


Puspa Shrestha

Best Quality Resource Site for Class 11 And 12 Students
(Based on Updated Curriculum 2077)

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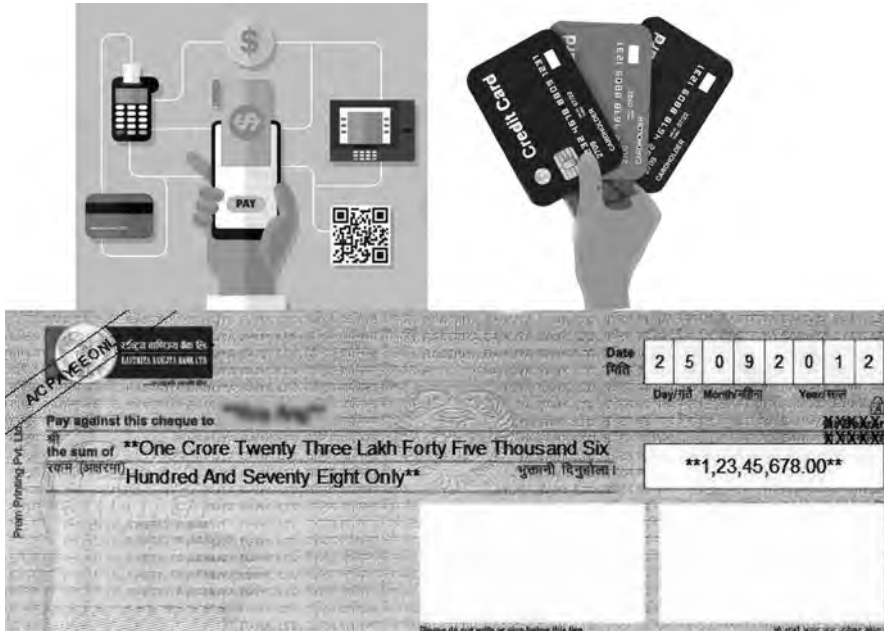
Puspa Shrestha

Reading

QR Code

Before you read

- How do you usually pay for the things you buy?
- Have you ever paid using QR Codes? Share your experiences.



Read the following text about QR code and do the given tasks.

Quick Response Codes – more commonly known as QR codes - are an increasingly common form of merchant payment, with its origins in South East Asia, in particular, Japan and, later, China. The international standard ISO/IEC 18004 for QR codes was approved in 2000. Its first adoption and use in mobile phones came with the rise of the smartphone, when it was used to access information (for example, extracting URLs from posters in public places). For payments, proprietary standards were adopted by Tencent and Alibaba, and the payments industry standard was developed by EMVCo in 2017.



As an important step in increasing customer familiarity with the codes, QR codes were

adopted as an integration service for Tencent’s social media service WeChat, allowing face-to-face ‘friending’ by scanning a QR code displayed on a friend’s mobile phone screen. Later QR codes were adopted for use in the Alipay service to facilitate Alibaba payments. At the same time WeChat was extended to include WeChat Pay, a payment service directly integrated into the social media service. Both Alipay and WeChat Pay now support both face-to-face and remote payments, the latter encompassing e-commerce and bill payments, including utilities.

There are two broad models to a QR code payment service in a face-to-face environment: either the user presents a QR code for scanning by the merchant, or the merchant presents a QR code for scanning by the user.

Where the customer presents a QR code, the transaction value can be set by the merchant before scanning and communicated to the customer. On agreement, the QR code is scanned, and the merchant’s terminal requests payment from the customer’s account, either directly from the scheme operator or via an acquirer. Both the customer and the merchant receive a notification of the success or failure of the payment, and the



merchant then hands over the goods. In this model, the customer is vulnerable to an unscrupulous merchant setting (and obscuring) the wrong transaction value before scanning. Such a scheme therefore needs a robust claims mechanism.

