

www.newsflashenglish.com

The 4 page 60 minute ESL British English lesson – 10/07/14

Mobile phone banking revolution in Central Europe

In the Central European country of Slovakia, a mobile phone banking revolution is taking place. Thousands of people are now regularly making payments using their mobile phone. It's all down to new technology that several Slovakian banks have introduced. The system being used in Slovakia is called Near Field Communication (NFC) technology. This offers users a user-friendly solution to the mobile payment hang-up, but it requires coordination between banks and mobile operators, as well as infrastructure in shops. Slovakia is considered the European leader in adopting innovative solutions.

Slovakia, the Czech Republic and Poland lead the way in contactless technology. In Slovakia, Tatra Bank and VUB Bank have led the way. Every third payment in the country is now contactless! Customers can already make payments at thousands of terminals in the Central European country. Other Slovak banks plan to start using NFC technology in the coming months.

NFC is a wireless technology based on the communication between two devices, which in the case of mobile payments, can be used as a contactless payment method for which customers pay via their mobile phones at contactless-enabled payment terminals without a data connection. MasterCard recently linked up with mobile phone operator Slovak Telecom introducing an NFC method called MyWallet. This offers mobile users a virtual payment card that can be used for transactions. Some 70,000 Slovak Telecom clients hold NFC-compatible devices. MasterCard now offers a variety of solutions ranging from contactless payment cards via NFC technology and the MasterCard payment application.

SPEAKING – WARM UP

Think of three things you know about mobile phone banking contactless technology. Go round the room swapping details with others.

LISTENING – WRITING - DICTATION

The teacher will read some lines of the article slowly to the class.

READING

Students should now read the article aloud, swapping readers every paragraph.

SPEAKING - UNDERSTANDING

1) The article – Students check any unknown vocabulary or phrases with the teacher.

2) The article - Students should look through the article with the teacher.

- 1) What is the article about?
- 2) What do you think about the article?
- 3) Was this an easy or difficult article to understand?
- 4) Was this a boring or interesting article?
- 5) Discuss the article.

3) Article quiz - Students quiz each other in pairs. Score a point for each correct answer. Score half a point each time you have to look at the article for help. See who can get the highest score!

Student A questions

- 1) Name the countries.
- 2) Name the banks.
- 3) What does 'NFC' stand for?
- 4) How does NFC work?
- 5) What is MasterCard?

Student B questions

- 1) What does 'innovative' mean?
- 2) How many Slovak Telecom clients hold NFC-compatible devices?
- 3) What is Slovakia considered?
- 4) Every third payment is what?
- 5) MasterCard recently linked up with whom?

**Category: Economic / Banks / Business
Intermediate / Upper Intermediate**

Mobile phone banking revolution in Central Europe – 10th July 2014

WRITING / SPEAKING

In pairs. On the board write as many words as you can to do with '**Mobile phone banking contactless technology**'. *One-two minutes.* Compare with other teams. Using your words compile a short dialogue together.

WRITING / SPEAKING

In pairs – Choose three things from the article. Write them below. Talk about them.

- 1) _____
- 2) _____
- 3) _____

Add three other things YOU know about mobile phone banking contactless technology. Write them below. Discuss together.

- 1) _____
- 2) _____
- 3) _____

The teacher will choose some pairs to discuss their findings in front of the class.

WRITING / SPEAKING

In pairs – **Look online!** – Think of three advantages and disadvantages of using mobile phone banking contactless technology.

The teacher will choose some pairs to discuss their findings in front of the class.

SPEAKING – ROLEPLAY 1

In groups. One of you is the interviewer. There are up to four guests. You are in the *ABC Business News* studio in London. Today's interview is: *Mobile phone banking revolution in Central Europe.* 10 mins.

- 1) Someone who uses a mobile phone.
- 2) Someone who uses mobile phone banking contactless technology.
- 3) A spokesperson from Tatra Bank or VUB Bank in Slovakia.
- 4) Someone from MasterCard/Slovak Telecom.

The teacher will choose some groups to roleplay their interview in front of the class.

SPEAKING - ROLEPLAY 2

In pairs - *Student A* is someone wanting to use mobile phone banking contactless technology. *Student B* is someone who can explain and show student A how they use it on their mobile phone. Discuss together (*Imagine!*). 5 mins.

SPEAKING – DISCUSSION

Allow 10 minutes – As a class.

Mobile phone banking contactless technology in Central European countries AND in your country – look online!

The teacher can moderate the session.

DISCUSSION

Student A questions

- 1) Did the headline make you want to read the article?
- 2) Do you use mobile phone banking?
- 3) Does your country offer mobile phone contactless technology?
- 4) What advantages are there using mobile phone contactless technology?
- 5) What disadvantages are there using mobile phone contactless technology?
- 6) Have you ever been to Central Europe? If yes, when?
- 7) Do you use MasterCard?
- 8) How might contactless technology develop in the future?
- 9) In the future might we stop using real money?
- 10) Have you learnt anything in today's English lesson?

DISCUSSION

Student B questions

- 1) What do you think about what you've read?
- 2) Have you been to Slovakia?
- 3) Does your country offer NFC technology?
- 4) Are the countries near your country using contactless technology?
- 5) Are you a fan of contactless payments?
- 6) Give two examples of using contactless money payments.
- 7) What type of mobile phones use contactless technology?
- 8) Do your local shops offer contactless technology for paying for something?
- 9) Has this been a difficult lesson for you to understand?
- 10) Did you like this discussion?

GAP FILL: READING

Mobile phone banking revolution in Central Europe

In the Central European country of Slovakia, a mobile phone banking (1)___ is taking place. Thousands of people are now regularly making payments using their mobile phone. It's all down to new (2)___ that several Slovakian (3)___ have introduced.

