

## National and International Payments

### M 4 Arbeitsblatt

#### Payments and Online Banking

**Task 1:** Decide in the following cases, which method of payment is ideal. Take the perspective of the payer and give reasons for your decisions.

monthly phone bill	
bunch of flowers for your Grandma	
order of two books from an Internet bookshop	
semi-annual insurance premium	
invoice from a repair shop for a car repair	
shopping trip to the supermarket for your birthday party	

**Task 2:** Go to the online banking site of the Postbank ([www.postbank.de](http://www.postbank.de)) or of the Deutsche Bank (<https://secure.deutsche-bank.de/pbc/demokonto/dk/1:start.jsp>) and start the online banking demo.

Then make the following payments. Keep a record of your transactions by saving a screenshot of each receipt (Postbank) / transaction (Dt. Bank) into a word file.

- Make a (national) credit transfer of 20 Euros to the animal asylum Wanningsmühle. Make sure, that the receiver will know who sent the money.  
*Spendenkonto Tierheim Wannigsmühle, Sparkasse Bad Kissingen, account number 21105, BIN 79351010*
- Install a standing order (= \_\_\_\_\_) for your theatre subscription at the Mainfranken-Theater. Make sure, the payment can be connected to your subscription. The payment details are as follows:  
*a total sum of 102,50 Euro in semi-annual rates at the beginning of March and of September; account number 41137 with Sparkasse Mainfranken, BIN 790 500 00*
- Pay the tuition fees of 500 € for the summer university at the UNIVERSIDAD CARLOS III in Madrid. The payment details are:  
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.; Bilbao  
Banco: 0182, Sucursal: 9059, D.C: 29, N° Cuenta: 0203893031  
Create the necessary IBAN at: <http://www.iban-rechner.de/calculate.html>

## National and International Payments

### L 4 Lösung

#### Task 1:

monthly phone bill	<i>direct debit</i> <i>credit transfer</i>
bunch of flowers for your Grandma	<i>cash</i> <i>(debit card / bank card)</i>
order of two books from an Internet bookshop	<i>credit transfer</i> <i>direct debit</i>
semi-annual insurance premium	<i>direct debit</i> <i>standing order</i> <i>credit transfer</i>
invoice from a repair shop for a car repair	<i>cash</i> <i>debit card</i> <i>credit transfer</i> <i>direct debit</i>
shopping trip to the supermarket for your birthday party	<i>cash</i> <i>debit card</i>

#### Task 2:

- standing order = *Dauerauftrag* → semi-annual payment of €51,25 starting in March
- IBAN Uni Madrid = ES2501829059290203893031  
BIC = BBVAESMMXXX

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### M 5.1 Arbeitsblatt Vorderseite

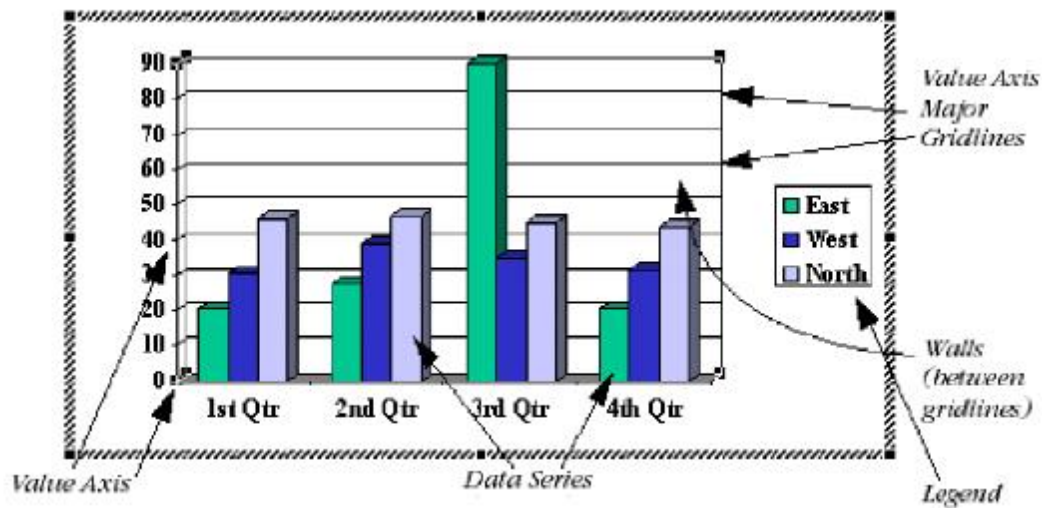
#### Working with diagrams and tables

A **chart** is a **diagram** that makes information easier to understand by showing how two or more **sets of data** are related.

