


**ТОВ «ТЕХНІЧНИЙ УНІВЕРСИТЕТ
«МЕТІНВЕСТ ПОЛІТЕХНІКА»**

**Методичні вказівки до виконання самостійної роботи з
дисципліни
«Англійська мова для сфери інформаційних технологій
(The CSB English for IT)» для студентів I курсу.**

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М54

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У методичних рекомендаціях наведені завдання до виконання самостійної роботи, які виконуються в процесі вивчення дисципліни.

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Вступ

В університеті МЕТІНВЕСТ ПОЛІТЕХНІКА Іноземна мова є одним із компонентів підготовки студентів. Згідно з програмою бакалаври знайомляться з необхідною професійною лексикою, читають тексти, що містять спеціальну лексику, розвивають навички усного мовлення, сприймають іноземне мовлення на слух, перекладають тексти, коротко викладають у письмовій формі основний зміст тексту, розвивають діалогічне та монологічне мовлення.

Студенти університету беруть участь у Міжнародних наукових конференціях і зустрічах, у програмі обміну досвідом і підготовки спеціалістів. Знання іноземної мови є показником компетентності професіоналів високого рівня в сфері ІТ технологій.

Цілі навчання

Загальна мета:

1. Показати вміння спілкуватися іноземною мовою в письмовій і усній формі.
2. Розвивати у студентів навички діалогічного та монологічного мовлення. Сформувані мовленнєві навички, які містять у собі розвиток лексичних одиниць.
3. Навчання усного мовлення на основі розвитку необхідних мовленнєвих навичок.
4. Сприяти досягненню необхідних умінь і навичок свідомого вживання граматичних форм шляхом самостійної роботи.

Певні цілі:

1. Засвоїти лексичний матеріал, що пов'язаний з граматиною, яка вивчається.
2. Розвинути навички аналітичного та пошукового читання та перекладу.
3. Використовувати лексико-граматичний матеріал у спілкуванні.
4. Вести бесіду, складати діалоги з теми, що вивчається.
5. Складати стислий переказ загальнонаукових текстів.

Методичні вказівки до виконання самостійної роботи розраховані для студентів комп'ютерних спеціальностей Університету МЕТІНВЕСТ ПОЛІТЕХНІКА на ґрунтовне засвоєння англійської мови професійного спрямування у сфері комп'ютерних технологій. Методичні вказівки складаються з 10 тем, зміст яких відповідає лексичному та граматичному матеріалу, який студенти вивчають на самостійних заняттях із англійської мови. Розділи методичних вказівок побудовано таким чином, щоб студент мав змогу зосередитися на таких видах діяльності як читання, виконання лексико-граматичних вправ, які спрямовані на розвиток усного мовлення у професійному контексті.



MODULE 1 WORK

Theme 1 Work


Work is an integral part of our life. Without work people get bored and insecure. Money is not the only reason why people work. Many professions need to be developed and justified over a period of time. For example, when teachers, doctors, artists, composers don't work for a long time they start losing their skills. When they do work, they develop their creative abilities and establish themselves in society. To be honest for many people work means only a source of income. People work to fend for themselves and to support their families. They work long hours and endure tight schedules. It is certainly bad. When someone doesn't like what he is doing, sooner or later he gets stressed or depressed. I don't think that someone can be successful at work without taking pride in what he does. People who really enjoy their occupation seem to be always happy. They can work all day long spending hours to explore new ideas. To be out of work for a long time makes such people sad and lonesome. They lose not only mass attention and respect but also their self-esteem. Basically, unemployment for these people is devastating. Nowadays, it isn't easy to find a good job. Many companies look for highly-experienced and professional staff. Thus, young specialists, who have just graduated from universities, stay without work. They lack knowledge and experience, that's why their chances to find a proper job are low. However, they should not get upset. Instead they should try to volunteer or to participate in internship programs. This way they can gain necessary skills and experience.

Завдання

1. Прочитати та перекласти текст на українську мову.
2. Надати відповіді на запитання.

Question

1. Why is work considered an integral part of our lives?
2. Besides money, what are other reasons people work?
3. What happens to professionals like teachers, doctors, and artists when they don't work for a long time?
4. How does working benefit people in creative professions?
5. What are the consequences of working in a job that a person doesn't like?
6. Why is pride in one's work important for success?
7. How do people who enjoy their work typically feel about it?
8. What are some negative effects of long-term unemployment on passionate professionals?
9. Why do many young graduates struggle to find a job nowadays?



10. How can young specialists improve their chances of finding a job?

Theme 2. CV

1 How To Write a CV: Tips, Template and Example

If you are pursuing a career in research or academia, you may need to create a CV for potential employers. A CV allows you to detail your scholarly accomplishments and educational history to show you're qualified for the role. Understanding how to format a CV will help you create a compelling document that leaves a positive impression on the hiring committee.

What is a CV?

