

A corpus-driven study of non-equivalence in the language of finance: credit or debit?

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Abstract

Although “computer tools don’t do the thinking” (Scott 2005), they can be an invaluable resource, not only because time-saving and cost-effective, but also because they can help translators and language students alike find the translations that would best fit, avoiding others that might sound unnatural and awkward.

The present article investigates the lemmas *credit* and *debit* in the language of finance, with a particular emphasis on *credit card* and *debit card* as conceived in Italian and in English. The study has adopted both a corpus-based and a corpus-driven approach (Tognini Bonelli 2001), taking into account a bilingual comparable corpus, EIFECO, an ad-hoc corpus whose texts, drawn solely from *The Economist* and *IlSole24Ore*, have been selected according to explicit linguistics criteria.

The lemmas *credit* and *debit* have been analyzed in their formal realizations and are compared to the Italian equivalents. The differences between English and Italian have proved to be also cultural. The purpose of this paper is to disambiguate the long-standing and twofold confusion between *credit card* and *debit card* on the one hand, and *debit* and *debito* on the other. This study is descriptive with pedagogic implications.

1. Introduction

This inquiry investigates some economic and more specifically financial and banking expressions, focusing mainly on two instruments of payment with plastic, the *debit card* and the *carta di debito*, with some reference to the *credit card* and the *carta di credito*. Two banking systems are taken into account, the Italian and the American. The lemmas *credit* and *debit* are examined in their specific and specialized implications analyzing the cumulative effect of repetition of these words in a bilingual comparable corpus.

Although *credit card* seems to be “excellent friend” (Partington 1998) with *carta di credito*, there appears to be a semantic mismatch, in that the implicatures of this tool of payment are different on the two sides of the Atlantic. Reading concordances and “trusting the text” (Sinclair 2004), we show that there is actually more common environment between a *debit card* and a *carta di credito* than between a *credit card* and a *carta di credito*. With evidence at hand, we attempt to arrive at some equivalences, looking at collocational profiles and searching for expressions that might trigger the same kinds of association in the mind of both Italian and American readers. We also show that the language in use brings culture within itself (Firth 1957).

We endeavour also to illustrate that the translation of the English *debit card* into the Italian *carta di debito* is actually a ‘semantic loan’ and, although the verbatim translation might seem *card of debt*, there is actually no debt we are incurring when we choose this way of payment.

2. Looking at two parallel texts

We have started by looking at a parallel text in English and Italian, available at www.ryanair.com: one page is the translation of the other, and in this case we believe the Italian is the translation of the English, Ryanair being an Irish company.

RYANAIR.COM
THE LOW FARES AIRLINE
SEARCH - SELECT - CONFIRM - CONTACT - PAYMENT - ITINERARY

Okay, almost finished.
Please enter your credit/debit card information on this page.
When you have provided payment details, and are ready to complete your booking, click the 'Purchase Now' button.
Don't forget you can purchase travel insurance at the end of your booking.

Total Amount

Total Payment Amount: 176.30 EUR

Payment

Card Payment amount: 176.30 EUR

Card Type: a handling fee applies for Credit/Debit Cards
Click here for more information on handling fees
Visa

