

PART FOUR

Questions 21 – 30

- Read the article below about digital payment systems.
- Choose the correct word to fill each gap from **A, B, C** or **D**.
- For each question **21 – 30**, mark one letter (**A, B, C** or **D**) on your answer sheet.
- There is an example at the beginning, (**0**).

Are we witnessing the end of cash as a payment (**0**) **A** ? All around the world, contactless card and digital payment systems are on the rise. In Europe, where card payments (**21**) for around 40% of all retail purchases, contactless payment is growing at a phenomenal (**22**), most noticeably in Sweden which predicts that it will be a cashless society by 2030. Meanwhile, in China, perhaps the most digitally sophisticated market in the world, 86% of consumers (**23**) to have used digital payment systems in the last six months. That is twice the global average.

Retailers and banks both welcome the trend, because it makes processing and (**24**) payments much easier. Consumers also (**25**) because transactions have become swifter and more convenient. But some analysts are worried that digital payment systems are making spending money too easy and that the trend will (**26**) a growth in consumer debt. Parting with cash, they say, makes people more sensitive to the real cost of their (**27**)

Such fears are unlikely to slow the trend, however, as a younger generation of consumers, who are already (**28**) into their mobile devices 24 hours a day, see it as a very natural and convenient option. Hence the competition between (**29**) of payment systems, such as Worldpay and Apple Pay, is certainly going to become (**30**) in the coming years as they fight to be leaders in this lucrative market.

Example:

A method **B** manner **C** scheme **D** approach

0	A	B	C	D
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- | | | | | |
|-----------|--------------------|----------------------|---------------------|-----------------------|
| 21 | A represent | B stand | C account | D correspond |
| 22 | A degree | B rate | C percentage | D scale |
| 23 | A state | B claim | C admit | D report |
| 24 | A following | B pursuing | C hunting | D tracking |
| 25 | A benefit | B prevail | C earn | D reward |
| 26 | A motivate | B raise | C fuel | D advance |
| 27 | A purchases | B assets | C sales | D procurements |
| 28 | A connected | B linked | C tied | D plugged |
| 29 | A donors | B contractors | C providers | D traders |
| 30 | A sharper | B fiercer | C harsher | D heavier |