CV stands for curriculum vitae, which is Latin for "course of life." In some countries like India, South Africa and Australia, a CV and resume are interchangeable. However, in the United States and many parts of Europe, a CV is a detailed outline of your academic career and accomplishments. In the United States, you may need a CV to apply for a teaching or research position. If you're applying for a job outside the US that requests a CV, you can send your resume. Posting information from your CV or resume to your profile can provide employers with a full overview of your experience, and they may be more likely to call you in for an interview.

Here are seven basic steps for writing a CV:

1. Create a header with contact information

Your header should be at the top of the page and include your name, phone number, and email address so employers can immediately know who you are and how to reach you.

2. Write a professional summary

Your professional summary is a short bio that introduces you to the reader. This section sums up your best qualifications and explains your ideal career path.

3. Detail your education

Since a CV is often used for the academic job search process, it's important to include a section on your educational history. List your education in reverse chronological order, with your most recent degree first. Include both degrees you've earned and those you're pursuing.

4. Provide your work experience

Detail all your practical work experience so your prospective employer can see your career path, including:

- Full-time and part-time employment
- Internships
- Research projects

- Lab work
- Volunteer work
- Field experience

Include the title of your position, the name and location of your employer and employment dates. Below this, list two to three bullet points that explain your job duties.

5. List your relevant skills

List any abilities that apply to the potential job, such as foreign languages or a type of software. Try to include skills that relate to the job description to make yourself a more desirable candidate.

6. Include additional sections

CVs are usually longer than resumes, so you can detail all the achievements relevant to the potential role. Add sections as needed to list all of your accomplishments, including:

- Publications
- Presentation and lectures
- Community service
- Grants, fellowships or scholarships
- Awards and honors
- Professional memberships
- Consulting work
- Fieldwork
- Study abroad experience
- Conferences

7. Describe your personal interests (optional)

You can choose to include a brief description of your hobbies and interests. Including a few hobbies may help you form a personal connection with the hiring manager.

CV template

Here is a basic template you can follow when creating your CV:
[Your Name]
[Address, phone number, email address]

Professional summary*[Introduce yourself, highlight your best qualifications and explain why you're a fit for the job]*

Education*[Title of degree] [GPA] [Dates attended]*
[School name]

[Title of dissertation or thesis]

Work experience *[Job title] [Dates of employment]*

[Name of employer] [City and state of employer][description of your responsibilities and accomplishments]

Skills*[relevant skills]*

Personal interests

[Short paragraph on your personal pursuits]



Community service

[Position held or job performed] [Dates of service]

[Organization] [City and state of organization][Accomplishment]

Publications

[Authors with your name in bold] [Year of publication] [Title of article]

[Publishing journal]

Awards and honors

[Name of award] [year]

Завдання.


1. Прочитати та перекласти текст.
2. Створити CV англійською мовою.

Theme 3. Digital age

The economy and labour markets of the EU and beyond are in the midst of a digital revolution. While the transition to a digitalised society has been happening for several decades, technological change is accelerating due to the expanding capacity of electronic devices to store, process and communicate information. The recent COVID-19 pandemic has further contributed to increasing the pace of digitalisation. Digitalisation is a wide field, and its impact differs depending on the technology, country, sector and type of business as well as the workers in the digital environment. To capture this complexity, Eurofound has developed a conceptual framework that structures its research according to three vectors of change: the automation of tasks, the digitisation of processes and coordination through platforms. In practice, these vectors tend to be deployed in combination, together with general purpose technologies such as artificial intelligence (AI). This report provides a snapshot of how these vectors influence employment, work and social dialogue. It concentrates on key emerging issues and derives policy pointers from them. The report summarises the content of Eurofound's online resource *The digital age: Automation, digitisation and platforms*, which is planned to be regularly updated and extended [5].

While digital technologies are extending into economic activity across the EU, just 28% of establishments (single company sites) with at least 10 employees are highly digitalised, according to data from the European Company Survey (ECS) 2019. At the same time, digitalisation is limited in 27% of establishments. Digitalisation intensity tends to increase with establishment size.

While it is not possible to establish causality, the available data show that digitalisation in EU establishments coincides with innovation, internationalisation and job creation. Earlier discussions about digitalisation leading to massive job loss are now more nuanced, recognising that changes to task profiles within jobs may be the more important employment impact.



Digital technologies are reaching a high level of sophistication and affordability, and are therefore becoming more and more central to work management systems. That said, data from the ECS 2019 show that only 5% of EU establishments used data analytics for employee monitoring before the COVID-19 crisis. Since then, however, and related to the extraordinary rise in digitally enabled remote working, the market for surveillance technologies has been expanding.

Digital technology has enabled people to work from anywhere and at any time, meaning that there is potential for work organisation to be much more flexible, which can be beneficial for companies as well as workers. Several initiatives at EU level aim to ensure that as digitalisation spreads there remains a 'human in the loop' so that task assignment, management and surveillance are not left entirely to algorithms. Examples include the Ethics guidelines for trustworthy AI (which are linked to the EU Digital Strategy), the General Data Protection Regulation (GDPR), the Digital Skills Agenda, the Digital Markets Act, the Digital Services Act and the autonomous framework agreement on digitalisation by the EU-level social partners [5].