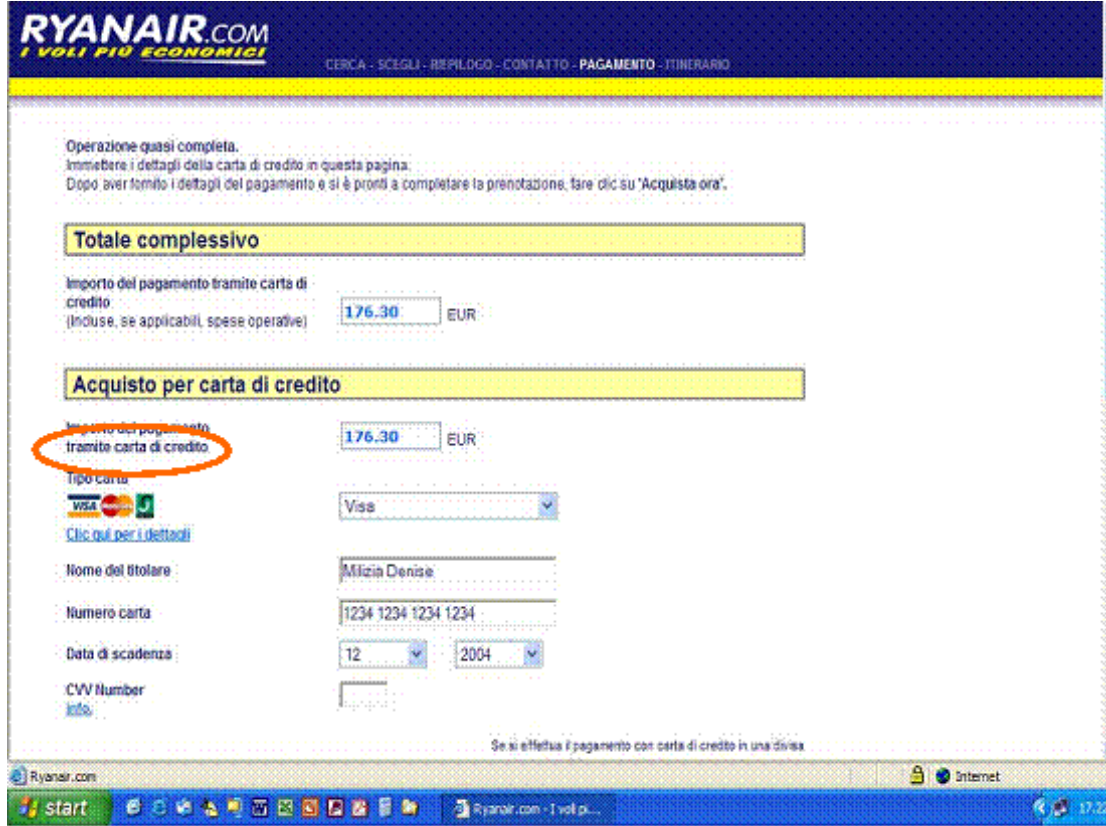
Name of Cardholder: Mizia Denise

Card Number: 1234 1234 1234 1234

Expiry date: 12 / 2004

CVV Number (security code):
Find your CVV number.

Ryanair.com Internet 16:59



In the last step before purchasing our ticket, we are asked to enter our card number; we read:

(1a) credit/debit card information

(1b) I dettagli della carta di credito

In the Italian version the distinction between *credit card* and *debit card* is neutralized. On the same page we read:

(2a) The system will authorize your card payment in real time

(2b) Questo sistema autorizzerà il pagamento della vostra carta di credito in tempo reale

without specifying which card in English but doing so in Italian. At the end, in the billing address section, we finally find a perfect match.

(3a) This address must be identical to your credit card billing address

(3b) Questo indirizzo deve essere identico all'indirizzo di fatturazione della carta di credito

In purchasing a ticket online and reading this webpage, we might simply assume that one of these two instruments of payment, the debit card, is not available in the Italian system.

At first sight, one might also assume that if *credit card* and *debit card* frequently co-occur with one another, a *debit card* could be what in Italian we call *carta Bancomat*. In Italy we very often hear shop assistants say “Carta o Bancomat?”, where *carta* stands for *carta di credito*. Besides, evidence seems to show that the translation of *debit card* is omitted on the Italian website because payment with this kind of card is not allowed: this corroborates our insight that *debit card* must be *carta Bancomat*, which customers are not allowed to use to make purchases online ^[1].

Therefore, our first step is to look at traditional reference books, such as bilingual dictionaries, to check if

our hunches are right: *carta Bancomat* is translated as *cashpoint card* in British English and as *ATM card* in American English, whereas *debit card* is never mentioned. In Picchi 1991, *debit card* does not occur, although the concept already existed, the debit card having been first introduced in 1977, as the monolingual Macmillan Dictionary and the Merriam-Webster on line maintain. Conversely, according to the data of the same dictionary, the credit card dates back to 1888.