The system being used in Slovakia is called Near Field Communication (NFC) technology. This offers users a user-friendly solution to the mobile payment (4)___, but it requires (5)___ between banks and mobile operators, as well as infrastructure in shops. Slovakia is considered the European leader in adopting (6)___ solutions. Slovakia, the Czech Republic and Poland lead the way in contactless technology. In Slovakia, Tatra Bank and VUB Bank have led the way. Every third (7)___ in the country is now (8)___!

contactless / coordination / banks / revolution / innovative / technology / payment / hang-up

Customers can already make payments at thousands of terminals in the Central European country. Other Slovak banks plan to start using NFC technology in the coming months. NFC is a wireless technology based on the communication between two devices, which in the case of mobile payments, can be used as a contactless payment method for which customers pay (1)___ their mobile phones at contactless-enabled payment (2)___ without a data (3)___.

MasterCard recently linked up with mobile phone operator Slovak Telecom introducing an NFC method called MyWallet. This offers mobile users a (4)___ payment card that can be used for (5)___. Some 70,000 Slovak Telecom clients hold NFC-compatible (6)___. MasterCard now offers a variety of (7)___ ranging from contactless payment cards via NFC technology and the MasterCard payment (8)___.

application / virtual / transactions / solutions / terminals / connection / devices / via

GAP FILL: GRAMMAR

Mobile phone banking revolution in Central Europe

In the Central European country of Slovakia, (1)___ mobile phone banking revolution is taking place. Thousands (2)___ people are now regularly making payments using their mobile phone. (3)___'s all down to new technology that several Slovakian banks have introduced.

The system being used in Slovakia is called Near Field Communication (NFC) technology. This offers users a user-friendly solution to the mobile payment hang-up, (4)___ it requires coordination between banks and mobile operators, (5)___ infrastructure in shops. Slovakia is considered the European leader in adopting innovative solutions. Slovakia, the Czech Republic and Poland lead (6)___ way in contactless technology. (7)___ Slovakia, Tatra Bank (8)___ VUB Bank have led the way. Every third payment in the country is now contactless!

in / a / of / and / the / but / it / as well as

Customers can already make payments at thousands of terminals in the Central European country. (1)___ Slovak banks plan to start using NFC technology in the coming months. NFC is a wireless technology based on the communication between two devices, which in the case of mobile payments, can be used as a contactless payment method for (2)___ customers pay via (3)___ mobile phones at contactless-enabled payment terminals (4)___ a data connection.

MasterCard recently linked up (5)___ mobile phone operator Slovak Telecom introducing an NFC method called MyWallet. (6)___ offers mobile users a virtual payment card (7)___ can be used for transactions. Some 70,000 Slovak Telecom clients hold NFC-compatible devices. MasterCard now offers a variety of solutions ranging (8)___ contactless payment cards via NFC technology and the MasterCard payment application.

that / this / which / from / their / other / with / without

GAP FILL: LISTENING

Mobile phone banking revolution in Central Europe

In the _____ country of Slovakia, a mobile phone banking revolution is taking place. Thousands of people are now regularly making payments using their mobile phone. It's all down to new technology that _____ have introduced.

The system being used in Slovakia is called Near Field Communication (NFC) technology. This offers users a user-friendly solution to the mobile payment hang-up, but it requires _____ banks and mobile operators, as well as infrastructure in shops. Slovakia is considered the European leader in adopting _____.

Slovakia, the Czech Republic and Poland lead the way in contactless technology. In Slovakia, Tatra Bank and VUB Bank have led the way. Every third payment in the country _____!

Customers can already make payments at thousands of terminals in the Central European country. Other _____ start using NFC technology in the coming months. NFC is a wireless technology based on the communication between two devices, which in the case _____, can be used as a contactless payment method for which customers pay via their mobile phones at _____ payment terminals without a data connection.

MasterCard recently linked up with mobile phone operator Slovak Telecom introducing an NFC method called MyWallet. This offers mobile users a virtual payment card that can be used for transactions. Some 70,000 Slovak Telecom clients hold NFC-_____. MasterCard now offers a variety of solutions ranging from contactless payment cards via NFC technology and the _____ application.

www.newsflashenglish.com

Copyright D.J. Robinson 2014 (V1)

WRITING/SPELLING

WRITING / SPEAKING

1) On the board - In pairs, as a class - write down 20 things you know about mobile phone banking. 5-10 mins.

2) Sentence starters - Finish these sentence starters. Correct your mistakes. Compare what other people have written.

- 1) Contactless payments _____
- 2) Banks _____
- 3) Mobile phone banking _____

3) Homework - Write and send a 200 word email to your teacher about: **Mobile phone banking contactless technology in my country**. Your email can be read out in class.

GAP FILL READING

- 1) revolution
- 2) technology
- 3) banks
- 4) hang-up
- 5) coordination
- 6) innovative
- 7) payment
- 8) contactless

SPELLING

The teacher will ask the class individually to spell the following words that are in the article. Afterwards check your answers.

- 1) Slovakia
- 2) revolution
- 3) regularly
- 4) payments
- 5) technology
- 6) several
- 7) system
- 8) communication
- 9) solution
- 10) coordination

ANSWERS

- 1) via
- 2) terminals
- 3) connection
- 4) virtual
- 5) transactions
- 6) devices
- 7) solutions
- 8) application

SPELLING

Use the following ratings:

Pass = 12

Good = 15

Very good = 18

Excellent = 20

- 11) infrastructure
- 12) innovative
- 13) between
- 14) contactless
- 15) already
- 16) terminals
- 17) wireless
- 18) devices
- 19) method
- 20) transactions

Mobile phone banking revolution in Central Europe – *10th July 2014*