

**Daily Life - Making A Bank Transfer** (C0267)

A: Good Morning welcome to Bank of the USA. How may I help you today?

B: Hi I need to transfer some money to another account. It's urgent.

A: Okay, have you made a wire transfer at our bank before ?

B: No. I've never made a transfer before.

A: It's alright, I will take you through the procedure. Are you transferring funds to a company or an individual account?

B: A company account. I need to pay a bill.

A: Okay, I'll need the name of the company and their bank routing number as well as their bank's address and phone number.

B: I have all the information in this folder.

A: Well You've come prepared .You have all the necessary materials so we can go ahead and make the transfer right now. It's a simple transaction, and we can process it today.

B: Oh, that's such a relief. I didn't want the payment to be overdue. Thank you so much .

A: It's my pleasure.

### Key Vocabulary

urgent	<i>A</i>	important, needing immediate attention
take one through	<i>P</i>	guide someone along the process
procedure	<i>N</i>	a series of actions
transaction	<i>N</i>	an occurrence in which money is transferred from one account to another
overdue	<i>A</i>	not paid at an expected or required time, missing the deadline

## Supplementary Vocabulary

vault	<i>N</i>	a large solid steel box used to keep money or valuables
ATM	<i>N</i>	Automatic Teller Machine
Letter of Credit	<i>N</i>	a trade document used primarily in trade finance, which usually provides an irrevocable payment undertaking.
travelers cheque	<i>N</i>	a preprinted, fixed-amount cheque designed to allow the person signing it to make an unconditional payment to someone else
withdrawal	<i>N</i>	removal from a place of deposit or investment