As the absence of a pattern is considered potentially meaningful (Tognini Bonelli 2002), we substantiated our observation by looking at EIFECO. As “much can be inferred from what is absent” (Scott 2005), a corpus-driven approach shows the existing of absent meaningful structures, or of structures not enough dealt with (Tognini Bonelli *ibid.*), as the case in question: the lexical item *debit card* seems to be an absent structure in dictionaries and books, nevertheless it is very much used in real life. Conversely, *cashpoint cards* and *ATM cards* seem to be dealt with rather extensively, but hardly appear in the real world.

3. Creation of the corpus

In order to have a thorough understanding of these instruments of payment, *credit cards* and *debit cards* on both sides of the Atlantic, and to clear all the possible ambiguities between these two pay-with-plastic systems, we have subscribed to some financial websites: we have gathered the data from the weekly magazine *The Economist online*, in particular from the *Finance and Economics* pages, from the *Business* pages, and from the *Markets and Data* pages, available at the website www.economist.com. The Italian corpus has been compiled according to the same criteria as the English one, and the data taken have been collected from the Italian daily economic newspaper *IlSole24Ore*. All the texts have been downloaded from the Internet, itself a mega corpus, the prime source of digital texts.

This corpus is called EIFECO, i.e. English and Italian Financial and Economic Corpus. It stands respectively at 168,269 words for the English collection and 75,396 words for the Italian one. The two collections of texts can be considered comparable, in that they are similar with regard to genre, topic, time span, and communicative function. The texts are full running texts and their time span ranges from the end of 2000 to early 2004.

EIFECO is an ad-hoc corpus, which Austermühl (2001) calls a “customized corpus”: it has been built gathering texts covering the specific area we wanted to analyze. The methodology adopted is based on the use of an array of computer tools provided by *WordSmith Tools 4.0* (Scott 2005). Only by reading concordances and looking at the evidence provided by the text will we realize that “the chip is mightier than the pen” (Scott *ibid.*) and that much linguistic information is unobtainable from any other source.

4. Looking at a comparable corpus

Looking at both corpora in EIFECO, we soon notice that “most keywords are nouns”^[2] (Scott 2005). The Table below illustrates the first 13 content words in both wordlists:

English wordlist			Italian wordlist		
Word	Freq.	%Lemmas	Word	Freq.	%Lemmas
17. credit	914	0.58	19. carta	449	0.60
18. banks	871	0.55	22. credito	402	0.54
21. card	21	0.53	27. carte	360	0.48
33. bank	613	0.39	28. banca	320	0.43
35. debt	579	0.37	29. euro	300	0.40
40. cards	40	0.28	36. banche	228	0.31
47. debit	369	0.23	37. conto	224	0.30
49. year	368	0.23	40. pagamento	201	0.27
58. money	340	0.21	48. servizi	151	0.20
65. interest	287	0.18	50. Italia	143	0.19

67. market	282	0.18	59. Bancomat	122	0.16
75. government	248	0.16	60. ATM	122	0.16
79. cash	243	0.15	72. debito	102	0.14

Perhaps the most noticeable difference we note by looking at both wordlists is that, although *ATM* is an American acronym standing for *Automated Teller Machine*, it has more occurrences in the Italian corpus than in the English one. Although the corpus is not comparable in size, we note a percentage of 0.16% of its occurrences in the Italian corpus and 0.04% in the English corpus.

In the English comparable corpus, out of 168,269 running ^[3] words, we found a total of 70 occurrences of *ATM*, 12 of which referring to the card itself and the other 58 referring to the machine. Calling an *ATM* card simply *ATM* resembles that figure of speech called *synecdoche*, that is a term denoting a part of something used to refer to the whole thing, or a term denoting a thing (a “whole) used to refer to part of it (from Wikipedia). This is actually a very common habit also in Italy, to substitute a word with another with which it is associated through contiguity rather than similarity.

There is not a single occurrence of *cashpoint card*, although the data gathered are both British and American; Sinclair (personal communication) pointed out, in this connection, that *cashpoint card* is a little dated now and the data collected here are all very recent. The word *cashpoint* does occur once, but is collocated with *ATM*, so *ATM*, which is mainly American, is accompanied by *cashpoint*, which is mainly British; furthermore the co-occurrence of these two words generates what is usually called a ‘redundancy’, or better a ‘pleonasm’, *cashpoint* being a repetition of *machine*, so it is like saying *Automated Teller Machine Machine*.

