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"like two goats," these languages have always developed uniquely, with their beauty and richness.

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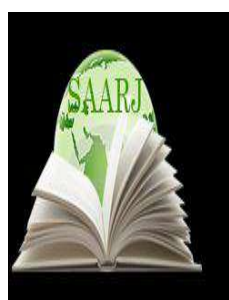
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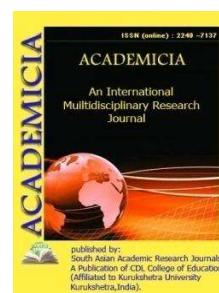
WORKING ON TEXT

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ABSTRACT

The article discusses the specific features of using literary texts in foreign language lessons and the use of modern methods in their application, as well as their content and essence. The word "Epic" is derived from Greek , it means narrative literature. In epic works, the author acquaints the reader with the inner experiences of different images, encounters life events in different times and places, and travels in the midst of fantasies.

KEYWORDS: *Communicative Method, Authentic Text, Modern Method, Novel, Fairy Tale, Story, Novella, Anecdote, Parable, Ballad, Creativity.*

INTRODUCTION

Existing texts in textbooks based on the communicative method differ from older textbooks in their authenticity. The texts in the old textbooks would have been written only by the textbook authors. Authentic text refers to an original and an exact written or oral copy.

Experiments show that introducing students to texts, explaining the meaning of the text through various linguistic observations, is effective in teaching foreign languages.We decided to make some recommendations for working on authentic texts below

1. Divide the text into paragraphs.

Arrange the divided paragraphs in groups according to their meaning. In this case, students can do it independently in groups or listen to it on a tape recorder at set times.

2. Divide the text into paragraphs and arrange the pictures in order according to the paragraphs.

If the textbook does not have pictures related to the text, teachers can be creative and prepare pictures themes eves.

3. Continue the text, read it partly and ask the students to continue the rest.

Students compose different stories according to the content of the text. The best-structured stories or relevance of the text will be discussed in the plenum and encouraged by the teacher.

4. Memory exercise on memorizing the content of the text.

The teacher reads the text once. He then gives the text to the students in different pieces and the students try to place it as correctly as possible. The teacher, in turn, motivates them to place them correctly.

5. Create a similar story.

After working on the given text, the teacher asks the students to create similar stories according to the content of the text. Structured similar stories will be discussed in the plenum.

6. Divide the text into paragraphs and refer students to give the title to each paragraph.

The exercise will be conducted in groups and discussed in the plenum.

7. Translate the text into paragraphs in groups.

One paragraph is given to each group and translated in this group, then after the allotted time only one person stay in the group and the rest are distributed to the other groups one by one. Representatives of all groups are gathered in one group and the text is translated according to paragraphs. Each representative will translate their own paragraph.

This way of working on text helps save time.

This method seeks to understand the content of the text globally.

Finding effective ways to work on a text certainly depends on the creativity of the teacher.

The use of literary texts in foreign language lessons plays an important role not only in the development of pupils/students' speaking skill, but also increase their interest in the country where the language is spoken, broadening their worldview.

Types of literary texts include epic, dramatic, and lyrical works. As we use more epic works in foreign language lessons, we will focus on epic works. The word "Epic" is derived from Greek , it means narrative literature. In epic works, the author acquaints the reader with the inner experiences of different images, encounters life events in different times and places, and travels in the midst of fantasies. Epic works include novels, short stories, fairy tales, legends, anecdotes, stories, parables, and ballads.

The novel reflects the author's worldview and the spirit of the period. Unlike novellas and short stories, novels include the life of the hero and events related to them. According to their meaning novels are divided into some types: about adventure, science, history, love, war, homeland.

Fairy tales appear mainly in the Middle Ages, in which miraculous events are described and performed in conditions that are possible or impossible. In fairy tales, the laws of nature are exaggerated. Talking animals, fictional princesses and princes, pure, impeccable morals, the defeat of evil and the triumph of good are among the most essential features of fairy tales in the true sense of the word.

Tales are divided into folk tales and fiction. The creator of folk tales is unknown, they were passed on orally among the people and later collected in book form. Fiction tales are created by a particular writer or poet and reflect the author's worldview or the spirit of the period.

