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ON THE CONFIGURATION OF THE DOMAIN OF ENGLISH PLASTIC MONEY TERMINOLOGY

SUMMARY. This article is devoted to the study of a fast-growing domain of English banking vocabulary commonly referred to as plastic money terminology. The author aims to examine the configuration of the domain of plastic money terminology and to describe the basic links and relationships between the constituents of the above domain.

KEY WORDS. Plastic money terminology, thematic zones, centre and periphery of the domain, links and relationships between the constituents of the domain.

The professional banking terminology has been discussed at length in many publications. The recent studies made by Russian and foreign linguists show that the vocabulary employed by contemporary banking professionals in the course of their work becomes increasingly specific due to an active usage of metaphorical names for complicated economic concepts and a significant influx of newly-coined terms associated with the spread of advanced information technologies and introduction of easy-to-use electronic solutions for customers' routine transactions [1-2]. Although many fragments of modern banking terminology are quite fascinating for a linguistic study, the so-called plastic money terminology is of a particular interest because it is used to service the most innovative and fast-growing areas of the 21st century banking business and plays an exceptionally important role in the present-day professional banking communications. Furthermore, the key plastic money terms have become part of the language as a whole and are comprehensible to both experts and laymen. It seems rather surprising that linguists have disregarded the specialized domain of plastic money terminology up to the present and, accordingly, no studies have been made to examine the indicated phenomenon from a linguistic perspective. The author of this paper seeks to gain an insight into the thematic and structural configuration of the domain of English plastic money terminology with particular emphasis on the identification of the central and peripheral zones of the lexicon and description of the basic links and relationships between the elements of the domain under consideration.

Although precise figures are difficult to ascertain, the earliest lexical items belonging to the modern plastic money terminology seem to have emerged in the mid-sixties of the 20th century after the launch of several large-scale card-based projects aimed at mass proliferation of plastic cards as a new payment tool. The further development of plastic money terminology is closely linked with the globalization of card-related business coupled with the enhancement and sophistication of card technologies and introduction of a broad range of card products and services. The plastic money terms become increasingly important at the end of the 20th century

and can be easily found in a variety of specialized dictionaries for banking and finance. It appears that the best known lexicographical projects for the plastic money lexicon include a glossary «Plastic money terminology: an English-German glossary» by E. Judt and J. Waldoock [3] and a glossary with a total corpus of over 2000 lexical units and combinations compiled by a group of Russian specialists [4].

It must be noted that the domain of English plastic money terminology seems to be a heterogeneous formation which includes both specialized plastic money terms and terms for technical devices and economic phenomena relevant for the execution of card-based payments. The separate lexical items are integrated within one specialized domain of plastic money terminology mostly due to the functional proximity and compatibility of concepts designated by them. The plastic money terminology is characterized by a thesaurus-like structure and consists of ten thematic zones, namely: 1. Types of plastic cards; 2. Professional participants in the market for card-based payments; 3. Cardholders and customers for card-based transactions; 4. Card-related services and transactions; 5. Security of card-based transactions and card fraud protection; 6. Algorithm of card-based transactions; 7. Technical equipment for effecting card-based transactions; 8. Fees and commissions from card-based transactions; 9. Accounting for card-based transactions; 10. Economic aspects of card-based business.

The depth of hierarchy of up to four-five levels between the elements of English plastic money lexicon is assessed to be significant. For instance, plastic money terms which are aimed to denote specific types of plastic cards can easily be divided into seven basic groups: 1) type of a card-based transaction (*credit card, debit card*); 2) type of a card issuer (*petrol card, supermarket card*); 3) type of a card user (company card, private card); 4) type of a card (*chip card, magnetic stripe card*); 5) type of a market segment (*mass market card, gold card*); 6) operative status of a card (*hot card, valid card*); 7) acceptance characteristics of a card (*domestic card, international card*).

