

CORRIGÉ**I – Listening comprehension****Video 1: How the US is becoming a cashless society - ABC News**

1. Say whether the following statement is true or false. Tick (✓) the correct answer.

Doing without cash is becoming increasingly common.

True ✓

False ☐

1 item, 1 point

2. What are smartphone pay-apps used for? Tick when mentioned.

• Paying the bill in a restaurant. ✓

• Paying for a taxi ride. ✓

• Buying items on the internet. ☐

• Sending money to a friend. ✓

4 items, 4 points

3. Quote from the video two reasons why the man interviewed in the street likes digital payments.

(I'm always able to) track my receipts (and my expenditures) very easily

(cent for cent) I know what I'm spending

I'm not losing change every single day.

2 réponses sur trois possibles : 2 items, 2 points

Accepter le discours rapporté et les reformulations même avec des erreurs grammaticales et orthographiques

4. Fill in the blanks with the missing words.

no cash means nothing for thieves to run off with but experts warn about the people who may be left behind, so-called **unbanked** consumers.

2 items, 2 points

Ne pas attribuer de demi point.

5. Tick the correct answer. The woman interviewed in the street keeps cash for...

... housemaids' tips ✓

... grandchildren's gifts ☐

1 item, 1 point

Video 2: Washington DC reconsiders cashless approach

1. Say whether the following statements are mentioned or not.

Cashless payment is convenient for Jrink...

	Mentioned	Not mentioned
... because transactions are counted automatically.	✓	
... for security reasons.	✓	
... to appeal to new customers.		✓

3 items, 3 points

2. Say whether the following is true or false. Tick the correct answer.

- David Gross, DC council member, finds the cashless approach discriminatory and unfair

True ✓

False ☐

- He would like businesses which refuse cash to be fined.

True ✓

False ☐

2 items, 2 points

3. Customers' opinions: Tick when an element is mentioned.

Cash is handy when traveling abroad

☐

More and more people make mistakes when handling cash

✓

2 items, 2 points

4. Fill in the blank with the missing element:

Only about _____12%_____ Americans prefer cash to cards.

1 item, 1 point

5. Which of these three risks does Guillaume Lepecq warn against? Tick (✓) the correct answer.

- Cyber crimes.

☐

- Bankruptcy.

☐

- System failures.

✓

1 item, 1 point

6. Say whether the following is true or false. Tick (✓) the correct answer.

All parties agree that penalizing cashless businesses is a step backwards.

True ☐

False ✓

1 item, 1 point

Total compréhension de l'oral/20 pts. 12 pts (60 %) pour B2. 10 pts (50 %) pour B1

Transcripts

Video 1: How the US is becoming a cashless society (ABC News)

<https://www.youtube.com/watch?v=aO54IVLTHQ4>

Shannon Ogden: When is the last time you paid with cash? Chances are cash has taken the back seat to the plastic in your wallet and the smartphone pay-apps.

Anne Trujillo: Ryan Luby explains the digital pay revolution and why not everyone is onboard.

Ryan Luby: It has never been easier to go cash free, pay a bill at a restaurant, catch a cab, send money to a friend, with just the push of a button. Peer to peer payments are exploding.

(Other speaker): Tens of millions of Americans use them every year and it's growing very fast.

Ryan Luby: Experts say going cash free can be a smart financial move.

Man in the street: I'm always able to track my receipts and my expenditures very easily, it's on my credit cards, I mean, literally cent for cent I know what I'm spending and I'm not losing change every single day.

Ryan Luby: It is not just consumers who are shifting away from paper money, businesses are also jumping on this trend as well.

Woman: It's much more efficient and easy to be able to manage electronic payment systems in this day and age than having to deal with both cash AND electronic payments systems.

Ryan Luby: Safety is another reason restaurants say they are going cash free: no cash means nothing for thieves to run off with, but experts warn about the people who may be left behind, so-called unbanked consumers. A 2015 federal survey, the most recent, found that 7% of American households had no checking or savings accounts, it's more than twice as high for African-Americans and Latinos. And while this trend is booming, sometimes you just need cold hard cash.

Woman: I'm a big advocate and believer in tipping: housekeepers, people that help you, so I love cash for that reason and I do keep cash for that reason.

Video 2: Washington DC reconsiders cashless approach VOA News

<https://www.youtube.com/watch?v=A4eCAhP85eo>

From freshly squeezed juices to fruit smoothies, Jrink serves quick and healthy snacks for people in Washington on the go, and no need to fumble through your change, Jrink doesn't do cash.

