

## **Future Problem Solving Program**

### **1997 Qualifying Problem - Cashless Society**

#### **Intermediate/Senior Division**

Anthony Tseng was excited- 'Peta," he called his wife, "Our transmitter's arrived!" Peta wasn't so excited. Since marrying last year, the young couple had been working hard to make their multimedia servicing company a success. And now that she was pregnant they had to get as much done as possible.

Anthony had just received the new transmitter to make life in Tasmania truly cashless. In 2025, the Australian Government had announced that Tasmania would be the first place to become a cashless society. Anthony already paid for most things with his ATM card groceries at the supermarket, petrol for his car, meals in restaurants, even home delivered meals. Since the end of the twentieth century, the EFTPOS system had taken over almost all facets of life. Of course he still paid bills over the telephone and bought things off the Internet with his credit card. He also withdrew cash from the ATM which was used in many places - in cafés, or milk bars, or small shops; for buying small things, like newspapers and chocolate bars. And then there were the cash sales at garage sales and markets. Anthony loved the bargains he could find at the markets. And yes, he was very generous towards homeless people, always tossing them a few notes. With the success of the plastic bank note, coins were already a thing of the past.

Those plastic bank notes now seemed doomed to the history books. It had taken the Government two years to ensure that old credit cards and ATM cards were replaced with the new BartaCard. BartaCard was a smart card. It's gold coloured microchip could hold up to five pages of information. Anthony had received his in 2026, replacing his old plastic cards. Everything had been linked to the one card. Credit card purchases, wage payments, bills: everything was credited or debited directly through the BartaCard system. Now, in 2027, things were about to become radically different.

The Australian Government had chosen the island state of Tasmania as the first place to become cashless. Ensuring citizens had BartaCards was the first step. Now came the transmitter. Small and operated by a rechargeable battery, like a mobile telephone, one had been delivered to each household and business. More were available upon request. The transmitter was basically a personal EFTPOS machine. It would enable Anthony to sell things, to receive credit from someone else by swiping their card through his transmitter. Now every transaction would be like an EFTPOS action in the supermarket. With a modem he could connect his transmitter to his bank account, keeping check on the balance. The Government recommended doing this at least once a month. Anthony would also be able to top up the balance on his BartaCard at an ATM which would no longer issue cash, for times when he didn't want to carry around the transmitter.

Just then Peta's brother Maurizio came in. "So where's mine? I live here too, you know." He was right. There should have been one for the household, and another for the home-based business. "Don't worry," answered Anthony, "we'll just ask for another one. They must have made a mistake when they sent them out."

Brainstorm the problems and challenges presented by the BartaCard system. Then complete the rest of the Future Problem Solving Process to meet a problem or challenge of this futuristic outlook on the cashless society.