Завдання

1. Прочитати та перекласти текст.
2. Надати відповіді на запитання.

Question

1. What factors are accelerating the digital transition in the EU and beyond?
2. How did the COVID-19 pandemic affect the pace of digitalisation?
3. What are the three vectors of change that Eurofound uses in its research framework on digitalisation?
4. Why does the report concentrate on emerging issues in the digital economy?
5. What percentage of establishments with at least 10 employees are highly digitalised, according to the 2019 European Company Survey?
6. How does digitalisation intensity vary by establishment size?
7. What employment impact is now more commonly discussed regarding digitalisation, instead of massive job loss?
8. How did the usage of data analytics for employee monitoring change after the COVID-19 pandemic?
9. In what ways has digital technology influenced work flexibility for employees and companies?
10. What EU initiatives aim to ensure a "human in the loop" in the digitalisation process?



Theme 4. E-mail

How To Write a Professional Email

Email is one of the most widely used forms of written communication—both in and out of the workplace. A well-composed professional email provides the recipient with a friendly, clear, concise and actionable message. Learning how to professionally write an email that meets all of these criteria can take practice.

In this article, we discuss why it's important to know how to write a professional email, how to write one, review example emails and answer some frequently asked questions about email communication.

1. Use a professional email address

A professional email address is one you use for work, often times an email address you only use for work-related purposes or formal communications. While this is given to you by the organization in which you work, if you are sending an email before joining a company, you can still create a polished email address. The typical format is simply your name@ [the domain]. For example:

- *yourfullname@thedomain*
- *firstname.lastname@thedomain*
- *firstnamemiddleinitial.lastname@thedomain*


2. Add a concise, informative subject line

This is a short phrase that clearly summarizes the reason for your email message or the goal of your communication. It's important you include a subject line when sending a professional email so your audience knows exactly what to expect and is able to locate the message again easily, if needed. Here are some subject line tips to keep in mind for your next professional email:

- Use less than 60 characters.
- Clearly state the email's goal in one sentence.
- Consider starting with the recipient's name.

3. Greet the recipient with a proper salutation

This is the first line of your email and generally acts as the greeting. You'll want this email greeting to match the tone of the email you're sending—in



this case, a professional tone. Your greeting can change depending on your relationship with the recipient.

- If you're writing to someone you've never met or a person you have a formal professional relationship with, such as a hiring manager or a new client, you can start with "Dear."
- If you're addressing someone you know or someone you have a familiar professional relationship with, such as a colleague or manager, you can start with "Hello" or "Hi."

4. Write the body of your email

Just like the body of a letter you might write, this is where you'll share your full message. No matter the length of your email, which is often times concise and to the point, the message should be actionable and including a closing remark. For example:

Thank you for attending the new product presentation this afternoon. I've attached a video file of the full recording so you can share it with your team. Please let me know if you have any questions.

5. End emails with a sign-off and signature

The signature is where you identify yourself by name, title and any other information relevant to your communications. Most email programs allow you to set a fixed signature that's automatically added to the end of every email you send. Typical closing words include:

- *Regards,*
- *Best,*
- *Sincerely,*
- *Thanks,*
- *Kind regards.*

6. Proofread your email

An error-free email demonstrates diligence and professionalism. Before you send an email, take a moment to check for any spelling, grammar or syntax errors. Double-check to ensure you've included any files or attachments you may have referenced in your message as well.



7. Check your recipient fields

Before sending your email, check your recipient fields to make sure you're sending it to the right person, people or group. You also want to make sure the email addresses are in the correct field. Remember:

- To:** The email address of the person or group to whom your email will be sent.
- CC:** Stands for “carbon copy.” Any address in this field will receive the same email, but not be directly addressed in the email.
- BCC:** This field is similar to “CC,” only the email address(es) is hidden.

8. Schedule your email and send

Sometimes you may compose an email ahead of time or during off hours. Scheduling an email can help you manage your time and ensure you're also sending your email at a time that's appropriate for the recipient. All email clients have a scheduling feature.

9. Remember to follow up

Finally, most people receive several emails per day, so they might miss or forget to respond to your message. If the recipient hasn't replied within two working days, consider reaching back out with a friendly follow-up email.

Завдання

1. Прочитати та перекласти текст.
2. Створити професійний email стосовно своєї майбутньої професії.



Theme 5. Image and design

Images in Graphic Design

We're all familiar with the popular saying "a picture is worth a thousand words." It hints at the unique power that images possess as _____ tools. Complex ideas can be conveyed powerfully by a single carefully selected image and can be communicated more effectively than a purely _____ description. An image's capacity to engage viewers and communicate meaning make it a very useful _____ tool for graphic designers. Images are evocative. Images are _____. They break through the language barrier. Whether you're creating an advert design, a brochure design, or a PowerPoint _____ design, carefully selected images can add so much to a design and be much more effective in engaging an audience. Although we will focus on photograph images and stock images here, designers also regularly use graphics and illustrations in their designs as an alternative to images. Graphics are often used in business presentations to show data and processes in a _____ and engaging way. The use of images, graphics, and illustrations all serve similar roles – helping to communicate a _____ more memorably.