From a functional perspective the plastic money lexicon is marked by a centre-and-a periphery arrangement. The term '*card*' acts as a kernel element of the lexicon and is used as a tool for integrating plastic money terms within the investigated domain: *card – card issuer – cardholder – card-based transactions – card fraud protection – card-related fees – card insurance – card account – card market*. The central part of the domain of the plastic money terminology is primarily represented by the terms included into thematic zones 1-5 which can be accounted for by a client-centric philosophy of the modern card industry, an increased attention of card market players to the security of card-based transactions and a desire to deliver a wide set of card-based services to clients to take account of their diverse needs. It must be emphasized that many English-language basic plastic money terms have been coined as two- and three-component substantive word combinations around the so-called dominant terms, such as '*card*', '*cardholder*', '*fraud*', '*service*', '*transaction*', etc. It is estimated that the term *card* alone can be met in more than ninety different terminological combinations associated with the card business, while the terms '*service*' and '*transaction*' gave rise to forty-two and thirty-five plastic money terms, respectively.

The periphery of the domain of English plastic money terminology is formed by the vocabulary items of thematic zones 6-10 which relate in a broader sense

to a technical support of card-based transactions. For the most part, this fragment of plastic money lexicon is constituted by numerous terminological combinations coined on the wave of borrowing and adaptation of the computer terms and the terms relevant for some adjacent branches of economics. This trend is best illustrated by the following examples:

- computer terms (*front-end processor, interface device*);
- credit terms (*credit limit, grace period*);
- accounting terms (*daily balance, transaction account*);
- insurance terms (*card insurance*).

Metaphoric constructs employed for the verbalization of economic concepts also occupy a peripheral position within the studied specialized domain and are represented, for instance, by the lexical items and expressions '*blacklist*' список карточек, запрещенных к приему в качестве средства платежа and '*frozen card account*' заблокированный карточный счет, etc.

Our findings indicate that the borderline between the centre and the periphery of the domain of English plastic money terminology is not fixed and the functional weight of any concrete lexeme within the domain can be changed over time. For example, due to the increased automation of a card-based payment process many purely technical terms, such as '*cash dispenser*', '*point-of-sale terminal*', '*automated teller machine*', have gained a greater terminological strength and currently play an extremely important role in professional banking communications. On the other hand, a metaphorical construct '*electronic purse*' is no longer in common use as a standard expression for designating microprocessor cards. Although this construct had once been quite popular among people in the banking profession, it gradually lost its functional weight and was replaced by a term '*smart card*'.

The integrity and interdependence of English-language plastic money terminology is evidenced by regular semantic ties and relationships between the elements of the domain. The investigated terminology is characterized by a high level of synonymy which appears to be quite relevant for approximately 20 % of our sample. The increased synonymy is a striking feature of relatively young professional lexical domains and in this respect the plastic money terminology is quite similar to waste treatment terminology and terminology of nanotechnologies [for more detail see 5-6]. Our sample indicates that synonyms can be of different types: 1) absolute synonyms (*co-branded card* – *affinity card*); 2) stylistically opposed synonyms (*warning bulletin* – *blacklist*); 3) synonymic variations represented by a standard term and its abbreviated variant (*point-of-sale terminal* – *POS terminal*) and have an ability to form terminological chains of up to three-four members (*company card* – *corporate card* – *charge corporate card*). The plastic money vocabulary is also marked by the presence of antonymic pairs (*positive card file* – *negative card file*), hierarchal ties (*authorization* – *stand-in authorization*, *chip* – *plastic card*, *card-related equipment* – *cash machine*) and associative ties (*fraudulent card use* – *fraud card capture*, *plastic* – *plastic card*).

Therefore, the domain of English-language plastic money terminology is a heterogeneous formation of a thesaurus-like type which is characterized by the presence of numerous semantic links and relationships between the separate elements of the domain with a depth of hierarchy of up to four-five levels. The research shows that the plastic money terms fall into ten thematic groups

and are integrated within one specialized domain mostly due to the functional proximity and compatibility of concepts designated by the lexical items under consideration. It can be also said in conclusion that the plastic money vocabulary is a fast-growing segment of English banking terminology which exhibits a potential for further growth and development owing to the proliferation and globalization of the card-related payments and a gradual conversion of card business into one of the most promising areas of the present-day banking.

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