Kate Murphy, Jrink manager: This is really handy, point of sale app here, we have this handy app that puts all of our products into alphabetical order, and it connects to this handy card-reader, so picks it up, you slot the card in and as soon as it stands, they sign and they are on their way.

Cashless payment is convenient for the cafe managers too, there's no need to manually count the day's transactions and there's little fear of getting robbed, and Jrink is not alone.

Jennifer Garcia, Jetties employee: When I got to this company I thought that this app instead of cash would make it easier for me as a cashier and I like that idea.

Despite the convenience such cashless businesses may soon be violating city law. DC council member David Grosso believes a cash only approach discriminates against large segments of the city's population that operate only with cash. He says businesses that don't allow people to pay in cash should be penalized.

David Grosso: Nearly 30% of the District of Columbia residents are unbanked or underbanked, meaning that they don't have a bank account at all so when you cut out their options for eating by saying that you must have a credit card, I think that's unfair and we should try to stop it.

Grosso advises businesses to get safes to store their cash and he says those who refuse to take cash in payments should be forced to pay a fine. Grosso says \$8,000 would be fair and he has supporters.

Bill Hild, businessman: Because I travel, business travel, all over the country, credit cards are the best but I do understand local restaurants, my wife and I do tip where I live, you know for dinner, you know the problem with cash, because I have experienced this, is a lot of people, younger especially, do not know how to make change.

Chris Curry, businessman: I prefer to use cash, especially when I am at home, because that way I can keep track of all my money in the account.

According to credit card processor TS Wyatt, only about 12% of Americans prefer cash to cards but the international currency association thinks differently. Their data shows the use of cash rising since 2012 even as electronic transactions gain traction.

Guillaume Lepecq, Int'l Currency association: What if the systems break down? These have recently had a glitch in Europe and people unable to make payments for several hours, the same recently happened to Mastercard.

Today only businesses in the state of Massachusetts are legally obligated to take cash, Washington may be next. But proponents of a cashless society say it's a step backwards and could mean financial losses for businesses that specialize only in electronic transactions.

I'm Joy Wagner for VOA News Washington.

II – Reading comprehension

1. *Text 1 only.* Complete each sentence by choosing the relevant beginning. Tick the boxes below, and give the line numbers: **5 items, 5 points**

Cash...	Digital money...		Justification ;
<input type="checkbox"/>	<input checked="" type="checkbox"/>	... excludes some people.	Line(s) 3 (or 50-51, or 53-54)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	... increases consumer spending.	Line(s) 19, 22-23 (or 29-31)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	... enables the consumer to see what they are spending.	Line(s) 31
<input checked="" type="checkbox"/>	<input type="checkbox"/>	... is not subject to mobile connectivity.	Line(s) 50
<input type="checkbox"/>	<input checked="" type="checkbox"/>	... puts all transactions under the control of private financial institutions.	Line(s) 55

2. *Texts 2 & 3 only.* How do *institutions* react or adapt to societies going cashless? Give text and line numbers.

4 items, 4 points

<i>Banks</i> manipulate consumers into using their payments systems only.	Text No. <u> 2 </u> Line(s) <u> 1; 5; 14-15, 15-17, 21-23 </u>
<i>Banks</i> need fewer employees.	Text No. <u> 2 </u> Line(s) <u> 9-11 </u>
<i>Authorities</i> must ensure that everyone has internet access.	Text No. <u> 3 </u> Line(s) <u> 26-28 ; 78-81 </u>
<i>Judges</i> are concerned by the effects of going cashless on individual freedom.	Text No. <u> 3 </u> Line(s) <u> 10-12 </u>

3. Find counterarguments to the statements below. Give text and line numbers.

5 items, 5 points

Statement	Counterargument
In a cashless world all wealth could be tracked, and this could result in a reduction in financial crimes.	Text No. <u> 1 </u> Line(s) : <u> 40-42 </u>
Cash has high maintenance costs.	Text No. <u> 1 </u> Line(s) : <u> 25-26 </u>
Modern financial technology is more reliable than cash.	Text No. <u> 2 </u> Line(s) : <u> 24-27 </u>
Consumers will probably take years before adopting digital payment technologies.	Text No. <u> 3 </u> Line(s) : <u> 73-75 </u>
Digital money will leave out the underbanked or underconnected.	Text No. <u> 3 </u> Line(s) : <u> 79-81 ; 79-87 </u>

4. The texts mention benefits and drawbacks to going cashless. Who exactly will *benefit* or *suffer* from a particular aspect? Tick the right boxes.

6 items, 6 points

1 item par ligne , ne pas attribuer de demi-point.

