ESP 4 - INFORMATION TECHNOLOGY – PART 2

UNIT 3. BANKING

GET READY!

Safe Bank
Online Services

At Safe Bank, you can organize your finances from the comfort of home with our **online banking** service. We offer a range of free services to make your life easier.

- Worried about a check clearing? Choose our **electronic statements** to monitor your **account activity**.
- Does a relative need money now? Transfer money with **electronic funds transfer** to other banks.

- Having trouble organizing bills? Enroll in our **bill pay** program and never miss another payment.

As always, your security is our top concern. Safe Bank protects you from **bank fraud** and **identity theft**. Each member gets a unique **PIN** upon opening their account. Our **site key** and **SSL** connection secure every transaction. Automatic **lockouts** occur when thieves try to guess your password. Sign up for **account alerts** to be notified of suspicious activity on your account.

Whether it's at one of our many branches or online, we hope you'll open an account with us.

❶ Before you read the passage, talk about these questions.

1. Why is online banking useful?
2. What are the risks of online banking?

READING

❷ Read the description of online banking on a website. Then, choose the correct answers.

1. What is the passage mostly about?
   A. fraud protection
   B. how to transfer money
   C. the features of electronic banking
   D. different ways to monitor accounts
2. What comes with every Safe Bank account automatically?
   A. PIN B. bill pay C. site key D. account alerts
3. What can you infer about the online banking service?
   A. It requires a sign up fee.
   B. It does not offer savings accounts.
   C. It lets customers select their services.
   D. It is the only way to open an account Safe Bank.

LIVEWORKSHEETS

Vocabulary

❸ Choose the correct word pairs to fill the blanks.

1. Online banking offers _____ to monitor _____.
   A. PINs, identity theft
   B. account alerts, bill pay
   C. electronic statements, account activity

2. Online banks have a(n) _____ and a(n) _____ to secure transactions.
   A. SSI connection, site key
   B. PIN, electronic statements
   C. Account alerts, bill pay

3. To protect members from fraud, online banks use _____ and _____.
   A. site keys, account activity
   B. lockouts, account alerts
   C. PINs, electronic funds transfer

❹ Match the words (1-5) with the definitions (A – E).

1 _____ electronic funds transfer	A numbers that identify an account holder
2 _____ PIN	B illegal actions to access money that is not yours
3 _____ bill pay	C a service that allows you to manage finances on a computer
4 _____ bank fraud	D a way to send money to another account
5 _____ online banking	E a service that sends money to people and businesses you owe money to

❺ Listen and read the description of online baking on a website again. How can a customer pay their bills online?

PRACTICE QUIZ 3

❻ Listen to a conversation between a bank teller and an account holder. Mark the following statements as true (T) or false (F).

1. _____ The account holder is afraid someone else is using his money.
2. _____ Before holding his account, the bank will process the account holder's bills.
3. _____ The teller is a representative of the Fraud Prevention department.

❼ Listen again and complete the conversation.

Teller: OK, **1** _____ _____ _____ Which withdrawal are we looking at?
Account holder: The one at the ATM in Florida on 1st February. I've never been there.
Teller: I see. I'll **2** _____ _____ _____ _____ on your account. That way no one can use your funds.

LIVEWORKSHEETS

Account holder: But, I need it. My **3** _____ _____ - I've got a few payments scheduled.

Teller: No problem sir. I'll process those before placing the hold.

Account holder: **4** _____ _____ that withdrawal?

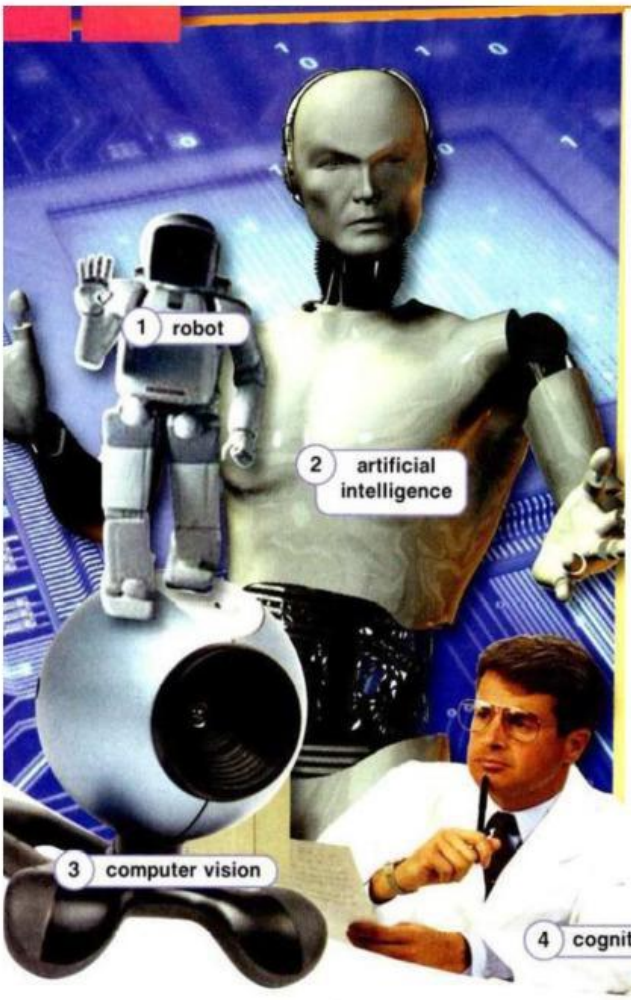
Teller: Our Fraud Prevention Department can investigate and issue a refund. Should I transfer you?