Where the customer scans the merchant’s QR code – which may be useful in some environments, such as quick service retail or market stalls – the transaction is potentially more complex. If the transaction value is fixed, the customer can scan the code, review the transaction details (including the merchant name and value), and agree to the transaction, which is then forwarded to the scheme operator/acquirer, as before.

In general, there are then two options: first, and somewhat unsatisfactorily, the customer scans the code, validates the merchant name and then inputs a transaction value – which then notifies the merchant, along with transaction status. If all is well, the merchant hands the goods to the customer; otherwise a dispute arises. The second option is to use a dynamic QR code, which necessitates the merchant having either a smartphone or a POS device capable of displaying QR codes. In this case, the merchant enters transaction details into their device, which generates a QR code that incorporates the transaction value as well as the details of the merchant. After scanning the code, the customer reviews the details, and approves payment, and the transaction is then forwarded to the scheme operator/acquirer, as before.

The most prominent examples of QR code payments are AliPay and WeChat Pay. However, these are effectively closed loop payments, with all transactions taking place

inside the walled garden of the scheme; a similar approach has been taken by bKash in Bangladesh.

A more open loop approach has been implemented in Singapore, where a series of initiatives have resulted in the development of a national QR code payment service based on bank and nonbank DFS accounts. In contrast, the international card payment schemes Visa and Mastercard have launched multiple services around the world linking QR code payments to debit and credit card accounts.

QR Codes – International Card Schemes

In the wake of the publication of the EMVCo standard, both Visa and Mastercard launched QR code-based payment services in 2017 with a focus on emerging economies. Both Visa and Mastercard are focusing on merchant presented QR codes, whether static or dynamic; where the code is static, the customer is required to enter the transaction amount. The transaction is secured using their card PIN.

Visa and Mastercard have deployed their services in several countries, including India, Pakistan, Kenya, Nigeria (in partnership with Interswitch), Cambodia, Egypt, Ghana, Indonesia, Kazakhstan, Malaysia, Pakistan, Rwanda, Tanzania, Thailand, Uganda and Vietnam. Visa's service is branded as mVisa QR, and Mastercard's as Masterpass QR.

In general, these services are only relevant to banked customers who also have an eligible Visa/Mastercard debit or credit card. It is also a requirement that their bank has enrolled in the scheme, as it needs to be integrated into their mobile banking app. To use the service, customers download their bank's mobile banking app onto their smartphone and personalize it with their account details. There is no requirement for specific enrolment to use QR codes.

However, the standards themselves can be used outside the realms of the international payment schemes – one example being EcoCash in Zimbabwe, which uses the Masterpass QR standard in the operation of the EcoCash Scan & Pay service.

QR based payment scheme

Any QR code-based payment scheme needs a scheme operator, responsible for scheme branding at acceptance points, defining the scheme rules and providing a mechanism for handling disputes and exceptions.

In addition, the scheme operator must provide a mechanism for acquiring and settling transactions; this can vary substantially, from the walled gardens of WeChat Pay and AliPay, to the acquiring services provided by the card payment schemes and their member banks, to the open, push payments developed in Singapore. The scheme operator is responsible for either operating such a service on behalf of the scheme, or securing cost-effective, reliable and enduring access to one for use by the scheme's participants.

QR code payments security

Security concerns have often been raised around QR code payments. There is little

security around the codes as currently used; a static code displayed by a merchant could easily be attacked by an unscrupulous criminal sticking their own code over the merchant’s code, which might not be noticed. The primary defense against this attack is the use of merchant IDs, registration and real-time notification of payment. Scanning the code simply retrieves the merchant ID, for submission to the scheme/acquirer for payment. An attacker would need to have a valid merchant ID to which payments could be diverted for this attack to be successful, and the merchant onboarding process would provide sufficient information for the criminal to be identified. If a customer made a payment, but the merchant did not receive notification, then the merchant would not hand over the goods and an investigation would be initiated to see where the customer’s funds had gone – leading directly to the criminal.

