
BBC LEARNING ENGLISH

Take Away English 随身英语

A cashless society 无现金社会

BBC
LEARNING
ENGLISH

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Vocabulary: money 词汇：钱

There is nothing worse than **fumbling** around in your pocket trying to find some **small change** to pay for a newspaper or a coffee. So it's good to know that new technology is making cash - **banknotes** and coins – a thing of the past, turning us into a cashless society.

Today, many of us already use **credit** and **debit cards** for financial **transactions** so there's no need to carry around huge **wads** of **hard currency**. And now it's possible to make **contactless payments** using **tap-and-go** cards which are regular bankcards but with a built-in chip and **antenna**. The card reader sends out a radio frequency and, when you bring the card close to the reader, the antenna picks up the signal to make the payment.



Tap and go – no need for cash!

Paying this way or spending on '**plastic**' – an informal name for a credit card – can put you at risk of **fraud**. Criminals try to steal cards, or the information on them, to make **purchases** online or in shops. However, contactless payment is capped – in the UK the limit is £30. And, if someone does go on a **spending spree** with your card, your bank covers you against the loss – something that wouldn't happen if your banknotes were stolen. Also, the introduction of **chip and PIN** technology has led to a drop in fraud and has even been helping businesses by cutting the time people spend at **tills** in shops.

But, if getting your bankcard out seems like too much trouble, there's now a solution using **wearable tech** – that's clothing and accessories that include computer and electronic technologies. Kenneth Cukier, economist and technology expert, says "this is intended for people who are incredibly lazy who don't want to take their card out of their wallet, or use their phone, or use their watch. People are going to be making more purchases more of the time – particularly for small-valued goods."

And, although our mobile phones are another way of making payments, BBC reporter Kate Russell says that when this is inconvenient you can use the **vingo-pay** system which "reads the unique maps of veins under the surface of your finger." The trick is remembering which finger you registered with – that's when good old-fashioned cash might save the day! What do you prefer to use when you buy something?

词汇表

fumbling	掏来掏去
small change	零钱
banknotes	纸币
credit	信用
debit cards	现金账户卡
transactions	交易
wads	一扎一扎
hard currency	现金
contactless payments	无接触支付
tap-and-go	点击付款
antenna	天线
plastic (informal)	(俗语) 信用卡
fraud	诈骗
purchases	购物
spending spree	疯狂采购
chip and PIN	密码
tills	收款柜台
wearable tech	可穿戴科技
finger-pay	指纹支付

测验与练习

1. 阅读课文并回答问题。

1. True or false? *A debit card can be used to buy something now and pay for it later.*
2. What do criminals need to make a purchase that you have to pay for?
3. What word is used in the article that means to have put information on an official list?
4. Name one way, mentioned in the article, to pay for something without using cash.
5. Which part of your body does the fingo-pay system use to know it is you who is paying for something?

2. 请你在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. The man was arrested after he tried to buy a new car using fake _____.

notebanks	bankers	banknotes	purchases
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2. I called my bank after I saw a suspicious _____ on my credit card bill.

transacted	transaction	transactions	transgender
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3. Jane was given lots of money for her birthday so she decided to go on a big _____.

fraud	tap-and-go	spending spree	credit card
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4. John said he couldn't afford to pay for a holiday but I told him to put it on the _____.

tap-and-go	chip and PIN	debit card	plastic
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5. At the border I was only allowed to use _____ to pay for my visa.

soft currency	hard currency	harder currency	hard currents
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答案

1. 阅读课文并回答问题。

1. True or false? *A debit card can be used to buy something now and pay for it later.*
False. A debit card takes money out of your account straight away.
2. What do criminals need to make a purchase that you have to pay for?
The information on your credit or debit card.
3. What word is used in the article that means to have put information on an official list?
The word is '**registered**'.
4. Name one way, mentioned in the article, to pay for something without using cash.
Mobile phone, watch, credit or debit card, tap-and-go cards, wearable tech, fingo-pay.
5. Which part of your body does the fingo-pay system use to know it is you who is paying for something?
It uses your finger.

2. 请你在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. The man was arrested after he tried to buy a new car using fake **banknotes**.
2. I called my bank after I saw a suspicious **transaction** on my credit card bill.
3. Jane was given lots of money for her birthday so she decided to go on a big **spending spree**.
4. John said he couldn't afford to pay for a holiday but I told him to put it on the **plastic**.
5. At the border I was only allowed to use **hard currency** to pay for my visa.