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Vocabulary: money 词汇: 钱

How do you pay for your coffee? Is it with **change**? I use my **tap-and-go card**. I don't even need to enter my **PIN number** or a **signature** to authorise payment. It's quicker and everybody in the queue is happy.



Contactless payments are gaining popularity. Those concerned about security will be pleased to know that the amount of money you can spend in one go is limited – in the UK it's currently £30. But if the card is used a few times in a row, a PIN number will be needed. If a thief gets hold of your card and goes on a **spending spree**, your bank covers you against **fraud**. Whereas, if someone steals your **banknotes**, that's your bad luck!

Do you still use cash for small purchases?

For those who are always forgetting where they put their cards, there's a new solution: **wearable tech**: clothing and accessories that have integrated electronic technology. Kenneth Cukier, an economist and technology expert, says: "You can simply take any **wireless** card and the **chip** from it that your bank might issue you with, and you can put it in a coat. When you want to make a payment just wave your arm in front of the terminal and leave the coffee shop with your latte. This is intended for people who don't want to take their card out of their wallet, use their phone or their watch."

Good, isn't it? And new ways of spending money are not stopping there. The future is all about **biometrics**. Very convenient if you are at the beach or a festival – there's a new system in development which will make it possible to read the unique maps of **veins** under the surface of your finger, and use them to **authenticate** payments – or prove that it's you making the payments. You just need to remember which finger you registered with.

So spending money is becoming easier all the time. And the temptation to buy more stuff increases. But it's worth bearing in mind that earning the money in the first place will still require the same effort. Back to work then!

词汇表

change	零钱
a tap-and-go card	一拍即付银行卡
PIN number	(银行) 密码
signature	签名
contactless payment	非接触式支付
a spending spree	大采购, 疯狂购买
fraud	诈骗
a banknote	纸币, 钞票
wearable tech	可穿戴技术
wireless	无线的
a chip	芯片
biometrics	生物识别技术, 生物测定学
a vein	静脉 (血管)
to authenticate	鉴别, 证明是有效的、真实的

测验与练习

1. 阅读课文并回答问题。

1. Why are people in the coffee shop queue happy when the author uses her tap-and-go card?
2. Why wouldn't a thief be able to buy much with a stolen wireless card?
3. How could you make a payment with a chip in your sleeve?
4. True or false? *The method of payment using the map of the veins on the surface of your fingers is infallible.*
5. If you don't have your bank card or smartphone with you, which two forms of payment mentioned in the text will you be able to use in the future?

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 bank will only authorise this payment with a _____. You may use this pen.

PIN number	signature	wearable tech	banknote
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2. No more counting pennies for me. I've just won the lottery. Let's go _____!

on a shopping spree	against fraud	wave our arms	contactless payment
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3. Do you have any _____? I'd like to buy a cup of tea.

wearable tech	change	banknote	biometrics
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4. Technology is amazing! Inside your smartphone you have _____ which holds your data.

veins	a go-and-tap card	a chip	a terminal
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5. My house was flooded yesterday. The insurance company is going to _____ the loss of my furniture.

register	authenticate	cover	authorise
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答案

1. 阅读课文并回答问题。

1. Why are people in the coffee shop queue happy when the author uses her tap-and-go card?
Because the payment is quick and they don't have to wait long for their turn.
2. Why wouldn't a thief be able to buy much with a stolen wireless card?
Because there's a limit to how much can be spent at a time. And if the card is used several times in a row, a PIN number is required.
3. How could you make a payment with a chip in your sleeve?
You'd just wave your arm in front of the terminal and the payment would be made.
4. True or false? *The method of payment using the map of the veins on the surface of your fingers is infallible.* **False. It won't work if you forget which finger you registered with and use a different one when making a payment.**
5. If you don't have your bank card or smartphone with you, which two forms of payment mentioned in the text will you be able to use in the future?
Wireless tech devices and biometric devices.

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 bank will only authorise this payment with a **signature**. You may use this pen.
2. No more counting pennies for me. I've just won the lottery. Let's go **on a shopping spree!**
3. Do you have any **change**? I'd like to buy a cup of tea.
4. Technology is amazing! Inside your smartphone you have a **chip** which holds your data.
5. My house was flooded yesterday. The insurance company is going to **cover** the loss of my furniture.