But this is a time consuming and expensive process (in a busy shop with frequent low value transactions the lack of a notification might not be noticed), and it would be better to stop the fraud happening in the first place rather than trying to correct it later. The first line of defense should be the customer; if the app displayed the merchant’s name (the “trading as” name, not the company name), the customer could check that it was correct. This could be part of more robust protection, achieved through the use of a digital signature, so that the merchant ID and merchant name are authenticated by the mobile banking app as well as the customer before the payment is made; in this way, the app can be sure that the merchant name is correct, that the QR code was issued by the scheme, and hasn’t been faked (the same approach can be used to secure dynamic QR codes, by using the signed merchant ID and merchant name, and leaving the transaction value unsigned).

Working with words

A. Match the given words with their meanings.

Words	Meanings
a. prominent	i. an instance of buying or selling of something
b. vulnerable	ii. the power or opportunity to do something before others do
c. potentially	iii. to introduce a new plan or product
d. transaction	iv. exposed to the possibility of being attacked / harmed
e. initiatives	v. strong and unlikely to break or fall
f. launched	vi. standing out so as to be seen easily, conspicuous
g. enduring	vii. the act of examining a problem to discover truth
h. robust	viii. with the capacity to develop or happen in the future
	ix. lasting over a period of time; durable

B. There are different abbreviations used in the text. With the help of the internet, find their full forms.

QR ISO IEC URLs EMVCo PIN

C. Pronounce the following words and identify the vowel sounds /ɔ/ and /u:/. You can take help from a dictionary.

put, push, boom, fool, food, hood, loose full, bull, book, foot, boost, groom, moon, soon, look, hook, cook, should, soot, room, soothe, stood

Comprehension

A. Decide whether these statements are *True* or *False*. Write *NOT GIVEN* if you do not find the information.

- a. The system of QR codes was first launched in South Asia.
- b. The standards of payments via the QR codes were approved by EMVCo.
- c. All sorts of businesses are aided by the QR code payments.
- d. There are several models to the QR code payment service.
- e. In countries like Nepal, the QR code paying system is a complete fiasco.
- f. The QR codes payment service is not applicable to small business.

B. Answer the following questions.

- a. How can one pay with QR codes paying system?
- b. How did Tencent and Alibaba companies utilise the QR code services at the beginning?
- c. How do the QR code based payment services launched by Visa and Mastercard mitigate payment problems?
- d. Why do we need a scheme operator to run the QR code based payment system?
- e. What basic requirements are needed to use the QR codes services?
- f. How can security concerns related to payment via QR codes be addressed?
- g. Who should be more careful: customer or the merchant in terms of payment issues? Why?
- h. Do you think the QR code based payment can be a panacea for all sorts of payment problems? Why?

Critical thinking

- a. Some business houses, shops and department stores in city areas have started to adopt QR code payment systems in Nepal, too. What should be done to make it more accessible? Discuss.

- b. The payments landscape is shifting gears from cash to digital mode. Digital payment brings ease and convenience to the consumer. Is it possible to apply such cashless methods in payments in Nepal? Discuss.

Writing

- A. Punctuate this paragraph with appropriate punctuation marks.

it was a cold freezing day it had been snowing all day in new york mr tim cooked and i went outside to play in the snow we had not seen much snow since we went to skiing in sweden last year mrs smith was right because she had said that we'd see snow the next day we had really a wonderful time there didn't we

- B. Write a news article about digital payment systems in Nepal.

Grammar

Questions

- A. Look at the following questions and say what type of questions they are.

- a. Do you like this country?
- b. Where is she from?
- c. How many eggs do we need for this cake?
- d. Whose children are playing in the yard?
- e. Does she like ice cream or sweets?
- f. She sent him an invitation, didn't she?
- g. Could you tell me if the doctor is available?
- h. Do you know how tall they are?

English has several types of questions: yes/no questions, wh-questions, choice questions, tag questions and indirect questions.

