[时文拓展阅读 | 无现金社会：“数字货币”呼之欲出](https://mp.weixin.qq.com/s?__biz=MjM5MzM3NTc3NA==&mid=2650102694&idx=1&sn=4a449815bd4cfaf30de27260c5aa5bac&chksm=be9608d789e181c1c2285e36795b3c7f4701a3833696e14e9b69347c72d1339bb162f97c03c5&token=364154343&lang=zh_CN#rd)



谈到现金，我们自然而然会想到纸币或者硬币。而当今社会，我们只需刷手机便可完成支付。随着数字支付的发展，在未来的某一天，纸币和硬币或许都将退出历史舞台。

**阅读短文并回答问题**

For the past 3000 years, when people thought of money, they thought of cash. From buying food to settling bar tabs, day-to-day dealings involved paper or clinking bits of metal. Over the past decade, however, digital payments have taken off — tapping your plastic on a terminal or swiping a smartphone has become normal. Now this revolution is about to turn cash into an endangered species in some rich economies. That will make the economy more efficient, but it also poses new problems that could hold the transition hostage.

Countries are eliminating（消除）cash at varying speeds. But the direction of travel is clear, and in some cases the journey is nearly complete. In Sweden the number of retail cash transactions per person has fallen by 80% in the past ten years. Cash accounts for just 6% of purchases by value in Norway. Britain is probably four or six years behind the Nordic countries. America is perhaps a decade behind. Outside the rich world, cash is still king. But even there its dominance is being eroded. In China, digital payments rose from 4% of all payments in 2012 to 34% in 2017.

Cash is dying out because of two forces. One is demand — younger consumers want payment systems that plug seamlessly（无缝地 ）into their digital lives. But equally important, suppliers such as banks and tech firms (in developed markets) and telecoms companies (in emerging ones) are developing fast, easy-to-use payment technologies from which they can pull data and pocket fees.

In the main the prospect of a cashless economy is excellent news. Cash is inefficient. In rich countries, minting（铸造）, sorting, storing and distributing it is estimated to cost about 0.5% of GDP. But that does not begin to capture the gains. When payments disappear, people and shops are less vulnerable to theft. Governments can keep closer tabs on fraud or tax evasion. Digitalization vastly expands the playground of small businesses and sole traders by enabling them to sell beyond their borders. It also creates a credit history, helping consumers borrow.

（节选自*The Economist*）

**1. What is the purpose of Paragraph 1?**

A. To show an example of using cash.

B. To introduce the main topic of the text.

C. To present the development of cash.

D. To explain the history of digital payments.

**2. What can we know from Paragraph 2?**

A. Sweden has completely eliminated cash.

B. Digital payments have replaced cash in rich countries.

C. Britain develops faster than China in digital payments.

D. Both developed and developing countries are using cash less.

**3. What is Paragraph 3 mainly about?**

A. The ways of digital payments.

B. The effects of cash dying out.

C. The reasons for cash being endangered.

D. The importance of digital payments.

**4. What is the author’s attitude towards cashless economy?**

A. Supportive.

B. Neutral.

C. Indifferent.

D. Disapproving.

**参考答案**

1-4 BDCA

**单词学习**

**1. digital payments** 数字支付，电子支付

**2. terminal** *n*. 终端

**3. hostage** *n*. 可能招麻烦的东西

**4. retail cash transactions** 零售现金交易

**5. dominance** *n*. 优势

television’s dominance over other media 相对其他媒体而言电视的优势

**6. erode** *v*. 削弱，损害

Repeated exam failure had eroded her confidence. 考试屡屡不及格削弱了她的自信心。

**7. in the main** 大体上

Tourists are, in the main, sympathetic people. 游客们大都是有同情心的人。

**8. capture** *v.* 捕获，夺得

**9. vulnerable** *adj*. 易受伤害的

**10. keep tabs on** 监视，密切关注

The police have been keeping tabs on Rogers since he got out of prison.

自从罗杰斯出狱以来，警察一直在严密监视他。

**11. fraud***n.*诈骗罪

**12. evasion** *n*. 逃避，回避

**长难句分析**

**1. Over the past decade, however, digital payments have taken off — tapping your plastic on a terminal or swiping a smartphone has become normal.**

主干：Digital payments have taken off.

译文：然而，过去十年间，数字支付已经兴起——在终端上刷卡或刷手机已经很常见。

**2. But equally important, suppliers such as banks and tech firms (in developed markets) and telecoms companies (in emerging ones) are developing fast, easy-to-use payment technologies from which they can pull data and pocket fees.**

主干：Suppliers are developing technologies.

译文：同样重要的是，（发达国家市场的）银行和科技公司以及（新兴市场的）电信公司等供应商正在开发快捷、便利的支付技术，它们可以从中获得数据并收取小额费用。

**背景拓展**

**1. 无现金社会**

无现金社会是社会未来的方向。以支付宝为例，无现金社会意味着：更方便（吃喝玩乐行、政务金融医疗）、更安全（没有假币问题，不怕丢钱包，减少抢夺偷盗犯罪）、更高效（少排队、不用点钞，加速经贸资金流转，社会信用体系更完善）、更普惠（信用将等于财富，只要个人信用良好，都能获得公平金融和公共服务）、更环保（节约货币铸造成本、减少碳排放，减少货币交易中的细菌传播机会）。

无现金社会里，不仅支付可以瞬间完成，而且每一次日常消费，都能为自己积累更多信用，并能将这些信用转化为财富，享受到更好的金融服务和公共服务。

**2. 数字支付（电子支付）**

数字支付又称电子支付，是随着计算机和互联网技术兴起而发展的支付手段。早期发展有赖于网上银行支付业务的支撑。

近几年来，随着智能手机的普及和金融科技的发展，越来越多的消费者使用移动支付方式购买商品和服务。电子支付的主要特征为数字化的支付方式、开放的系统平台、先进的通讯手段及明显的支付优势。

在数字支付领域，中国占据一定领先优势。除移动支付之外，蚂蚁金服和腾讯已经开始在中国各地的零售终端机上安装人脸识别屏幕。刷脸支付、物联网支付等新技术的发展，将使中国进一步走向无现金社会。法国凯捷咨询公司和巴黎银行联合编制的相关报告预测，到2021年中国的数字支付总量有望成为全球第一。

**声明**

原文选自*The Economist*，试题与内容讲解由天学网产品教研部编写。