Here below are some examples from the English corpus:

(4) standard ATM cards with upgraded **ATM** cards with a debit feature. You may
for any company that wants to run **ATMs**. The new banks will also be plugged
can get cash using a PIN at an **ATM** machine that is part of the global Master
cash, often without cost, at an **ATM** cashpoint in one euro country from
finder to make sure there's an **ATM** where you're going (they're numerous; I'
and credit unions also have **ATMs** (Automated Teller Machines) or ABMs
rationale for banks introducing **ATMs** in the 1970s, telephone banking in the
me there's always a functioning **ATM** in the airport. Why bring any cash at all?
nearby automated teller machine (**ATM**) or you can even get cash back at

In the Italian comparable corpus of 75,396 running words, there are 122 instances of the English acronym *ATM*, and only a few times is the acronym bracketed to explain what it stands for; it is thus almost taken for granted that any Italian reader should be familiar with this expression. We are told, in fact, that *ATMs* are worldwide known these days:

(5) mondialmente noti sotto l'acronimo di **ATM** . Se ne contano 34 mila nel nostro Paese
prelevare contante alle postazioni **ATM** (quelle del Bancomat per intenderci)
contanti dagli sportelli automatizzati (**ATM**). Tra i principali imputati del manca
sportello bancario automatizzato (**ATM**), che dall'inizio del 2003 ha già

possibili tramite i canali diretti e **ATM**, azzerando le spese di tenuta conto rispetto al settembre 2000, mentre gli **ATM** da cui è possibile prelevare con Maestro giornaliera. Non ci sono costi per gli **ATM** dell'istituto, altre banche (Italia ci si rivolge agli esercenti o agli **ATM** bancari. Se, dunque, con il PagoBancomat funzione di prelievo di contante dagli **ATM** (310 mila in Europa). Le carte Euro utilizzo per prelievi di contante dagli **ATM** – il changeover euro/lira ha senza d

As we can note from the citations above, its Italian equivalent *sportello bancario automatizzato* occurs in two instances only, with the bracketed (ATM) in the right co-text.

Let us now look at the expression we would expect to find in an Italian newspaper: *sportello* occurs 31 times, five times with *bancario*, twice with *Bancomat*, twice with *gratuito*, once with *postale*, once with *tradizionale*, once with *trassato*, and twice it is associated with a series number:

(6) Banca Sella, di avere uno **sportello** bancario in azienda, con la possibili negoziazione presso uno **sportello** bancario di un assegno segnalato nel effettuate tramite **sportello** bancario automatizzato (Atm), che da egli anni Quaranta – del primo **sportello** bancario drive-up e – negli anni Sessanta dove non c'è nemmeno uno **sportello** bancario. Inoltre il conto BancoPosta contante da un qualsiasi **sportello** bancomat disponibile sul territorio reso dalla polizia davanti a uno **sportello** bancomat con una tessera non suo prelievo allo sportello allo **sportello** Gratuito 1 – per prelievi inferiori tramite Internet per utenza allo **sportello** Gratuito Gratuita Commissione rata mu può rivolgersi anche allo **sportello** postale, nel 2000 con la piena operat 54,85 se si utilizza lo **sportello** tradizionale 90 – utilizzando Interne ttuata materialmente presso lo **sportello** trassato o mediante la stanza di com

In 13 instances it is neither pre-modified nor post-modified. The other instances are not characterized by repetitiveness and do not have a cumulative effect, therefore they will not be taken into consideration in our statistical analysis; in this case, though, the reason for such few instances is of course due mainly to the corpus size, as “a lot depends on the corpus” (Scott 2005).

