

When the next customer was ready to pay for her fruit tea, she ? **takes** **took** out her smartphone and ? **held** **hold** it in front of a small machine on the counter. The machine ? **scan** **scanned** her phone and made a beeping sound. The ? **paying** **payment** went smoothly, and it took only seconds to ? **complete** **completed** the process.

Among the many ? **benefits** **benefit** of making payments with our phones, the ? **mager** **major** one is convenience. Wallets are usually big and ? **heavier** **heavy**. Going out without them can ? **safe** **save** us a lot of trouble. Besides, ? **using** **use** e money means we don't need to worry if we ? **had** **have** enough cash with us. For example, if we ? **forgot** **forget** to bring our wallet to a restaurant, we wouldn't be ? **embarrassing** **embarrassed** about having to borrow money from others. Also, if we ? **ran** **run** out of money, it wouldn't be ? **necessary** **necessarily** for us to find an ATM. The only challenge is to remember not to spend more than we can ? **afford** **affordable**!

However, it is ? **secure** **security** that we really need to be aware of when we use e-money. If our phones were ? **stole** **stolen** by thieves, they could ? **secretly** **secret** use our identities and make us ? **pays** **pay** for things we didn't buy! Nevertheless, as ? **long** **lone** as we are careful, this shouldn't be too much of a ? **risk** **lisk**.