In this article, we will _____ the role of images in graphic design, including how images effect the viewer, the types of images that are commonly used in graphic design, and some of the important things to consider when using images effectively in your designs. In _____ posts, we wrote about some of the most important elements of graphic design, including colour in graphic design, typography in graphic design, and layout in design. These elements, with _____ selected images, together play vital roles in shaping and determining the look and feel of a design, and in communicating your message with clarity.

Завдання:

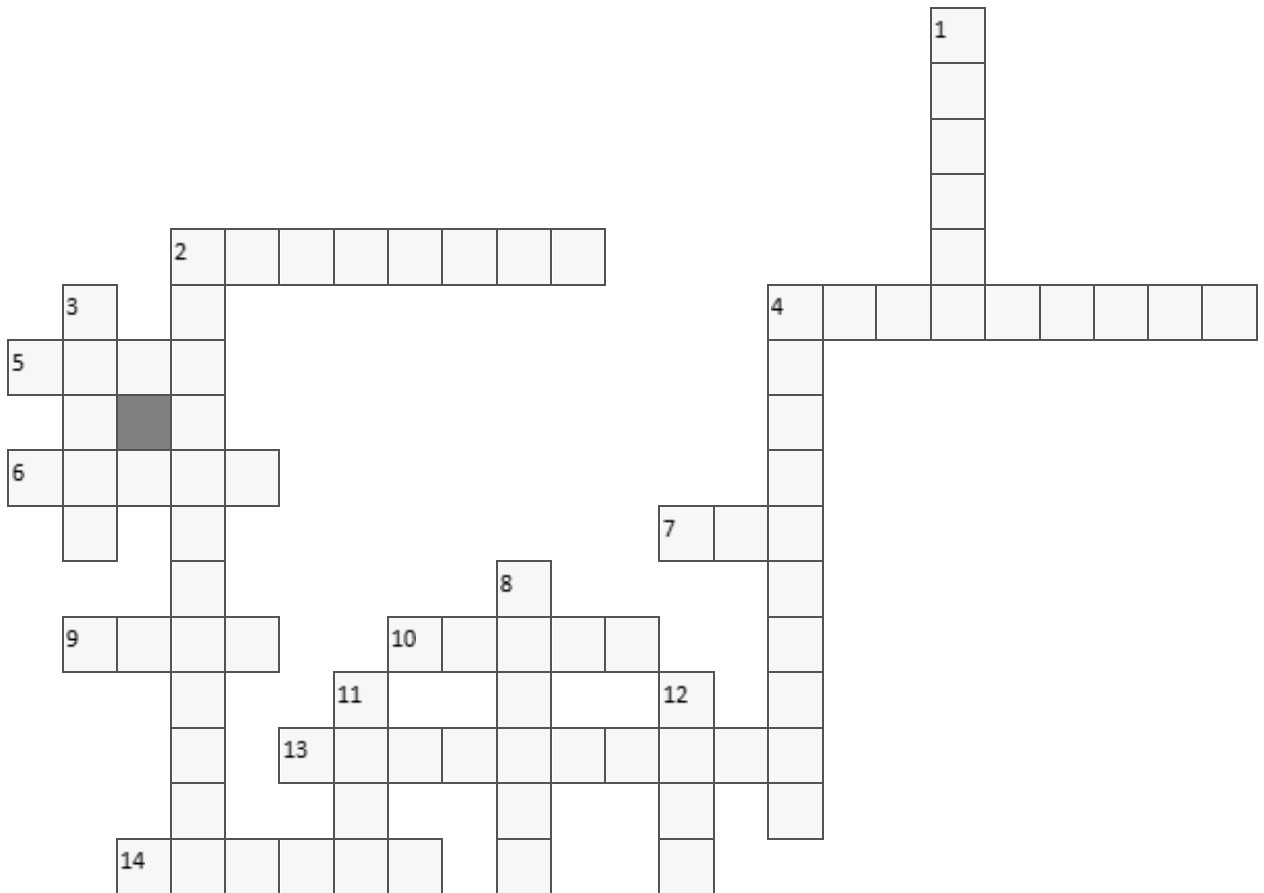
1. Read the text. Choose which word or phrase best fits each blank.

universal, communication, clear, text-based, previous, design, message, graphic, presentation, carefully, discuss



MODULE 2. Social media and communications

Theme 6. Video Conferencing. Presentations and Communications.




Vertical

1. To save the audio and video of a meeting for later viewing.
2. Displaying slides or documents to an audience during a call
3. Sound in the conference, including voices and other noises.
4. The visual behind you during a call, which can sometimes be virtual.
8. The device that captures your image for others to see in a video call
11. The person who organizes and controls the video conference.
12. The URL or invitation sent to join a video meeting.