The Italian equivalent for *ATM card* is *tessera Bancomat* and *carta Bancomat*: the lemma *Bancomat*, just like *ATM*, occurs in 122 instances, *tessera Bancomat* four times, and *carta Bancomat* in six instances both in its singular form *carta* (five instances) and in its plural form *carte* (one instance). In four instances we come across *tessera di plastica* and on one occasion *soldi elettronici*. In the remaining occurrences of *Bancomat*, on 41 occasions it refers to the machine itself, in the other 81 instances reference is to the card. *ATM Bancomat* occurs three times, but it is another example of redundancy. *Terminali Bancomat* occurs once only.

The Table below reports a reduced sample from the total 122 instances present in the Italian corpus:

(7) ricerca, gli Italiani ricorrono al **Bancomat** dalle due alle Quattro volte al

Postamat MasterCard: funziona su ATM **Bancomat** Anticipo contanti da Atm Master

Postamat Visa: funziona su ATM **Bancomat** (con commissioni variabili) Visa

Postamat funziona solo su ATM **Bancomat** del circuito Cirrus-Maestro (con

le pericolosità del furto di una carta **bancomat**. Ad esempio, nella decisione

simile per ciò che accade per la carta **bancomat** o per la carta “charge”.

bito: più comunemente conosciuta come **bancomat**, viene emessa da un istituto ban

sta a significare che un terzo dei **bancomat** funzionanti in Italia, ovvero

sborsare solo per la conversione dei **bancomat**, almeno 165 milioni di euro.

parlare di integrazione tra i terminali **bancomat** e il Web (una caratteristica mol

la punibilità del furto di una tessera **bancomat**. Duecentocinquanta euro oggi e

in questo caso, quindi, la tessera **bancomat** risulta mediamente conveniente

5. The couple card/carta

By looking at the concordances of *card* and *carta*, we soon come to find out all the different instruments of payment available with plastic in the Italian and American systems, and also in other countries, consisting the corpus of articles about the United Kingdom, a few European countries, such as Belgium and Portugal, China, Japan, Canada, Argentina, Turkey, South Africa, Brazil, and a few more. We also find out that although almost every country has the same system as the debit card, only in few countries is it called like this: for example in Belgium they have such a system, but this type of card is called ‘Proton’, unlike Germany and France, where they have what is called *Debitkarte* and *carte de débit*, but no link with the lemma *debt*, being this word respectively *Schuld* and *dette*.

In the English comparable corpus there are 1,358 occurrences of the lemma *card*, with a percentage of 0.86%, in both its singular and plural form, and several types of cards are hinted at: *charge cards*, *affinity cards*, *loyalty cards*, *guest cards*, *smart cards*, *travel cards*, *payroll cards*, *gift cards*, *flyer mile cards*, *co-branded cards*, *Starbucks or Avon cards*, *identity cards*, *Hello Kitty teenage credit cards*, *telephone calling cards*.

As we can see in the instances below, in the Italian comparable corpus 856 occurrences of both *carta* and *carte* were uncovered: some of them have the same name as the English cards, such as *carta co-branded*, *carta affinity*, *carta gold o platinum*, *carta telefonica*, others are typically Italian, *such as carta aziendale*, *carta Banco-Posta*, *carta privativa o fidelity card*, etc.

The various figures of speech that the two cultures in question use to refer to the cards are quite similar: *plastic money*, *moneta di plastica and denaro di plastica*; *plastic cards*, *carte di plastica*; *electronic money*, *soldi elettronici and moneta elettronica*; the *debit card* is called “the credit card’s younger cousin” in both languages, “le cugine carte di credito e debito”; *America’s favourite little piece of plastic*; *pay-with-plastic system*; *plastic pricing*; the pre-paid cards are called in both languages *electronic purses*, *borsellini elettronici and portafogli virtuali*.

The compound nouns *payment card* and *carta di pagamento* are certainly those with a higher frequency both in the Italian and the English corpus: perhaps we can say that they are the superordinate, or the hypernym (from the Greek ‘above’ + ‘name’), and the *credit* and the *debit cards* are hyponyms (from the

Greek ‘under’ + ‘name). The latter, in turn, have a hyponymic relationship with everything above and a hypernymic relationship with everything under: *Pagobancomat*, *TopCash BNL*, *Moneta (Intesa)* in Italy are hyponyms of *debit card*; *bank cards* and *charge cards (fidelity cards and T&E cards)* are hyponyms of the credit card.

