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FOR DISCRIMINATING ELECTRONIC SHOPPERS

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AMERICA BANK
 CREDIT Page 777

THE WAVE OF THE FUTURE

Now, bankers have begun the next stage of the revolution - videotex. Videotex is a powerful new technology which makes possible a whole new range of banking, shopping, information and other transactional services delivered directly to the customer's home or office.

It can:

- help consumers better manage their time, money, energy and information
- allow financial institutions to improve service, expand their customer base, reduce costs and increase service fee profits
- allow banks to cross traditional boundaries and attract depositors from across the country
- provide a new meaning to the phrase "armchair convenience"

Deregulation, competition from non-banks for delivery of financial services, decreasing productivity, rising costs and a changing customer base are slicing profit structures and eroding the brick and mortar delivery system.

Yesterday's ATM pioneers are today's most profitable bankers. For videotex innovators in home banking, revenues will be measured in the billions. Early entry will allow banks to control gateway services and influence the regulatory and technological development of the medium.