



Contactless Payments Skyrocket Because No One Wants to Handle Cash

By Olga Kharif , 16 April 2020

5 As more people worry about catching coronavirus from touching cash and credit-card terminals, a onetime niche technology is roaring into the mainstream.

Use of contactless mobile payments -- services that once struggled to catch on in the U.S. -- is surging as people come to see their phones as the safer way to pay. They're also using mobile apps tied to payments, such as Amazon Prime Now, to place delivery or pickup orders for
10 groceries. The Treasury Department may even let people who don't have bank accounts receive their coronavirus relief checks via mobile-payment services like Venmo.

"We shouldn't be touching anything," said Richard Crone, chief executive officer of mobile-payment research firm Crone Consulting LLC. He expects contactless payments to grab an additional 10% to 20% of transactions at stores and ATMs as the result of the pandemic.
15 Person-to-person services like PayPal, Venmo and Zelle should benefit as well, Crone said.

It's easy to see why. Even with retail stores cleaning more often than ever -- if they're open at all -- handling cash or touching payment keypads stands out as a major risk. With contactless pay, you link a bank account or credit card to your phone and then tap the device on a contactless reader or hover over it to trigger payment. [...]

20 A couple of weeks ago, retail giant Walmart Inc. **tweaked** its self-checkout system to go completely contactless when shoppers use Walmart Pay. Previously, you had to touch a "Pay now" button after scanning your groceries. Now, you can read a QR code with your phone to pay. Use of pickup and delivery at Walmart is growing as well.

25 **To tweak**= ajuster, apporter une petite modification

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