In parables, moral norms or common truths between people are reflected through figurative images. The parables are of a lively socially critical character.

The anecdote is derived from a Greek, meaning "unpublished". Anecdotes are "gossip stories" in terms of their origin, and they are spread secretly. Celebrities are characterized by funny phrases or actions. The anecdote serves as a small means of criticizing certain shortcomings encountered in society.

The novella is derived from Latin and means "novelty". Describing controversial events, such as "What's new?" served to describe the conversation of the upper strata of society under question. In the XIX century, the novella took on its true form and meaning

Commenting on the novella, I.V. Goethe says: "The novella reveals human nature and its inner experiences in an instant."

The process of events is described artistically as in classical drama. The main feature of the novel is that the depiction of events takes place without the intervention of the author or narrator.

The short story is derived from the American translation of the word "short story". Short stories describe the events that take place in everyday life and do not reflect the introduction, developmental processes of the event, and the conclusion. It often represents a moment that is resolved, that doesn't explain everything, and that the end often remains open.

The word ballad is derived from the Latin word "ballare", which means to dance, and was used to mean a dance song in a ballad until the end of the 18th century. The main features of the ballad are epic-textual character, the centrality of the person, the contrast of the person with the existing world, the lack of a certain series or poetic form, interesting and final structure, the stories are given in the form of dialogue.

Literature has a special role in foreign language lessons, and the following are the basics of their usage in the classroom:

● Literature creates very interesting learning situations.

● working with literary texts creates authentic communicative situations.

● Through literature, learners have the opportunity to get acquainted with the culture of the country where the language is spoken.

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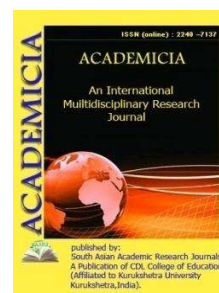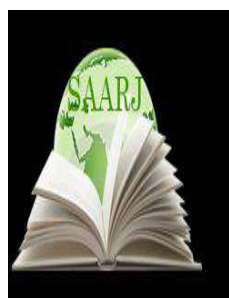
ANALYSIS DEVELOPMENT OF PAYMENT TERMINALS AND ATMS IN THE REPUBLIC OF UZBEKISTAN

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ABSTRACT

One of the fastest growing areas of the use of self-payment services in the world is the introduction of payment terminals and ATMs that pay for the services of mobile operators. Self-service payment tools includes payment terminals, touch screen ATMs, video ATMs, and bank terminals. The article discusses the development of payment terminals in the republic. The article discusses the development of self-service payment tools in the Republic of Uzbekistan.

KEYWORDS: *Payment Terminals, Operator Services, Atms And Bank Terminals.*

INTRODUCTION

Over the past few years, the active penetration of mobile services and the boom in the consumer lending market have led to the fact that millions of consumers need to pay monthly for services. Payment terminals are designed to sell goods and services automatically. As you know, terminals for accepting payments are hardware and software systems that allow you to receive payments from customers in automatic mode.

MATERIALS

The sale of goods and services through payment terminals has long been popular in the West. There are more than **7** million payment terminals in the USA, and about **8** million in the EU. In Russia, payment terminals began to appear in the mid-90s. The income of each payment terminal is then higher, when more services can be paid by this specific device, therefore, many payment kiosks and ATMs allow citizens to pay not only for cellular services, but also for the services of Internet providers, as well as to make utility payments and to pay for government services, bank loans and etc.

Research methods

During writing the article, we used the methods of analysis and synthesis of the materials under study on payment terminals in the Republic of Uzbekistan.

DISCUSSION

The self-service banking market of Uzbekistan is actively developing, ATMs were very poorly distributed in Uzbekistan. Self-service devices began to actively fill the market only two years ago, but even today there is an acute shortage of ATMs in the country. Thus, for **34** million of the population of Uzbekistan there are only about **12,455** ATMs, and they are distributed unevenly throughout the country: the main number of ATMs is concentrated in the largest

cities. On average, in most countries of the world, it is believed that 1 ATM for **1000-3000** people is sufficient. This means that in order to completely cover the need of the population of Uzbekistan for self-service devices, the country should have about **20-36** thousand ATMs.[1]

