

Banking After COVID-19: The Rise of Contactless Payments in the U.S.

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5 A plexiglass barrier between customers and **tellers** may be one of the few vestiges of the traditional banking experience that remain intact after all of this.

It seems **unlikely**, after all, that customers will be **eager** to wait in lines of more than a couple people to deposit paychecks or make withdrawals. It's even more implausible that they'll want to handle wads of cash and coins that have been touched by hundreds of strangers—including a bank teller who, out of sheer habit, might lick their thumb to sort through a stack of bills.

10 Amid ongoing concerns about the novel coronavirus (...), age-old industries are rethinking daily operations. Banking is no exception—and it has a new buzzword: contactless.

Contactless transactions are **ubiquitous** in many parts of the world. Americans, however, have been slow to adopt them. (...). In 2018, just 3% of cards in use in the U.S. were contactless, versus around 64% in the U.K. and up to 96% in South Korea, according to a study by global management consulting firm A.T. Kearney.

15 But as Americans slowly emerge from their coronavirus-induced quarantines (...) contactless payments begin to make a whole lot more sense.

What Are Contactless Payments, Anyway?

20 Contactless payments are pretty much what they sound like—a way of paying for goods or services without physically needing to swipe your card in a machine or pass it to another person. If you've even seen a passerby tap their phone at a checkout counter to pay for their latte, you've witnessed the technology in action.

As customers increasingly demand **expediency** (...) more brick-and-mortar businesses are turning to "tap-to-pay" systems.

teller = guichetier dans une banque

unlikely = improbable

30 **eager** = désireux

ubiquitous = omniprésent

expediency = rapidité

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