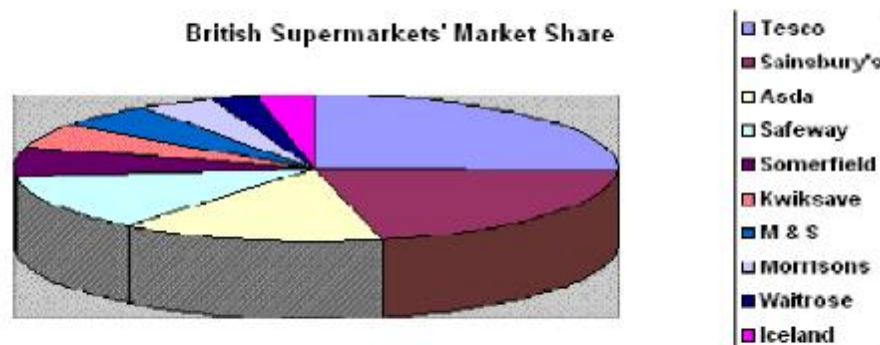
There are two common types of chart, a **pie chart** and a **bar chart**.

A bar chart is used to show **how different sets of information compare**.

A bar chart is divided into **columns**.



A pie chart is a circle divided into **segments**. It is usually used to show **percentages**.



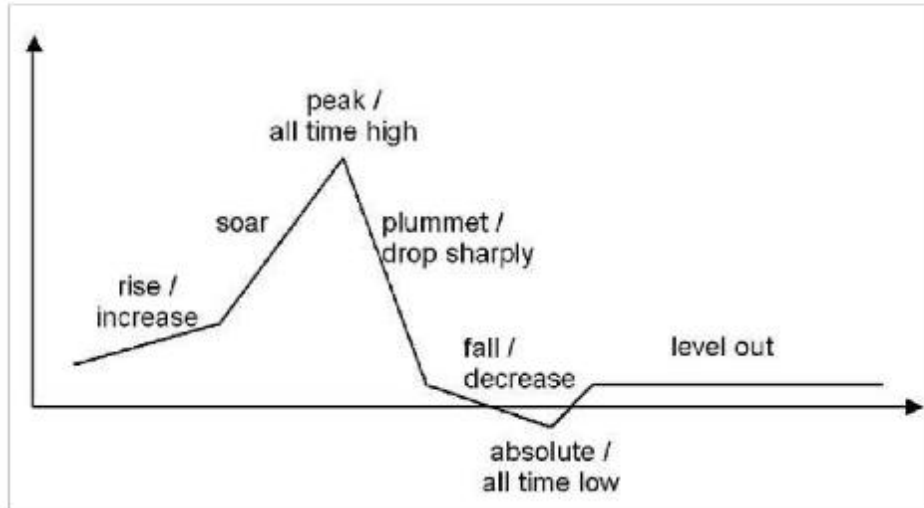
Segments in order of the list starting with the biggest share for Tesco.  
Source: Institute of Grocery Distribution

**highest percentage / biggest proportion / biggest segment / compared to / represents / accounts for /**

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### M 5.2 Arbeitsblatt Rückseite

A **graph** is a diagram, usually a **line** or **curve**, which shows how two or more sets of numbers or measurements are related.



Source: Vonderau (2004: p. 212)

The names of the **axes** on a graph are the **vertical axis** and the **horizontal axis**. Different types of line are often used on a **graph**: **solid, dotted, broken**

There can be upward, downward or horizontal **movements** and **trends** on a graph .

decline	climb	soar	crash	flatten out	bounce	fluctuate
decrease	rise	rocket	collapse	hold steady	back	heavily /
drop / fall / dip	increase		plummet	level off	rally	slightly
substantial / considerable / dramatic / sharp / steady / slow / slight / (in)significant			plunge	stabilise	recover	

A **table** is a set of facts and figures arranged in **columns** and **rows**.

