

Business English

Sales Vocabulary: Shopping & Payment • Lesson 1 • Level A2

Elementary

Name: _____

Date: _____

Score: _____ / 70

Word List – Study these words before you start.

Use your vocabulary sheet or audio to study these words before you do the exercises.

instalment	transaction	currency	reward
membership	counter	surcharge	deposit
balance	purchase	method	refusal
authorise	insert	enter	decline
tap	split	redeem	verify

Name: _____

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Score: _____ / 20

Exercise 1: True or False (10 points)

Read each sentence. Write T (True) or F (False) on the line.

1. A transaction is the process of buying or selling something. _____
2. A surcharge is a reduction given to a loyal customer. _____
3. A deposit is money paid in advance to secure a product or service. _____
4. To decline a payment means to accept it successfully. _____
5. Currency is the type of money used in a country. _____
6. To redeem points means to exchange them for a discount or reward. _____
7. A balance is the amount of money remaining in an account or on a card. _____
8. To split a payment means to divide it between two or more people. _____
9. A membership means you officially belong to a club or loyalty programme. _____
10. To verify something means to check that it is correct or genuine. _____

Exercise 2: Multiple Choice (10 points)

Choose the correct word (a, b, or c) to complete each sentence.

1. She paid for the sofa in monthly _____ over twelve months.
a) instalments b) deposits c) surcharges
2. We do not accept foreign _____. Please pay in euros.
a) balance b) currency c) membership
3. Please _____ your card into the machine and enter your PIN.
a) tap b) verify c) insert
4. There is a 2% _____ for payments made by credit card.
a) surcharge b) reward c) refusal
5. You can _____ your points at the checkout to get money off your purchase.
a) split b) redeem c) decline
6. The payment was _____. Please try a different card.
a) authorised b) declined c) verified

7. We left a _____ of €100 to hold the item until Friday.

- a) transaction b) deposit c) method

8. Can we _____ the bill between the four of us?

- a) tap b) enter c) split

9. Please _____ your PIN on the keypad to complete the payment.

- a) enter b) insert c) authorise

10. The manager needs to _____ any refund over €50.

- a) decline b) verify c) authorise

Name: _____ _____	Date: _____	Score: _____ / 20
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Exercise 3: Matching (10 points)

Match each word in Column A with its meaning in Column B. Write the correct letter in the box.

Column A	Column B
1. purchase [___]	A. when a shop or person says no to something
2. tap [___]	B. to check that something is correct or genuine
3. reward [___]	C. the long flat surface where you are served in a shop
4. verify [___]	D. the amount of money remaining in an account
5. counter [___]	E. to touch a card to a reader for a contactless payment
6. split [___]	F. something given for loyalty or a purchase
7. method [___]	G. the way something is done
8. refusal [___]	H. officially belonging to a club or programme
9. balance [___]	I. something that has been bought
10. membership [___]	J. to divide a payment between two or more people

Exercise 4: Gap Fill (10 points)

Complete each sentence with the correct word from the box. Use each word once.

instalment transaction deposit authorise balance redeem tap surcharge refusal verify

- There is a small _____ for paying by credit card in this shop.
- Can you check the _____ on my gift card please?
- Please _____ your card on the reader to make a contactless payment.
- The manager will need to _____ this transaction before it can go through.
- We paid a _____ of €500 to secure the venue for our event.
- You can _____ your loyalty points for a discount on your next purchase.
- We pay for the car in monthly _____ s over three years.

8. The _____ of the payment failed because the card had expired.

9. Please _____ your identity before we process the refund.

10. Every _____ is recorded in our system automatically.

Name: _____

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Exercise 5: Put the Words in Order (10 points)

Put the words in the correct order to make a sentence. Write the full sentence on the line.

1. card / please / your / insert / into / the / machine

2. payment / the / was / declined / unfortunately

3. we / the / can / bill / split / please / ?

4. PIN / enter / your / please / keypad / the / on

5. points / redeem / your / you / can / checkout / at / the

6. a / there / surcharge / is / credit / for / cards

7. the / check / balance / please / on / card / my

8. deposit / a / we / left / to / item / hold / the

9. currency / do / accept / you / foreign / ?

10. authorise / the / needs / manager / refund / to / the

Exercise 6: Word Sort (10 points)

Write each word from the box in the correct column: Noun or Verb.

instalment transaction currency reward membership counter surcharge deposit balance
purchase method refusal authorise insert enter decline tap split redeem verify

NOUN	VERB
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Name: _____

Date: _____

Score: _____ / 10

Exercise 7: Complete the Conversation (10 points)

Complete each conversation with the correct word from the box. Use each word once.

instalment transaction currency deposit balance redeem tap surcharge split authorise

1. A: How would you like to pay?

B: Can I pay in _____? I have US dollars.

2. A: Can I pay in _____?

B: Yes, we offer 0% finance over 12 months.

3. A: I would like to _____ my reward points today.

B: Of course. You have 500 points — that is €5 off your purchase.

4. A: Just _____ your card on the reader. It is contactless.

B: Oh, that is very easy. Done!

5. A: There is a 1.5% _____ for credit card payments.

B: OK, I will pay by debit card instead.

6. A: Can we _____ the cost between the two of us?

B: Yes, that is fine. I will put half on each card.

7. A: I need to pay a _____ to hold the dress until Saturday.

B: Yes, we require 20% to reserve any item.

8. A: What is the _____ on my store card?

B: You have €47.50 remaining.

9. A: The payment has been declined. Can you _____ it please?

B: Of course. Let me call the authorisation centre.

10. A: Every _____ over €500 needs a second signature.

B: I understand. I will get the manager to sign.

ANSWER KEY – TEACHER COPY

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Exercise 1: True or False

1. T	2. F – a surcharge is an extra amount added to a price
3. T	4. F – to decline means to refuse or say no to a payment
5. T	6. T
7. T	8. T
9. T	10. T

Exercise 2: Multiple Choice

1. a) instalments	2. b) currency
3. c) insert	4. a) surcharge
5. b) redeem	6. b) declined
7. b) deposit	8. c) split
9. a) enter	10. c) authorise

Exercise 3: Matching

1. I	2. E
3. F	4. B
5. C	6. J
7. G	8. A
9. D	10. H

Exercise 4: Gap Fill

1. surcharge	2. balance
3. tap	4. authorise
5. deposit	6. redeem
7. instalment	8. refusal
9. verify	10. transaction

Exercise 5: Word Order

1. Please insert your card into the machine.	2. Unfortunately the payment was declined.
3. Can we split the bill please?	4. Please enter your PIN on the keypad.
5. You can redeem your points at the checkout.	6. There is a surcharge for credit cards.
7. Please check the balance on my card.	8. We left a deposit to hold the item.
9. Do you accept foreign currency?	10. The manager needs to authorise the refund.

Exercise 6: Word Sort

NOUN	VERB
instalment, transaction, currency, reward, membership, counter, surcharge, deposit, balance, purchase, method, refusal	authorise, insert, enter, decline, tap, split, redeem, verify

Exercise 7: Complete the Conversation

1. currency	2. instalments
3. redeem	4. tap
5. surcharge	6. split
7. deposit	8. balance
9. authorise	10. transaction