6. The couple debit card/carta di debito

“Patterns of collocation which have a history of recurrence in the language become part of our linguistic repertoire and we do not stop to think about them when we encounter them. By contrast, collocations which have little or no history of recurrence catch our attention and strike us as unusual” (Baker 1992).

At first, the collocation of *card* with *debit* may be confusing and, being an unusual collocation of words, it might challenge the expectations of an Italian reader or hearer. Evidently, the translator will not be confused or puzzled when s/he reads *credit card* translated as *carta di credito*, since the surface patterning between the two languages is the same.

We should bear in mind that some collocations may seem untypical in everyday language but are common in specific registers. A reader who is not familiar with the register of finance and banking may wrongly assume that these collocations are marked. Actually, these collocations are not marked, they are very common in banks but are not in everyday language. The diffusion of the phrase *carta di debito* in Italian among common consumers would undoubtedly trigger in the mind of the speaker an association with *debt*, in Italian *debito*, and this way of payment would be surrounded by a negative aura of meaning.

Our aim here is to show that, when using a debit card, we are not incurring any debt, as the Italian word might suggest, because a *debit card* is used to remove money from our account, and the account must have money in it or the transaction is refused. The money is removed immediately, so there is no loan, therefore no interest.

The debit card was in fact first introduced in the USA in 1977, whereas in Italy it was first used about twenty years after. Following an ‘ad absurdum’ reasoning, if the credit and debit cards had been developed in Italy and not in English-speaking countries, probably the latter, importing them, would have coined a term to identify them.

For instance, the term *bank* comes from Italian, as modern banking emerged in 12th century Genoa, Italy. Likewise, the English term *bankruptcy* comes from the Italian *banca rotta*, meaning *broken bench*: in the late Middle Ages, when banking was evolving in Italy, transactions were conducted in open-air markets and when a banker became insolvent his bench was broken up (Bryson 1991). Therefore, the English-speaking countries have adopted and adapted this concept and this term to their language; the term has first developed in the Italian language and consequently in Italy, where it acquired a specific semantic value, and its use in the English language has been the outcome of its import.

Similarly, the Italian *carta di debito* originates in a translation of the English phrase, and can consequently be defined a calque^[4] borrowed from English. A ‘loan translation’ is a diachronic term, so meaning is secondary to origin.

Besides, the pair of words *debit/debito* could be regarded, in this specific case, as a pair of false friends, or false cognates, since they superficially look alike, they resemble each other in form, but they are not a reliable translation of each other and express different meanings. A false friend is a descriptive term and it is responsive to the synchronic state of the language (Sinclair, personal communication).

Disambiguation here is possible by looking at evidence investigating both the L1 and L2 corpora.

Starting from traditional monolingual reference texts, we looked up in the OED; here is the definition of *debit card*:

“giving the holder access (through a computer terminal) to an account in order to transfer funds to another account when making purchases” (*The New Shorter Oxford English Dictionary* 2005).

Ragazzini 2004 provides us with the following definition of *carta di debito* :

“tessera magnetica che consente l’accesso al sistema del bancomat, per il prelievo di contanti dal proprio conto”.^[5]

Looking up in the above mentioned Bilingual Economics Dictionary, we read that a *debit card* is a *carta di prelievo*, and in Ragazzini 2004 it is *carta di addebito*. But in the Italian comparable corpus there is only one instance of *carte di addebito/prelievo* vs the 85 instances of *carta/e di debito*, both in its singular and plural form.

(8) nel 1950, negli Stati Uniti, Diners Club e American Express lanciarono le loro “charge cards” (**carte di addebito/prelievo**), il primo esempio di “plastic money”

In two instances in the Italian comparable corpus we encounter a different form: *carta ad addebito*:

(9) la possibilità di scegliere di volta in volta se usare una **carta ad addebito** immediato, una **ad addebito** differito, o addirittura...