Horizontal

2. The application or software used for video conferencing, like Zoom or Teams.
4. The amount of internet speed needed for smooth video streaming.
5. The action of turning off your microphone so others can't hear you.

- 
6. A key component of online meetings, allowing participants to see each other.
 7. The delay or disruption in audio or video transmission.
 9. A feature that allows text communication during the call.
 10. To allow others to see your screen or a file during a video call.
 13. Displaying slides or documents to an audience during a call
 14. To ask someone to join a video conference.

Завдання.

Розв'язати кросворд.

Theme 7. Social media.

What Is Social Media?

Social media refers to a variety of technologies that facilitate the sharing of ideas and information among their users.

From Facebook and Instagram to X (formerly Twitter) and YouTube, more than 5 billion people use social media, equal to roughly 62% of the world's population.¹ In early 2024, 94.7% of users accessed chat and messaging apps and websites, followed closely by social platforms, with 94.3% of users.

Summary . Social media is digital technology that allows the sharing of ideas and information, including text and visuals, through virtual networks and communities.

- Social media typically features user-generated content that lends itself to engagement via likes, shares, comments, and discussion.
- More than 5 billion people around the world use social media.
- Social media is credited with helping people build community and faulted for facilitating disinformation and hate speech.
- Social media is also an increasingly important part of many companies' marketing campaigns.
- The largest social media platforms worldwide are Facebook, YouTube, WhatsApp, Instagram, and WeChat.



How Social Media Originated and Evolved

Social media started out as a way for people to interact with friends and family, but soon expanded to serve many different purposes. In 2004, MySpace was the first network to reach 1 million monthly active users.

Social media participation exploded in the years that followed with the entry of Facebook and Twitter (now X). Businesses gravitated toward these platforms in order to reach an audience instantly on a global scale.

According to Global Web Index, 46% of internet users worldwide get their news through social media. That compares to 40% of users who view news on news websites. Gen Z and millennials were most likely to view news on social sites vs. other generations.

Social media plays a key role in many businesses' marketing strategies, not surprising given the sheer number of hours people spend each day on social websites and apps. At the same time, social media is an ever-changing field, with relatively recent apps such as TikTok, Signal, and Clubhouse joining the ranks of established social networks like Facebook, YouTube, X, and Instagram.


In June 2024, Surgeon General Dr. Vivek Murthy urged Congress to put labels on social media apps as it does with cigarettes and alcohol, citing the threat that social media poses to children.

What Social Media Is Used for Today

Social media platforms are often divided into six categories: social networking, social bookmarking, social news, media sharing, microblogging, and online forums.

These diverse platforms serve a vast range of purposes and user interests. Some appeal to hobbyists, others to people in their work lives. People use them to find others around the globe who share their political or other views. Entertainers use social media to engage with fans, politicians with voters, and charities with donors. Governments often turn to social media to convey vital information during emergencies.

For businesses, social media has become a key marketing tool. Companies use it to find and engage with customers, drive sales through advertising and promotion, identify fast-moving consumer trends, provide customer service or support, and collect data on users—sometimes surreptitiously.



Percentage of internet users ages 16 to 64 who visited a social networking site in the past month.

Pros and Cons of Social Media

Social media platforms allow people to access information in real time, to connect with others, and to find niche communities. At its best, it makes the world more interconnected.

On the other hand, social media is also very good at spreading disinformation, creating polarization, and even causing harmful psychological effects.

Still, according to a 2019 survey by the Pew Research Center, people's use of social media is correlated with having more friends and more diverse personal networks, especially within emerging economies. Some 80% of teenagers say social media allows them to feel more connected to their peers, according to a 2022 Pew Research Center survey of U.S. teens ages 13 to 17. Overall, one in three said that social media has had a mostly positive effect on them, while 59% said it had neither a positive nor a negative effect.


At the same time, many teens' use, and overuse, of social media has raised questions about its effect on their physical and mental health by "distracting them, disrupting their sleep, and exposing them to bullying, rumor spreading, unrealistic views of other people's lives, and peer pressure," as the Mayo Clinic notes.

Businesses, meanwhile, have found social media to be an often effective and relatively inexpensive way to reach consumers and build an image for their brands. According to Facebook, more than 200 million small businesses use its service for various purposes. Separately, close to 90% of marketers say they use Facebook for promotion.

In 2022, social media and search advertising spending made up roughly 55% of overall ad spending globally. It is also the fastest-growing category across advertising channels.

The Top 10 Social Media Platforms Worldwide

These were the most widely used social media providers as of January 2023, according to DataReportal:

- 
1. Facebook (2.96 billion users)
 2. YouTube (2.51 billion users)
 3. WhatsApp (2 billion users)
 4. Instagram (2 billion users)
 5. WeChat (1.31 billion users)
 6. TikTok (1.05 billion users)
 7. Facebook Messenger (931 million users)
 8. Douyin (715 million users)
 9. Telegram (700 million users)
 10. Snapchat (635 million users)

Interestingly, two that are especially well-known in the United States—X and Pinterest—didn't make the top 10 list globally. X was 14th, with 556 million users worldwide, while Pinterest was 15th with 445 million.

