

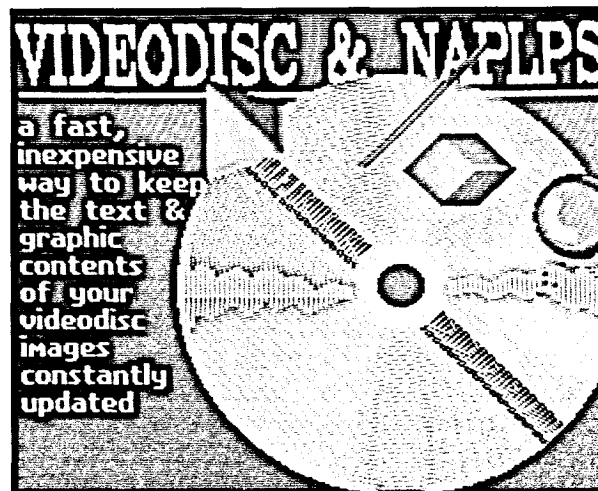
TELECONFERENCING

Recently, videotex has been incorporated with traditional teleconferencing equipment to add a powerful new dimension to teleconferencing. With videotex, participants can share a common visual space, creating text and graphics which are instantly seen by and can be added to by remotely located participants. Think of it as an electronic blackboard. Telecom Canada, a nationwide communications entity, already offers the service.

BANK ON IT

The Bank of Montreal, one of Canada's largest financial institutions, has begun to harness the power of videotex technology to improve the way it makes known to the public its various services and offerings.

Combining Telidon with videodisc, it provides complete audio-visual information to banking customers on such services as accounts, loans, mortgages and interest rates. The videodisc provides high-impact messages, with full motion and sound, while Telidon allows the insertion of timely and changeable data such as interest, mortgage rates, and loan costs.



Completely interactive, the system displays only what the customer specifically selects. The interactive capability of the system allows a user to receive information, including a map showing location of the nearest branch to the user's address.

In addition, the bank ties the system in with its automatic teller service. By inserting a magnetically striped bank card, and providing a personal access number, a customer can receive up-to-the-minute information on the status of any of his or her accounts with the bank.

The system is provided by Cablesare Ltd. of London, Ontario, Canada. As a Cablesare spokesman puts it: "There are 14,000 banks in the United States alone, and the competitive nature of banking has forced many banks to look for improvements in the way they communicate information to existing customers and sell their services to prospective customers. We think this kind of system can go a long way to maintaining a competitive edge in this respect."

B AMERICABANK

LOAN CALCULATOR

REQUEST ARTHUR B. CORBIN

ENTER AMOUNT YOU WISH TO BORROW WITH DECIMAL POINT: [5500.00]

IF EXPENSES/INCOME HAVE CHANGED ENTER 1 IF NOT ENTER 2 (2)

ENTER # OF MONTHS REQUIRED TO PAY LOAN IN FULL [18]

ENTER 1 FOR AUTHORIZED SIGNATURE OR 2 TO EXIT [1]

AB Corbin

LOAN ELIGIBILITY ACCEPTED

THE PRIVACY FACTOR

Some commercial or financial transactions can contain an element of embarrassment for the user. Often, consumers requiring loan applications, insurance and other financial services prefer to be able to privately investigate options, tailored to their own circumstances. Videotex systems, in which the user supplies information such as assets, yearly income, or financial holdings can be completely private. The step-by-step interactions can be carried out by specially designed videotex programs, which can provide options or advice based on the information the user enters.