Employees in different industries in Germany					
(as percentage of domestic employees) Source: www.destatis.de					
Year	1960	1970	1980	1990	1999
Primary industry	16,6	10,6	7,0	5,1	2,9
Secondary industry	45,1	46,8	41,6	38,2	33,8
Tertiary industry	38,3	42,6	51,4	56,7	63,3
Total in percent	100,0	100,0	100,0	100,0	100,0

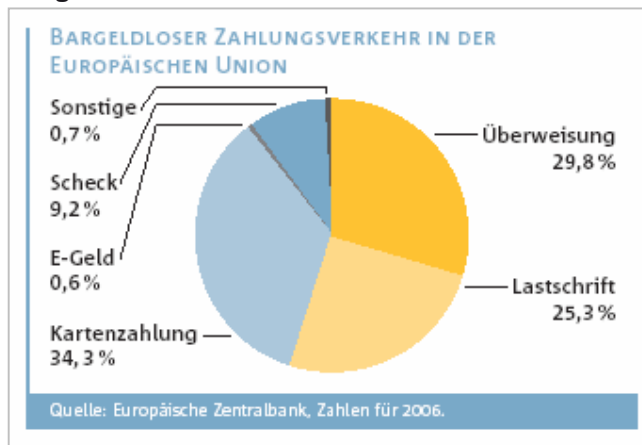
## National and International Payments

### M 5.3 Arbeitsblatt

#### TASK:

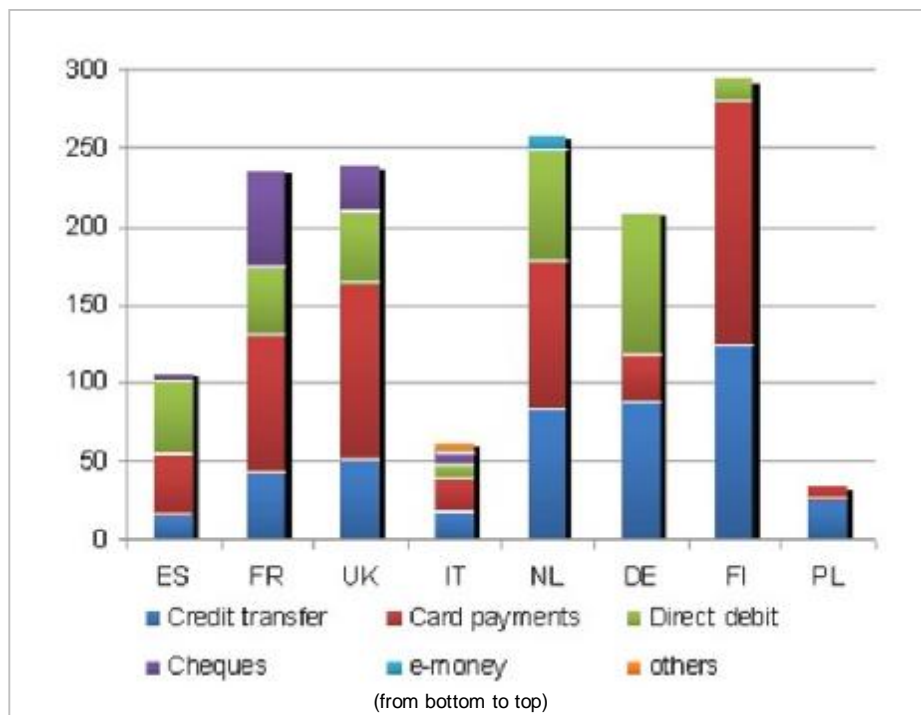
Analyse the following two diagrams and decide, if the three SEPA instruments are the appropriate choice for the payment habits of the European citizens.

#### Diagram 1:



Source: [http://www.infos-finanzen.de/images/pic/abbildungen/sepa2008\\_1.gif](http://www.infos-finanzen.de/images/pic/abbildungen/sepa2008_1.gif)

#### Diagram 2:



#### Number of cashless payment transactions per year and per inhabitant (2006)

Source : BCE Blue Book. <http://www.sepafrance.fr/en/content/sepa-payment-instruments> (modified)

**National and International Payments****M 6.1 Literary Text****Sunday July 20th**

I rang my telephone bank and gave my code numbers, 9999, and my password, Yarmouth. The bank official, a pleasant-sounding woman who told me that she was called Marilyn, was horrified that I had disclosed the full password to her. She had been about to ask me what the second letter of the word was. And, had I answered "A", she would have been able to give me the balance of my Instant Access High Interest Account. "As it is", she said, "you'll need to open a new account. As from now all your codes are null and void."