Account holder: **5** _____ _____ _____, thanks.

LIVEWORKSHEETS

UNIT 4. ARTIFICIAL INTELLIGENCE

GET READY!



The Monthly Programmer - January Edition

Artificial Intelligence, The Future Of Technology

Will Heuristics Lead to Consciousness? – By Peter Smith

Computers perform complex calculations that no human could complete. Yet, they remain unable to think for themselves. That's something **cognitive scientists** want to change. Their research focuses on two types of thinking: **case based** and **model based reasoning**. Case based reasoning compares similar problems. Model based reasoning examines cause and effect. But these different approaches have the same problem. Their **algorithms**, like most rules, aren't always right.

That's where heuristics comes in. With heuristics, computers are avoiding that problem. Instead of following rigid guidelines like regular algorithms, heuristics search for acceptable solutions. As these modified algorithms improve, **machine learning** leaps forward. Advanced computer **agents** and **robots** now find solutions independently. **Pattern recognition** has even made **computer vision** possible. The range of what robots and computers can do grows each day. The invention of a self learning computer may soon be possible.

❶ Before you read the passage, talk about these questions.

1. Do you think robots will ever think like humans?
2. Will artificial intelligence help or hurt businesses? Why?

READING

❷ Read the magazine article on Artificial Intelligence. Then, mark the following statements as true (T) or false (F).

1. _____ Case and model based reasoning face different complications.
2. _____ Heuristics don't have rigid guidelines like regular algorithms.
3. _____ Computer vision is improving pattern recognition.

VOCABULARY

❸ Match the words (1-6) with the definitions (A-F).

LIVEWORKSHEETS

1 _____ pattern recognition	A a machine capable of independent action
2 _____ cognitive scientist	B a set of rules to solve a problem that seeks any solution
3 _____ consciousness	C the process of classifying objects by appearance
4 _____ robot	D a sense of oneself and one's surroundings
5 _____ heuristic	E a rule or set of rules to solve a problem with limited solutions
6 _____ algorithm	F a person who studies how the mind works

❹ Write a word that is similar in meaning to the underlined part.

1. Giving machines the ability to see is improving.

   c _ _ _ u _ _ _ _ i _ _ o _

2. Examining previous experiences to make decisions works best.

   m_ _ el b_ _ _ _ _e_ _ o_ _ ng

3. I use examinations of cause and effect relationships to make decisions.

   _a_e _a_ _ _ _ r_ _ s_n_ _ _ _

4. Peter works in the science that attempts to create thinking robots.

   _r_ _ f_ _ i_ _ i_ _ e_ _ i_ _ n_ _

5. This computer that reacts to an environment turns the heat on when it's cold.

   _ g _ _ t

6. The field of creating algorithms that computers can learn from often uses heuristics.

   m_ _ _ i_ _ _ _ _ r_i_g

❺ Listen and read the magazine article on Artificial Intelligence again. What has made computer vision feasible?

PRACTICE QUIZ 4

❻ Listen to a conversation between two programmers. Mark the following statements as true (T) or false (F).

1. _____ The woman published an article.
2. _____ The man believes that cognitive scientists will harm programming.
3. _____ An algorithm needs a perfect solution.

LIVEWORKSHEETS

❼ **Listen again and complete the conversation.**

Programmer 1: Jane, did you **1** _____ _____ _____ to read this month's Programmer?
Programmer 2: Yes. I saw your article on Al. So **2** _____ _____ are getting into programming?
Programmer 1: Yes, and I think it'll help. Most programming is too rigid.
Programmer 2: Because of algorithms? I **3** _____ _____ that part.
Programmer 1: Basically, an algorithm needs a **4** _____ answer.
Programmer 2: **5** _____ _____ _____ _____ by "needs a perfect answer"?
Programmer 1: They have a limited number of solutions. If one of those solutions isn't right, the algorithm doesn't work like a math problem.

LIVEWORKSHEETS