What Is the Most Popular Social Media?

Globally, the most popular social media site is Facebook, with close to 3 billion users, according to one recent estimate.

How Much Time Do People Spend on Social Media?

Internet users ages from 16 to 64 worldwide spent a daily average of two hours and 31 minutes on social media as of late 2022, according to DataReportal, which adds that “social media now accounts for its greatest ever share of total online time, with almost four in every 10 minutes spent online now attributable to social media activities.”

What Is Social Media Marketing?

Social media marketing is the use of social networks as a sales and marketing tool. Companies with products or services to promote can go beyond traditional advertising to build an online presence and engage directly with their customers.

Завдання



1. Прочитати та перекласти текст.
2. Поставите речення у відповідність до фраз.

Social media	
User-generated content	
Top social media platforms	
Social media marketing	
MySpace	
Dr. Vivek Murthy	
Social networking site	
Pew Research Center	

A. An early social network that first reached one million monthly active users in 2004.

B. The use of social networks for promotional and advertising purposes.

C. A government official who recommended social media labels similar to those on cigarettes and alcohol due to health concerns.

D. Platforms where users can connect, share information, and form virtual communities.

E. Online content created and shared by users, often enabling likes, comments, and shares.

F. The organization that conducted a survey finding social media use is linked to broader social networks, especially in emerging economies.

G. Facebook, YouTube, WhatsApp, Instagram, and WeChat.

H. Digital platforms that allow people to share ideas and information through virtual communities.



Theme 8. Internet crime

1. Match words with definitions

Phishing Hacking Identity theft Malware Cybersecurity Firewall Encryption Fraud Ransomware Virus

Значення:

Програма, яка шифрує дані та вимагає викуп.	
Атака, за якої вкрадені особисті дані.	
Використання фальшивих листів для крадіжки даних.	
Заходи захисту інформації та систем від загроз.	
Програма, яка шкодить комп'ютеру.	
Спроба незаконно отримати доступ до системи.	
Інструмент, що блокує небажаний доступ до мережі.	
Крадіжка грошей або майна з обманом.	
Процес кодування даних для їхнього захисту.	
Програма, яка може копіюватися та заражати інші пристрої	


3. Fill in the Blanks

Phishing Cyber Identity theft firewall Fraud
--

1. The bank was a victim of a _____ attack last week.
2. _____ attacks involve criminals tricking people into giving personal information.
3. _____ is one of the most common types of Internet crimes.
4. A _____ helps protect networks by controlling incoming and outgoing network traffic.
5. _____ is the illegal act of using someone's personal information for gain.

4. Are these statements true or false ?

Phishing attacks are usually carried out via email.	
Encryption decreases security risks by allowing anyone to access data.	
Malware includes only viruses.	



Ransomware demands money from victims to restore access to their data.	
--	--

4. Translate these sentences into Ukrainian

Phishing scams are a common form of internet crime.
Cybercriminals use malware to steal data.
Hackers exploit security flaws to gain access to systems.
A firewall is essential for protecting private networks.

5. Choose the right answers .

1. _____ can capture keystrokes and steal passwords.
(a) Virus (b) Firewall (c) Keylogger
2. One of the best ways to protect data is _____.
(a) hacking (b) encryption (c) phishing

6. Read the text and answer the following questions.

"Internet crime is a growing concern globally, with many different types of attacks, including phishing, ransomware, and identity theft. Protecting yourself online involves using strong passwords, updating software regularly, and being cautious about suspicious emails."

Questions:


What are three types of Internet crimes mentioned?
How can people protect themselves?

7. Gap Fill (Vocabulary)

Fill in the blanks:

_____ attacks can lock you out of your own files.
_____ helps scramble data so only authorized people can read it.
_____ is when someone illegally accesses a computer.

8. Grammar Practice: Passive Voice



Change the sentences to passive voice:

Hackers steal valuable information every day.
The company installed a firewall last month.


9. Find synonyms to the following words

Cybersecurity
Cybercrime
Fraud
Virus

10. Multiple Choice

Choose the correct answers.

1. Which of these is designed to protect your computer from unauthorized access?
 - A) Firewall
 - B) Malware
 - C) Virus
 - D) Fraud
2. What is the primary objective of most cybercriminals when they engage in internet crime?
 - A) To educate the public
 - B) To gain financial profit
 - C) To prevent cyberbullying
 - D) To improve online privacy
3. Which of the following best describes phishing?
 - A) An attack that involves monitoring online activities
 - B) Sending fraudulent messages to obtain sensitive information
 - C) Protecting personal data from unauthorized access
 - D) Sharing public information for educational purposes
4. What is ransomware?
 - A) A software that protects users from viruses
 - B) A type of malware that encrypts data for a ransom
 - C) A tool to improve internet speed
 - D) A secure way to store files online

- 
5. Which of these internet crimes involves stealing credit card information to make unauthorized purchases?
 - A) Identity theft
 - B) Phishing
 - C) Credit card fraud
 - D) Hacking

 6. Which international organization plays a significant role in combating internet crime worldwide?
 - A) UNICEF
 - B) Interpol
 - C) WHO
 - D) UNESCO

Theme 9. Online banking

What Is Online Banking?