✓ indique qu'il faut cocher la case, (✓) indique qu'on peut cocher la case,
 ∅ indique qu'il ne faut pas cocher la case

	Consumers...	Banks...	The economy...	Governments...
...will benefit from...				
...convenience.	✓	✓	∅	(✓)
...increased spending.	∅	(✓)	✓	(✓)
...traceability.	∅	✓	∅	✓
...will suffer from...				
...increased spending.	✓	∅	∅	∅
... traceability.	✓	∅	∅	∅
...discrimination.	✓	∅	∅	(✓)

5. Right or Wrong? Justify by quoting from the texts. Give text and line numbers.

5 items, 5 points

AI and biometrics provide a false sense of security	True <input type="checkbox"/> False <input checked="" type="checkbox"/>
Justification : <i>AI, biometrics [...] are significantly improving payment security.</i> Text No. <u>3</u> Line(s) <u>53-57</u>	
Governments need to provide the public with digital skills.	True <input checked="" type="checkbox"/> False <input type="checkbox"/>
Justification : <i>...the government must make sure that people are equipped with data literacy.</i> Text No. <u>3</u> Line(s) <u>61-66 ; 64-66 ; 68-69</u>	
Digital money means more surveillance and corporate control.	True <input checked="" type="checkbox"/> False <input type="checkbox"/>
Justification : <i>And a cashless society has major surveillance implications.</i> Text No. <u>2</u> Line(s) <u>35-36</u> ou : <i>Just like Google wants everyone to access and navigate the broader internet via its privately controlled search portal, so financial institutions want everyone to access and navigate the broader economy through their systems.</i> Text No. <u>2</u> Line(s) <u>5-8</u>	
Cashlessness is more likely to cause economic turmoil.	True <input type="checkbox"/> False <input checked="" type="checkbox"/>
Justification : <i>...it would allow greater control over monetary policy [...] making it easier to ensure economic stability and prevent damaging recessions.</i> Text No. <u>1</u> Line(s) <u>21-24</u>	

ou :	
The main argument on the pro-digital side of the debate is that there will be a more frictionless, efficient economy	
Text No. <u>1</u> Line(s) <u>15-16</u>	
Digital payments come with possible psychological costs.	True <input checked="" type="checkbox"/> False <input type="checkbox"/>
Justification :	
There are also poorly understood psychological implications about cash encouraging self-control while paying by card or a mobile phone can encourage spending.	
Text No. <u>2</u> Line(s) <u>34-35</u>	

Total compréhension de l'écrit/25 pts. 15 pts (60 %) pour B2. 13 pts pour B1.

III – Written task

✍ The Students' Representative Council has asked you to write a preliminary report for the other students' representatives on the benefits and drawbacks of going cashless. Your report must be clear and unbiased. Use the facts and arguments from the texts and videos.

Definition of cashlessness / going cash-free: no physical coins and banknotes, only digital transactions; this is part of the digital revolution

There are both **benefits and drawbacks for consumers, the economy and society at large**:

- It is said to improve the user's experience and can have a number of benefits for businesses and the economy
- but it raises a number of discrimination and security issues.

I- Benefits in terms of the user's experience and the impact on businesses and the economy

a) Benefits for consumers

- Improves the user's experience: easy, convenient, handy to use; a growing trend
- Helps to track, control and visualize what you are spending (the opposite is also true); improved traceability
- Increases safety: less theft or robbery (but on the other hand risk of fraud)

b) Benefits for the businesses, banks, the economy

- Less costly than the maintenance of cost (not fully proved)
- Greater control and stability; a frictionless and more efficient economy
- More spending, more profit (goes against users' interests)
- Better tracking and control; less tax evasion / avoidance and corruption (debatable)

c) Benefits for society at large?

- Greater financial inclusion/inclusiveness; access to all?

II- Drawbacks: discrimination and security issues

- a) Corporate profit: benefits for businesses more than for consumers; hence the question of "nudging"
- b) Social and geographical discrimination / marginalisation:
 - vulnerable people left behind (immigrants, people in rural areas, the unbanked or underbanked, the underconnected)
 - impossible to do without cash; cash-free practices can be against city laws
- c) Security is improved but:
 - digital dependence; what if systems crash? when the system breaks down, as in 2018, no alternative : there's no access to any transaction
 - cybercrime on the rise
 - cost of safeguarding and innovating -not just temporary, also in the long term
- d) Surveillance / control / right to privacy:
 - Cash = the only public option for an unmonitored 'off the grid' space
 - Data protection = an educational issue