

The 7 Steps - August

1. CONTEXT



Mobile Payment Services

Mindmap anything you know about the topic, including vocabulary. Do some research online to help.

2. QUESTIONS

Read the listening questions to check your understanding. Look up any new vocabulary.

Listening Questions 1

1. What are two examples of mobile payment services?
_____.
2. How do mobile payment services work?
_____.
3. What type of organizations are promoting mobile payment technology?
_____.
4. Which prefecture is pushing for a cashless society and in what way?
_____.
5. Why did the Trade Ministry want to improve mobile payment infrastructure?
_____.

Listening Questions 2

1. What percentage of transactions in Japan were mobile payments in 2019?
_____.
2. Why is cash seen as more convenient than electronic payment?
_____.
3. Why are small and medium sized businesses avoiding the technology?
_____.
4. Why do Japanese people see mobile payment services as untrustworthy?
_____.
5. Which 2 companies were hacked in 2019 and how much money was lost?
_____.

3. LISTEN

Listen and answer the questions using full sentences. Circle the number of times and % you understood.

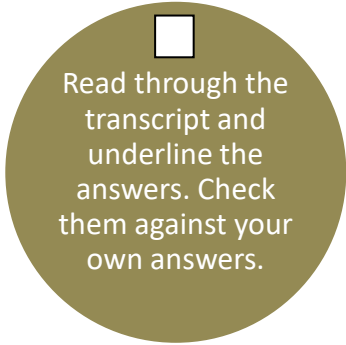
Listening 1				
1	2	3	4	5
%	%	%	%	%

Listening 2				
1	2	3	4	5
%	%	%	%	%

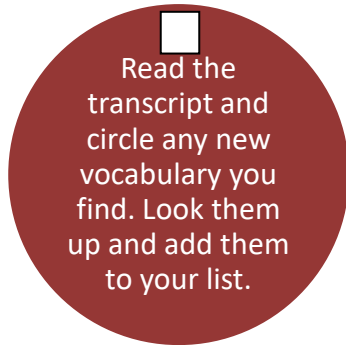
Discussion Questions

1. Do you currently use a mobile payment service? Has your experience been positive or negative?
2. What are the advantages and disadvantages of mobile payment services?

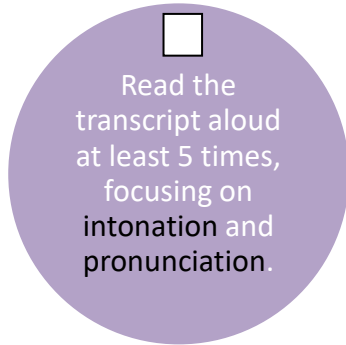
4. CHECK ANSWERS



5. CHECK VOCABULARY

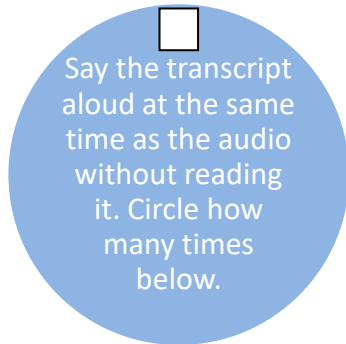


6. READ ALOUD



1	2	3	4	5
1	2	3	4	5

7. SHADOWING



1	2	3	4	5
1	2	3	4	5

TRANSCRIPT 1

From Line Pay to Yahoo and Softbank's joint venture PayPay, Japan is experiencing a boom in mobile payment systems. By simply downloading an app to your smartphone and either touching it to a sensor or scanning a QR code, customers can easily and quickly pay for items such as train tickets, food at a restaurant, and even tax.

The move away from a traditional cash-based society is being **spearheaded** by some of Japan's biggest companies, banks and even prefectures. Rakuten and NTT Docomo are leading the way in mobile payment service technology, while Mizuho have launched an app that is both a debit card and a Suica prepaid e-money card. Even more **audacious** is the "Cashless City Kanagawa" campaign promoted by the Kanagawa prefectural government from 2019, that allows residents to pay property taxes and other types of tax via mobile payment.

The **surge** in mobile payment systems has been directly **attributed** to the Trade Ministry's "Cashless Vision," which was rolled out in 2018. The initiative aims to develop the necessary technology, including free Wi-Fi areas and phone charging sites, to allow consumers to pay via their smartphones. It also aimed to bring Japan in line with other international payment systems and help with preparations for the 2020 Olympics. From 2019, many retailers have been offering between 2-5% discounts on purchases using mobile payment, which has attracted more users dealing with multiple consumption tax increases in the preceding years.

MATCH THE ANTONYMS BY DRAWING LINES BELOW:

Attribute to	Cautious
Spearhead	Clearance
Audacious	Promotion
Roadblock	Decline
Surge	Neglect
Resistance	Unrelated

TRANSCRIPT 2

Although mobile payment services have seen huge growth, as of 2019 it still only accounts for 20% of all transactions in Japan. The shift from cash to electronic payments has been met with **resistance** from citizens and businesses alike. Cash is seen as more convenient and reliable than other forms of payment. Taking into consideration Japan's history of natural disasters, cash can be accepted anywhere and at any time.

Not all businesses see the benefits of investing in this technology. High transaction fees for companies, steep installation and maintenance costs, and employee training are **roadblocks** for many small and mid-sized businesses.

The overall feeling in Japan is that electronic payments are simply not trustworthy. News of high-profile security hacks and criminal scams continue to hurt its reputation. Retailing giant Aeon's banking and payment service was hacked in May 2019, causing customers to lose over 22 million yen. In another case in 2019, Seven and i Holdings shut down its "7Pay" service just one month after its release, as over 38 million yen was stolen by hackers outside of Japan. With these and similar incidents occurring both internationally and domestically, mobile payment services have a long way to go to gain the trust of the Japanese people.