Online banking allows you to conduct financial transactions through the internet. Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments.


Virtually every banking institution has some form of online banking you can access through a computer or app. Online banking is also known as internet banking or web banking.

Key Takeaways

- Online banking allows you to conduct financial transactions through a computer or smartphone using the internet.
- With online banking, you don't need to visit a branch to complete many transactions.
- Many online banks offer lower fees and better rates than their brick-and-mortar competitors.
- To take advantage of online banking, you'll need an electronic device, an internet connection, and perhaps your debit card or account numbers.
-

How Online Banking Works

Online banking is a popular way of doing business with a bank. With online banking, you aren't required to visit a bank branch to complete most of your basic banking transactions. You can do all of this at your convenience, wherever you want—at home, at work, or on the go. Online



banking can be done using a browser or app. Mobile banking is online banking that is done on a phone or tablet.

Here are some of common ways you can use online banking.

Bank Anytime

With online banking, you don't need to visit a physical bank branch but you can do it wherever you want—at home, work, or on the go. In addition, you can typically do online banking 24/7. However, customer support might not be available at all hours [7].

Access Accounts With Browsers and Apps

You can do online banking through a financial institution's web portal using a web browser (such as Chrome or Safari) through a mobile app. This allows you to access services from many locations.

Deposit Checks

You can usually deposit a check through a mobile app using a process known as remote deposit capture. Enter the check amount, then use the app to take a photo of the front and back of the check to complete the deposit.

Manage Finances

Many banks and credit unions offer tools to help you review and balance your budget built into apps or websites. You may also be able to track spending trends, or track savings toward a goal [7].

Perform Other Financial Services


Online banking transactions vary from one financial institution to another. Most banks generally provide essential services such as electronic transfers and bill payments. Some banks even let you set up new checking or CD accounts or apply for credit cards through web portals. Other online functions include ordering checks, stopping payments on checks, or reporting a change of address [7].

Online Banks

Online banks operate exclusively online, meaning they don't operate branches where you can conduct business in person. The best online banks offer low-cost or free banking, plus above-average interest rates on savings accounts, certificates of deposit (CDs), and money market accounts.

These banks handle customer service by phone, email, or online chat rather than in person. Prominent online banks in the U.S. include Ally Bank, Discover Bank, and Synchrony Bank.

Online-only banks might not provide direct automatic teller machine (ATM) access but usually enable customers to use ATMs at other banks



and retail stores. They might even reimburse some or all of the ATM fees other financial institutions charge. The savings gained by not maintaining physical branches typically allows online banks to deliver significant savings on banking fees.

While you can deposit or take out a certain amount of cash at an ATM or store, most online banks impose a dollar limit [7].

Note

As of October 2023, just 6% of U.S. adults with bank accounts reported their primary bank was an online-only bank.

Pros and Cons of Online Banking

Pros

- Convenient
- Fast and efficient
- Easy to monitor accounts

Cons


- Customer service challenges
- Tech and connectivity required
- Hacking risk
-

Pros explained:

- **Convenience:** Basic banking transactions can be done at any time of day or night, seven days a week. If your bank offers a payment network such as Zelle, you can use your online bank account to send money to a person or business. You can also open and close various accounts online, such as checking and savings accounts.
- **Fast and efficient:** Funds can be transferred between accounts almost instantly, especially if the two accounts are held at the same institution. Plus, mobile check deposits can be made in just a few minutes.
- **Ease of monitoring accounts:** You can closely monitor your accounts to spot suspicious activity. Around-the-clock access to banking information provides early fraud detection, serving as a guardrail against financial losses.

Cons of Online Banking

- **Customer service challenges:** Sometimes, you might need to visit a branch to handle certain transactions, such as buying a cashier's check. In other cases, you might not even have access to a branch. Furthermore, you may prefer depositing checks, withdrawing money or discussing your financial needs face-to-face.

- 
- **Tech and connectivity required:** Some customers may need to be more comfortable with the tech-heavy aspects of online banking. For example, they may need help with some online tasks, such as setting up automatic payments. In addition, online banking depends on a reliable internet connection. Connectivity issues make it difficult to process transactions when you want to.
 - **Hacking risk:** Although security continually improves, online accounts remain vulnerable. Customers should use their wireless plans rather than public Wi-Fi networks when logging into an online bank account. This can help prevent unauthorized account access.

-

What Do You Need for Online Banking?

To take advantage of online banking you'll need an internet connection and an electronic device like a computer or mobile phone. After setting up your account, you'll keep handy a debit or other bank card, and access to your account numbers.


Setting up your online banking account can also be reasonably straightforward. But you'll need a few things to set up an online checking account or savings account, just like a brick-and-mortar bank account. The bank will spell out exactly what you need on its website, but it typically requires:

- Your name, date of birth, address, and other information
- Social Security number
- Government-issued ID with a photo, such as a driver's license or passport
- A way to fund your account

How Can You Safely Use Online Banking?

