

M: Hello everyone! Welcome back to another great lesson here with us at **EnglishPod**! My name is **Marco**.

E: And I'm **Erica**.

M: And today we're gonna be getting money.

E: That's right. We're going to have a lesson about the ATM.

M: The ATM or...

E: Automatic Teller Machine.

M: Okay, that's what it stands for, ATM.

E: Uhu.

M: So, we're gonna be looking at the language that you'll probably find in an ATM maybe in the United States or in an English speaking country.

E: That's right. Um, but before we begin, why don't we look at some vocabulary that we'll hear in the dialogue?

*Voice: Vocabulary preview.*

M: As we mentioned, the **ATM** or **automatic teller machine** is the machine where you get your money, right?

E: Exactly.

M: And also, well, some people or in different places they may call it the **bank machine**.

E: Yeah, or maybe the **cash machine**.

M: Uhu.

E: Uhu.

M: Or just a **money machine** or something. Alright...

E: So, ATM.

M: ATM. And now, let's take a look at our next word.

E: **Local authorities**.

M: The local authorities.

E: The local authorities.

M: So, what are the local authorities?

E: Well, basically, it's the police.

M: The police.

E: Uhu.

M: Why do you say local authorities?

E: Okay, well, authority is, uh, the person in charge, right?

M: Uhu.

E: The boss.

M: Uhu.

E: So, the local authorities are basically people who are the boss of this place.

M: In that area.

E: Yeah, so...

M: Okay.

E: The police.

M: The local authorities.

E: Uhu.

M: So, why don't we start now with our dialogue? Why are we talking about local authorities and ATM machines?

E: I don't know. We gotta listen to find out.

### **DIALOGUE, FIRST TIME**

M: Alright, so, it's not his day today. I think he was very, uh, unlucky and I... maybe he's gonna be in trouble.

E: I know and he was on a date. This is probably one of the worst things that can happen to a guy when he's on a date.

M: Alright, yeah, so, well, we saw some of, ah, language that was related to an ATM, money and banking.

E: Uhu.

M: So, why don't we take a look at that now in "**language takeaway**"?

*Voice: Language takeaway.*

E: Alright, so, the guy had to insert his card into the **slot**.

M: Okay, so, slot.

E: Slot.

M: Alright, slot. And that is an **opening**, right? Or a type of hole, maybe.

E: Yeah, it's a hole that is usually long.

M: Long and... it's like a **rectangular** hole.

E: Yeah, it.. a slot is never a circle.

M: Okay, so, for example, when you get mail...

E: Uhu.

M: The mailman will put into your mailbox through the slot.

E: That's right.

M: Okay. Now, well... and now that he put his card into the slot, he had to input a **six-digit PIN code**.

E: Wanna just do both together? Digit and PIN code.

M: Yeah.

E: Okay, so, a six-digit PIN code.

M: Alright, now, we have two words here that are new. **Digit**.

E: Digit is basically a number between zero and nine.

M: Okay, so, any number between zero and nine is considered a digit.

E: Yes, so, one hundred (100) is **made up of** three digits.

M: Three digits, okay.

E: Uhu.

M: And what about **PIN code**? [NOTE: **PIN** is the **acronym** that stands for a **personal identification number**]

E: A PIN code is your secret number that you use to take money out.

M: Now, why wouldn't we say password?

E: Password is usually letters.

M: Okay, and PIN code is numbers.

E: Exactly.

M: Alright. He had to input his six-digit PIN code and then, after that, he had to press the **pound key**.

E: Pound key.

M: Now, this is strange, a pound key, what is that?

E: Well, you know on a phone...

M: Uhu.

E: On the bottom right...

M: Aha.

E: There's a key, um, th... or a button that looks like a **number sign**.

M: Number sign, so, kind of like two vertical lines and two horizontal lines.

E: Yeah, two lines going up and down, two lines going across.

M: Okay, so, that's called the pound key.

E: Uhu.

M: Alright, what about the other one?

E: It's called the star.

M: The star.

E: **Star key.**

M: The star key, alright. So, after the PIN code, after the pound key, now he's ready to **withdraw** money.

E: Uhu. So, we heard **withdrawal**.

M: Okay, so, withdrawal is...

E: Is a **noun**; it's the action of taking money out.

M: Okay a withdrawal.

E: **A withdrawal.**

M: Okay, and **to withdraw**.

E: To withdraw is just the **verb**.

M: To take out money, right?

E: Exactly.

M: So, we have the noun and the verb. The only difference is an **-al** at the end.

