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.

<table>
<thead>
<tr>
<th>Monthly phone bill</th>
<th>Bunch of flowers for your Grandma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Order of two books from an Internet bookshop</td>
<td>Semi-annual insurance premium</td>
</tr>
<tr>
<td>Invoice from a repair shop for a car repair</td>
<td>Shopping trip to the supermarket for your birthday party</td>
</tr>
</tbody>
</table>

**Task 2**: Go to the online banking site of the Postbank (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 Wanningsmühle, 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, Nº Cuenta: 0203893031
  Create the necessary IBAN at: http://www.iban-rechner.de/calculate.html*
L 4 Lösung

Task 1:

<table>
<thead>
<tr>
<th>Monthly Phone Bill</th>
<th>Direct Debit</th>
<th>Credit Transfer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bunch of Flowers for your Grandma</td>
<td>Cash</td>
<td>Debit Card/Bank Card</td>
</tr>
<tr>
<td>Order of Two Books from an Internet Bookshop</td>
<td>Credit Transfer</td>
<td>Direct Debit</td>
</tr>
<tr>
<td>Semi-Annual Insurance Premium</td>
<td>Direct Debit</td>
<td>Standing Order</td>
</tr>
<tr>
<td>Invoice from a Repair Shop for a Car Repair</td>
<td>Cash</td>
<td>Debit Card</td>
</tr>
<tr>
<td>Shopping Trip to the Supermarket for your Birthday Party</td>
<td>Cash</td>
<td>Debit Card</td>
</tr>
</tbody>
</table>

Task 2:

- Standing order = Dauerauftrag † semi-annual payment of € 51,25 starting in March
- IBAN Uni Madrid = ES2501829059290203893031
  BIC = BBVAESMMXXX
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 /
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.

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

<table>
<thead>
<tr>
<th>Units of measurement</th>
<th>Title column: data categories</th>
<th>Title row: data labels</th>
<th>Source</th>
<th>Cells</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee in different industries in Germany (as percentage of domestic employees)</td>
<td>Source: <a href="http://www.diecalls.de">www.diecalls.de</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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:

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


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

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.
- Compare the payment methods available at ebay in different countries in the table below. What differences do you find?

<table>
<thead>
<tr>
<th>ebay.de</th>
<th>ebay.co.uk / ebay.ie</th>
<th>ebay.fr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zahlungsmethoden bei eBay:</td>
<td>Payment methods include the following:</td>
<td>Modes de paiement acceptés sur eBay:</td>
</tr>
<tr>
<td>2. Kreditkarte</td>
<td>2. Credit Card</td>
<td>2. Carte de crédit</td>
</tr>
<tr>
<td>3. ---</td>
<td>3. Personal or Banker's Drafts</td>
<td>3. Chèques personnels ou chèques de banque</td>
</tr>
<tr>
<td>5. Treuhandservice</td>
<td>5. Escrow</td>
<td>5. Tiers de confiance</td>
</tr>
<tr>
<td>7. Bargeld-Transfer-Services (auf eBay verboten)</td>
<td>7. Instant Cash Wire Transfer (not recommended by eBay)</td>
<td>7. ---</td>
</tr>
<tr>
<td>8. Barzahlung (auf eBay verboten)</td>
<td>8. Cash (not recommended by eBay)</td>
<td>8. Paiement en liquide (déconseillé par eBay)</td>
</tr>
</tbody>
</table>

[Reihenfolge verändert]

- 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?
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.