To shield your money and your personal information from cyber crooks, you should take these safety precautions:

- Set a strong, unique password, and change it regularly. The federal Cybersecurity & Infrastructure Security Agency recommends a password with at least 16 characters. The password should contain a random string of uppercase letters, lowercase letters, numbers, and symbols.
- Rely on a password manager to help discreetly set and remember passwords.
- Enable two-factor authentication or multi-factor authentication if it's available. This involves using at least two forms of identification, such as a password and a fingerprint, to access an online account.
- Never provide your online banking details to other people.
- Avoid online banking when using public Wi-Fi, such as at a coffee shop or restaurant.

- 
- Check your accounts regularly for suspicious activity and report suspected fraud immediately.

Frequently Asked Questions (FAQs)

Can You Use Online Banking to Pay Bills?

You can use online banking to pay bills by logging into your online banking account to arrange bill payments electronically or by check. Online bill pay is a simple way to take care of your bills and help ensure you're always on time with payment by setting up automatic payments. It works especially well for bills with regular, set amounts, such as a mortgage payment, insurance premium, or car payment.

What Is the Best Online Bank?

The best online bank for you will depend on your banking service needs and priorities. Investopedia's choice for the best online bank overall is Ally Bank. Our top choice for savings is Synchrony Bank and our top choice for checking is Discover [7].

The Bottom Line


Online banking is a fast, inexpensive, and convenient way to handle many of your everyday financial needs. You can probably access online banking if you already do business with a bank or credit union. All you need to do is sign up for online banking services. And while you can use online banking features from a traditional bank, picking an online-only bank for your banking needs might boost the interest you earn on savings and help reduce fees [7].

Завдання

1. Прочитати та перекласти текст на українську мову.
2. Надати відповіді на запитання.


Question

1. What is online banking, and what services does it typically offer?
2. Why might someone choose online banking over traditional in-branch banking?
3. What devices and resources are necessary for accessing online banking?
4. What is mobile banking, and how does it differ from other forms of online banking?
5. List three types of transactions or activities you can perform with online banking.
6. What is an online-only bank, and how does it operate differently from a traditional bank?
7. What are some advantages of using online banking?

- 
8. Identify two potential drawbacks or challenges associated with online banking.
 9. What precautions are recommended to ensure safe online banking?
 10. How does online bill pay work, and what types of bills is it especially suited for?

Theme 10. Smartphones

1. Which company launched the first iPhone?
 - A) Google
 - B) Samsung
 - C) Apple
 - D) Nokia
 -
2. What does "OLED" stand for in smartphone screens?
 - A) Organic Light Emitting Device
 - B) Optical Light Emission Display
 - C) Organic Light Emitting Diode
 - D) Optical Linear Emission Display
 -
3. Which operating system is used in Samsung Galaxy phones?
 - A) iOS
 - B) HarmonyOS
 - C) Windows
 - D) Android
4. Which smartphone brand is known for its "Pixel" lineup?
 - A) Apple
 - B) Google
 - C) Huawei
 - D) Sony
5. What is the main purpose of a smartphone's gyroscope?
 - A) To make the screen brighter
 - B) To help with orientation and movement tracking
 - C) To increase battery life
 - D) To improve sound quality
6. Which of these companies is NOT primarily a smartphone manufacturer?
 - A) Xiaomi
 - B) OnePlus
 - C) Microsoft

- 
- D) Oppo

7. What was the first iPhone model with Face ID?

- A) iPhone 7
- B) iPhone 8
- C) iPhone X
- D) iPhone XR

8. In which year was 5G technology first launched for smartphones?

- A) 2018
- B) 2019
- C) 2020
- D) 2021

9. Which of these is a popular mobile chipset manufacturer?

- A) Tesla
- B) Qualcomm
- C) Boeing
- D) Canon

10. What does RAM stand for in a smartphone?

- A) Random Access Memory
- B) Read Access Mode
- C) Reduced Application Module
- D) Random Assembly Mechanism

11. Which smartphone feature helps in unlocking the phone by scanning the fingerprint?

- A) Gyroscope
- B) Optical sensor
- C) Fingerprint scanner
- D) Light sensor

12. What is the purpose of "Airplane Mode" on a smartphone?

- A) To save battery
- B) To disable all wireless communications
- C) To make the phone faster
- D) To improve sound quality

13. What does GPS stand for in smartphones?

- A) Global Positioning System
- B) General Phone System
- C) Ground Position Setup
- D) Global Public Service



14. Which of the following apps is commonly used for video calls on smartphones?

- A) Spotify
- B) Zoom
- C) Instagram
- D) Twitter

15. Which smartphone feature is most important for night photography?

- A) Low battery consumption
- B) Night mode
- C) Loud speakers
- D) Water resistance

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Надія Вікторівна Рагуліна**

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**методичні рекомендації
до виконання самостійної роботи
з англійської мови
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