
BBC LEARNING ENGLISH

6 Minute English

How would you like to pay?

The logo for BBC Learning English, featuring the letters 'BBC' in a white box above the words 'LEARNING ENGLISH' in white text on a teal background.

NB: This is not a word-for-word transcript

Alice

Hello and welcome to 6 Minute English. I'm Alice...

Neil

... and I'm Neil. Alice, have you got two pounds? I forgot my wallet and I need a coffee. I've only got these pennies.

Alice

Sorry – I always use my bankcard in the cafeteria.

Neil

You use a card to buy coffee?

Alice

Yes. It's a tap-and-go card so it's quick – you don't enter a PIN number – and everyone in the coffee queue uses them... except you. And today's show is about how we pay for things.

Neil

Well, I pay for things with money!

Alice

There are different kinds of money. You're behind the curve, digging around in your pockets for change, Neil. Do you still use cheques too?

Neil

Yes, I do. Cheques are very useful. Now, being **behind the curve** means not keeping up with current trends. So help me keep up, Alice. What's a tap-and-go card? I thought you were talking about your regular bankcard.

Alice

Well, **tap-and-go** cards 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.

Neil

Hmm. This antenna business doesn't sound secure – an **antenna** is used for sending or receiving radio signals. Doesn't it mean your personal data is flying around in the ether for anyone to steal?

Alice

In this context, **ether** means the air where electronic communication happens. And nothing's flying around, Peter Pan! At less than half a second per transaction, there's no time for anyone to steal your cash! Now, why don't you answer today's quiz question? Which man's face appears on a UK ten pound note? Is it...

- a) Charles Darwin
- b) Isaac Newton
- or c) Albert Einstein

Neil

None of them – it's the Queen.

Alice

No, Neil. The Queen is on one side, but on the other side of each note is an important historical figure.

Neil

Oh really? I've never noticed... OK, I'll go for b) Isaac Newton. He's a historical figure.

Alice

So are Darwin and Einstein. And coins and banknotes will be historical soon. But we'll find out if you're right later on.

Neil

I'm still concerned about tap-and-go. What if someone steals my card?

Alice

Each contactless payment is limited to a certain amount – the UK's limit is £30. After you've used your card a few times in a row, you have to enter your PIN. And if a thief does go on a spending spree with your card, your bank covers you against fraud. Whereas, if someone steals your banknotes, that's your bad luck!

Neil

OK, good points. **Fraud** means getting money by cheating people. And a **spending spree** is a short period of time where you do a lot of shopping. Are you a big spender, Alice?

Alice

Not with my tap-and-go, Neil. How about you and your chequebook?

Neil

No comment.

Alice

Moving on. If getting your bankcard out seems like too much trouble there's now a solution with **wearable tech** – that's clothing and accessories that include computer and electronic technologies. Let's hear what Kenneth Cukier, a technology expert, has to say.

INSERT

Kenneth Cukier, economist and technology expert

You can simply take any wireless card and the chip from it that your bank might issue you with, and you can put it into the coat and then when you want to make a payment you just simply wave your arm in front of the terminal and leave with your latte. 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.

Neil

What Kenneth Cukier said is very interesting. That sounds tempting but I'm still concerned about how safe this all is. What if I wave my arm around and make a payment by mistake?

Alice

The chip has to get very close to the card reader to make a payment so that's not likely to happen. Now companies are creating new biometric technology – which you might like Neil – because it combines payment and security technology. Let's hear more from the BBC reporter Kate Russell.

INSERT

Kate Russell, BBC reporter

For those times when not even carrying a phone is convenient – at the beach or a festival for example – the fingo-pay system reads the unique maps of veins under the surface of your finger. The trick is remembering which finger you registered with.

Alice

This high-tech stuff reporter Kate Russell is talking about is amazing! Some day soon we won't have to carry a wallet or a purse or anything. The veins in our finger will **authenticate** payments – and prove the payments are ours. I can't wait!

Neil

Hmm. Sounds a bit too sci-fi for my liking. How about giving us the answer to today's quiz question?

Alice

Alright then. I asked: Which man's face appears on a UK ten pound note? Is it... a) Charles Darwin b) Isaac Newton or c) Albert Einstein

Neil

And I said b) Isaac Newton.

Alice

Yes. And you were wrong, Neil! It was that other famous person, a) Charles Darwin. Isaac Newton was on the old one pound note which is no longer used. And Einstein was German, not British, so he wouldn't appear on a UK banknote anyway.

Neil

Well they look similar, I think. Can you tell us today's words once again, Alice?

Alice

Yes, of course I can. They are:

behind the curve

tap-and-go

antenna

ether

fraud

spending spree

wearable tech

authenticate

Neil

Well, that's the end of this edition of 6 Minute English. Get ahead of the curve, and join us again soon. Meanwhile, visit our website: bbclearningenglish.com , where you'll find guides to grammar, exercises, videos and articles to read and improve your English.

Both

Bye.

Vocabulary

behind the curve

not keeping up with current thinking or trends

tap-and-go

wireless payment technology using credit and debit cards, or mobile phones

antenna

equipment used for sending and receiving radio or TV signals

ether

the air where electronic communication happens

fraud

getting money by cheating people

spending spree

doing a lot of shopping over a short period of time

wearable tech

things you can wear which combine payment and security technology

authenticate

(in general) prove something is true or genuine