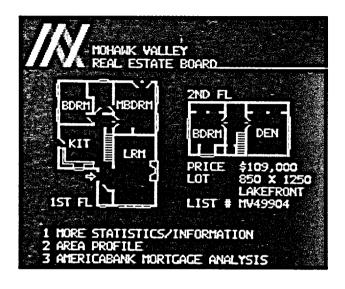
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THE NEXT GENERATION OF VIDEOTEX

The North American videotex standard is based on Canadian-developed technology. With more than five years since its invention, Canadian videotex products are supported by extensive research and development. Canadian scientists are working to perfect voice recognition techniques, signature recognition and fingerprint recognition.

Future enhancements include photo-quality graphics, digital audio and enhanced software to extend the range and flexibility of transactional services.



New terminals may be equipped with joy sticks, disc drives, audio messaging, videodiscs and printers. Mobile videotex terminals are being developed for emergency vehicles and private cars.

It is important to recognize that the North American standard is forward compatible, so that, as enhancements are brought on stream and technology advances, the basic coding techniques do not change. Existing equipment and databases will not be rendered obsolete because of changing standards.

As research continues, your competitor's deposit base grows. The time to prepare is now. With the rush by large banks to embrace videotex, tomorrow could be too late.