The leading position among the existing payment systems is occupied by systems based on plastic cards and, above all, credit cards. Most online transactions are made using this particular type of payment. As you know, a plastic card is a personalized payment instrument that provides the ability to pay for goods and services without cash, as well as receive cash in bank branches and ATMs. One of the main functions of a plastic card is to ensure the identification of the person using it as a subject of the payment system. The issuing bank that issued them is the guarantor of the fulfillment of payment obligations arising in the process of servicing plastic cards. Therefore, payment cards remain the property of the bank throughout the entire validity period, and clients, as cardholders, receive them only for use. The nature of the guarantees issued by the issuing bank depends on the payment authority granted to the client and fixed by the card class. The most common automatic authorization, when the card is placed in a POS-terminal (POS- Point of Sale) that is compatible with all contact and contactless interfaces payment cards operating in Uzbekistan and functions in payment terminals of the main international manufacturers Ingenico Group, Verifone, PAX Technology, including on their latest platforms Telium Tetra (Ingenico), Engage (Verifone), Prolin (PAX).Penetration of bank cards in Uzbekistan.

Results

The number of bankcards in Uzbekistan turnover exceeds **24** million. **19** million of them are registered in the "Uzcard" payment system, and **5** million - in the "HUMO" payment system. And the system consists 99% debit cards. (93%) of the one hand, it indicates the success of the efforts of Uzbek banks on the way to a fully digital bank, on the other hand, it demonstrates a huge potential for growth. If in 2017 the penetration of cards was 31.03%, in 2018 it was 40.52%, in 2019 it was 60.84%, then in 2020 it was 92.85%.[2] The low level of penetration of banking services in general hinders the development of the banking sector due to the lack of sources of cheap liabilities - household deposits. Now, statistic shows that 1 sum of cash accounts for only 0.55 sums of deposits of individuals. If in 2017 the penetration of cards was 31.03%, then in 2020 it increased and became 92.85%.

TABLE 1 NUMBER OF PAYMENT TERMINALS IN THE REPUBLIC OF UZBEKISTAN[3]

Years	Number of payment terminals in the Republic of Uzbekistan (pcs.)
2016	183 060
2017	208 536
2018	235 712
2019	244 913
2020	438 386

The number of payment terminals has grown by 62% over 2 years, however, entry to the payments market is due to high costs for the purchase of non-alternative devices from one player and payment high payments for the maintenance of the system.

TABLE 2 NUMBER OF USERS OF REMOTE BANKING SYSTEMS IN THE REPUBLIC OF UZBEKISTAN[4]

Years	Legal entities	Individuals
2016	81,5	979,5
2017	135,6	1906,5
2018	227,9	4225,4
2019	359,8	7599,3
2020	794,9	11878,0

In 2018 showed a strong jump in remote servicing bank accounts: almost 3 times among legal entities and individual entrepreneurs and 5 times among individuals. The penetration of banking services is gradually increasing due to the development of infrastructure, but a significant part of the population is still not provided with basic banking products. According to the report of the Central Bank of Uzbekistan, for 2020, the number of payment terminals in the country increased by 60%. At the same time, in 2018 this figure was only 20%, in 2019 in Uzbekistan the number of ATMs increased by a third, their growth rate was 34%, and since 2019, contactless payment technologies have been actively introduced.

Commercial banks were given plastic cards "HUMO", as well as terminals that were installed and are installed in hotels, supermarkets, catering, pharmacies and other places. The number of payment terminals installed throughout the country amounted to 438,386, an increase over the same period last year by 244,913 or 45%. The number of installed ATMs and self-service kiosks is 12,455 units, which is 4,128 units or 49% more compared to 1 October 2018. The number of bank cards in circulation exceeded **24** million, which is **4.2** million more than in the same period last year.

CONCLUSION

Every year, mobile technologies penetrate deeper into everyday's life, and in many areas of activity, under the influence of mobile services, fundamental changes have occurred. Among the leaders, of course, is the financial sector. The desire to pay faster, pay more conveniently, pay more securely is the hallmark of the modern consumer, and mobile payments are likely to be the next evolutionary stage in the development of payment systems. There are many definitions of mobile payments. In general, mobile payments include payment for goods and services, as well as transferring funds using mobile devices.

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