- B. Choose the correct words from the box to complete the sentences.

do you is can where did does did

- a. your friend a scientist? – No, he's an artist.
- b. Naresh live in Kathmandu? – No, he lives in Pokhara.
- c. When you get home? – I got home yesterday.
- d. What time you get up? – I get up at 6:00.
- e. the children go to the part? – Yes, they went there after school.
- f. Are going to school? – No, I'm going home.
- g. you speak Chinese? – Just a little.
- h. did you grow up? – I grew up in Okhaldhunga.

C. Make wh-questions so that the words in bold become the answer.

- a. Romeo loves **Juliet**.
- b. My mother made **a delicious bread** yesterday.
- c. The music was composed by **Narayan Gopal**.
- d. I'm looking for **a new book**.
- e. They were talking about **the new movie**.
- f. She got the idea from **a story**.
- g. She always goes to school **on foot**.
- h. She **sometimes** goes to the cinema.
- i. They have been waiting for **three years**.

D. Change these indirect questions into direct ones.

- a. Could you tell me where the Market Street is?
- b. I'm longing to know what time the bank opens.
- c. Do you have any idea how he's managed to get in shape so quickly?
- d. I'd like to know how much this motorcycle costs these days.
- e. Did you notice if he had left the car in the park?
- f. Have you found out if the train has left?
- g. I was wondering if they speak English well.
- h. Would you tell us how we can get to the post office from here?
- i. Do you remember if I locked the front door?

Listening

A. Look at the picture and answer the questions.

- a. What are the people doing in the picture?
- b. Does this system still exist in Nepali society?
- c. How did people find the solution to the difficulty of exchange in the past?



B. Listen to the audio and tick the correct word in each sentence below.

- a. The speaker says that there were **two/three/four** families in the village in the beginning.
- b. One family kept rabbits and the other cultivated **grains/vegetables/fruits**.
- c. The cost of one rabbit was settled in one bag of **millet/corn/wheat**.
- d. The gardener needed shoes for his **son/brother/horse**.
- e. The blacksmith wanted a pair of **socks/shoes/trousers**.
- f. The speaker describes **three/four/five** characteristics of money.
- g. According to the speaker, two homogenous things are **opposite/different/same**.

C. Listen to the audio again and answer the following questions.

- a. What did different families produce in the village?
- b. Why did two families exchange wheat and rabbit?
- c. Why did Catherine visit different kinds of people?
- d. Write the disadvantages of barter system.
- e. What three things were used as medium of exchange?
- f. Which metal was used for a long time?
- g. How are gold coins homogenous?
- h. How much amount of gold is mined every year, according to the speaker?

D. Necessity is the mother of invention. Money is also the result of necessity. Do you agree or not? Give reasons.

Speaking

Expressing necessity

A. Observe these sentences carefully. What function do they serve: express necessity or express lack of necessity?

- a. He doesn't **have to** get up early.
- b. I **needn't** have taken my raincoat.
- c. You **must** come here early tomorrow.
- d. I don't **need to** take my umbrella. It isn't raining here.
- e. They won't **have to** take their thick clothes. It won't be cold there.

B. Act out the given conversation in pairs. When you finish, underline the phrases that *express necessity or lack of necessity*.

Teacher : You don't have to write a long essay; a short one would be OK!
 Student : What about the grammar exercise? Do we need to revise the lesson?
 Teacher : No, you needn't do the exercise at home as we will surely do it together in the next English lesson.
 Student : OK! Good bye sir.
 Teacher : Good bye!

C. Choose one word from the box and one phrase from the list, and make meaningful sentences with a justification. One example has been done for you.

mustn't drive fast

You mustn't drive fast because you might have an accident.

must	mustn't	need to	needn't
a. lose your keys		b. go to the bank	
c. eat too much		d. be late for class	
e. get up early		f. see the doctor	
g. wash your hair		h. study hard	
i. stop smoking		j. have a shower	
k. your hair cut		l. talk loudly	

Project work

Browse the internet. Find out the history of money and read. Write some interesting facts about money and tell your class.