I begged and pleaded with Marilyn to let me into the secrets of my own account, but she said, "the computer has now closed your account. I'll put another application on the post".

I said to her, "Where *exactly* is my money, Marilyn? Is it in an actual *place*, like a vault?" Marilyn said, "Your money doesn't exist, as such." She went on, "Your money, Mr Mole, is an abstraction wafting in the air between financial institutions, at the mercy of inflation and interest rates, dependent on the health of the global economy." She recovered herself and apologized for showing her human face. It was a kamikaze speech.

Marilyn had already told me that our conversation was being recorded. I tried to extend the conversation, but Marilyn, who admitted to being forty-four, dark-haired, the mother of three and married, said, "Other customers are waiting, Mr Mole."

**Wednesday July 23rd**

Received another application from my telephone bank, Money Direct. I chose 1111 as my number code, and Cromer was my letter code.

Why did I withdraw all my money from the building society in 1995? All I had to do then to check my balance was to ring old Mr Lewisham and he would tell me immediately, and he would even have a little talk with me. It must have broken his heart when I withdrew my £2,709.26.

**Saturday July 26th**

I rang Money Direct this morning to check the balance of my account. A non-human voice answered the phone and asked me to wait as "The lines are busy". I listened to four minutes of Vivaldi's *Four Seasons* before hanging up in disgust.

Source: Sue Townsend, *Adrian Mole: The Cappuccino Years*, London 1999, (Quality Paperbacks Direct), pp.150 ff.

**Task:**

Describe the problems Adrian Mole encounters with his telephone banking account. Find similar and/or other problems and risks in electronic banking.

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### M 6.2 Arbeitsblatt (optional)

#### Payments in e-commerce

Imagine you want to buy a rare collector's edition of a DVD from a seller on ebay.co.uk or ebay.ie. The price is 50 Euros. You are not sure however, how you solve the problem of the cross-border payment.

- Find out about different payment methods in e-commerce, e.g. at [http://www.wdr.de/radio/wdr2/quintessenz/quintessenz\\_detail.phtml?id=359551](http://www.wdr.de/radio/wdr2/quintessenz/quintessenz_detail.phtml?id=359551) .
- Compare the payment methods available at ebay in different countries in the table below. What differences do you find?

ebay.de	ebay.co.uk / ebay.ie	ebay.fr
Zahlungsmethoden bei eBay:	Payment methods include the following:	Modes de paiement acceptés sur eBay :
<ol style="list-style-type: none"> <li>1. PayPal</li> <li>2. Kreditkarte</li> <li>3. ---</li> <li>4. ---</li> <li>5. Treuhandservice</li> <li>6. Überweisung</li> <li>7. Bargeld-Transfer-Services (auf eBay verboten)</li> <li>8. Barzahlung (auf eBay verboten)</li> </ol> <p>[Reihenfolge verändert]</p>	<ol style="list-style-type: none"> <li>1. PayPal</li> <li>2. Credit Card</li> <li>3. Personal or Banker's Drafts</li> <li>4. Postal Order</li> <li>5. Escrow</li> <li>6. Bank Transfer</li> <li>7. Instant Cash Wire Transfer (not recommended by eBay)</li> <li>8. Cash (not recommended by eBay)</li> </ol>	<ol style="list-style-type: none"> <li>1. PayPal</li> <li>2. Carte de crédit</li> <li>3. Chèques personnels ou chèques de banque</li> <li>4. Mandats (BidPay inclus)</li> <li>5. Tiers de confiance</li> <li>6. Virement électronique d'une banque à l'autre</li> <li>7. ---</li> <li>8. Paiement en liquide (déconseillé par eBay)</li> </ol>

- Make a table with advantages and disadvantages of the different methods of payment from the perspective of the buyer and the seller. [The information on the different ebay sites can help you. Simply go to any offer, scroll down to the payment conditions and then follow the link "Mehr zum Thema Zahlungsmethoden" on the German site or " Learn about payment methods" on the English or the Irish site. If you want, you can have look at the French site, too.]
- Find reasons, why some methods of payment are not recommended or even forbidden by ebay.
- Now imagine you have bought the DVD at ebay.co.uk. Choose the method of payment which is ideal for you in this situation. Which method would the seller probably prefer?

## ***National and International Payments***

*optional:* Do some research, which payment methods are accepted in selected Internet shops on ebay.de; ebay.co.uk and ebay.ie. Summarize your findings.