E: Yes, so **withdrawal** – **noun**, and **withdraw** – **verb**.

M: Okay, and, well, he wanted to withdraw money, but something happened with the ATM and it turned out that he **was gonna transfer** money. [NOTE: we have here **the future in the past**; please check this [link](#) and listen to this [lesson](#) for more information about this grammar topic]

E: Oh-oh.

M: Hehe. So, transfer.

E: Transfer.

M: Transfer.

E: When you transfer money, you take it from one place and put it in another.

M: Okay, and usually in banking when you transfer money, you don't really see it, right?

E: Exactly.

M: It's all electronic...

E: Uhu.

M: So, you just put it from one bank account to another, but you never actually see this money.

E: Exactly, so, transfer money.

M: Transfer.

E: And now, this one also has a **verb** and a **noun**, right?

M: Right, **a transfer**.

E: And **to transfer**.

M: Same word.

E: Uh, yep.

M: Easy. Alright, so, why don't we listen to our dialogue for the second time? It's gonna be slowed down a little bit and then we'll come back and look at some phrases.

### **DIALOGUE, SECOND TIME (slow)**

E: Okay, so, that was a little easier to understand, um...

M: Uhu.

E: But, Marco, there're some interesting phrases here, some instructions that you commonly, um, read or hear when you're using a bank machine.

M: So, why don't we take a look at these phrases in "**fluency builder**"?

*Voice: Fluency builder.*

E: Well, the bank machine told this guy to **insert your card**.

M: Insert your card.

E: Insert your card.

M: So, this **verb** - to **insert**.

E: Uhu.

M: To place inside.

E: Exactly, so, what else can we insert?

M: Well, for example, commonly you insert a disc.

E: Yeah, in your computer.

M: In your computer, right?

E: Yeah, or maybe insert a CD into your CD-player.

M: Or DVD into your DVD-player.

E: Yep.

M: Alright, so, to insert something - to put inside.

E: Yes.

M: So, he had to insert his card into the slot.

E: And then the bank machine asked him to **select an option**.

M: Select an option.

E: Select an option.

M: Now, this is a very common, ah, phrase that you will... not only see in ATMs, but basically everywhere, right?

E: Like in... computers or the Internet or many... many things where you're dealing with machines.

M: Uhu. So, it's a... it's an **order** that says "well, select one of these choices that you have".

E: **Make a choice**.

M: Make a choice.

E: Yeah.

M: Select an option. Alright, so... two simple phrases, but very useful and also very high frequency, right?

E: Yeah, and you know what? When you use phrases like these two, it sounds quite professional, doesn't it?

M: Yeah, a... a little bit formal.

E: Uhu.

M: Okay. So, why don't we listen to our dialogue for the last time and then we'll come back and talk a little bit more.

### **DIALOGUE, THIRD TIME**

M: Alright, Erica, so, what about you? Have you ever had any problems with the ATM?

E: **I've had more problems than I can count.**

M: Hehe. What happened?

E: Well, I think in the last two years I've probably lost about seven bank cards in an ATM.

M: Really?

E: Yeah.

M: You forget it...

E: Yes.

M: In the slot.

E: Yeah, I leave it in the slot and then walk away from the bank machine and... no bank cards.

M: Well, I think now the ATMs, because this is the common problem...

E: Yeah.

M: Um, now they have like a little alarm that when you take out your money and everything, it just starts beeping and beeping until you take out your card.

E: Yes and I like the bank machines that actually give you your card first...

M: Uhu.

E: And then give you your money.



M: Ah.

E: Cause if they give me my money first, that's all I want, right?

M: Hehe.

E: So, I run away with my money and leave my card in the bank machine.

M: Hehe. Right, I think that's a good idea. I've... I've never seen that before, though.

E: In Switzerland they have them like that.

M: In Switzerland.

E: Yeah.

M: Or what about the ATMs that you only have to **swipe** your card? [NOTE: in this context **swipe** means to pass your card through a special machine/device that "reads" the information encoded in a magnetic strip of the card]

E: Oh, yeah, I've done that as well and also ruined a bank card with that.

M: Hehe.

E: I swiped it too many times, put in a wrong PIN code and...

M: It blocked your card.

E: Yeah, terrible.

M: Hehe. Well, what about you guys? I su... I'm sure everyone has some experience or some inconvenience with ATM machines. So, why don't you come to our website and tell us all about it?

E: You can also find lots more resources on our website, uh, to help your learn English, so check it out and until next time...

M: Good bye!

E: Bye!