The lemmas *prelievo* and *addebito* do occur in the Italian corpus, respectively on 33 and 39 occasions, the former with the meaning of *withdrawal*:

(10) è possibile ottenere il **prelievo** del contante anche all'estero

quanto al **prelievo** presso gli ATM

cate alle operazioni di **prelievo** contante presso gli sportelli

and the latter with the meaning of *debit*, meaning *subtract*:

(11) tramite autorizzazione di **addebito** sul conto corrente

avviene normalmente tramite **addebito** sul conto corrente del cliente

avendo un **addebito** contestuale alla spesa

Therefore, we can probably conclude that

carta di prelievo = *Bancomat*

carta di addebito = *Pagobancomat*

At this point, after examining these two lemmas individually, we can say that the *carta di prelievo* is what in the American system is known as the *on-line debit card* and the *carta di addebito* as the *off-line debit card*:

(12) have been forced to reduce **off-line** debit card interchange by more than 30%. The c

through, the payment will be **off-line** and you will be asked to sign the sales slip. Wha

credit card. The on-line and **off-line** distinction may not matter to you unless your fin

ample, the customer can use an **off-line** debit card, supplying a signature but no PIN. His

if your card handles both **on-line** and off-line debits and the store accepts both yo

the transaction will be done **on-line** and you will be asked for your PIN. If you choose

at a store terminal with an **on-line** debit card you must punch in your PIN as you

Evidence seems to suggest that a PIN is required when purchasing with an *on-line debit card* and a signature when purchasing with an *off-line debit card*. In Italy we digit a personal identification number both at a point of sale terminal (POS), and when withdrawing money from an ATM; conversely, in Italy a signature is required when paying with a *carta di credito*.

There is no reference to these terms in traditional reference texts, both in general and specialized dictionaries; in the *Oxford Collocations Dictionary* there is not one occurrence of *debit card*, only the verb is hinted at, together with its colligational profile.

It seems to us that the ‘semantic calque’ of *carta di debito*, or the ‘semantic loan’ as Musacchio puts it, is undergoing what Gottlieb (2004) calls the “replacement” of the *carta di addebito*.

Expanding the search to the remaining lines, we read in the Italian corpus that:

(13) a regnare incontrastate in questo vivace (e costoso) universo sono quelle che gli addetti ai lavori chiamano **carte di debito**, vale a dire quelle tessere che comportano, al loro utilizzo, un prelievo pressoché immediato dal conto corrente ...

(14) le **carte di debito**, per i comuni mortali, sono i Pagobancomat e i Bancomat

Hence, the collocation of *debito* with *carta*, that might sound marked in everyday language, is not so in specialized language, and does not sound odd to the ear of the experts in the field (*addetti ai lavori*). Many words and phrases are rare in general samples of texts but very frequent in specific texts, and technical language shows this trend in an extreme form (Sinclair 1991). Most of the words in a language are uncommon; the average individual encounters over 100,000 words every day. The word *debit* and even more so the phrase *debit card* is an uncommon pattern and therefore is restricted in meaning, it is what is called a ‘technical term’ because it is defined outside language texts. “If a word keeps a predefined meaning it will behave independently of its context; the attempt is made to associate the word and meaning so closely that the meaning will not vary, regardless of the context of its use” (Sinclair 2003).

It has been noted that frequent words have in general a more complex set of senses than infrequent words: in the light of data, after analyzing the frequent word *credit* and the infrequent word *debit* we note that *debit* is more rare and more specially protected than *credit*, and consequently more independent: it enjoys the status of what Tognini Bonelli (2001) defines a “functionally complete unit of meaning”, in that it has the protection that is claimed for highly specific terms. This seems to be conducive to what Firth (1957) meant when he said that “some words are lonelier than others”.

Going back to the word under study, in 102 instances of the lemma *debito* in the Italian corpus, 85 times it collocates with *carta*: of the remaining 17 instances *debito* is five times the English *debt*, and the others are *titoli di debito*.

Whereas *titoli di credito* in Bilingual Dictionaries is translated with “instruments or certificates of credit”, the expression *titoli di debito* is not at all mentioned. In *Ragazzini 2004 titoli del debito pubblico* is “state securities”, and neither *debit* nor *debt* are associated with it.

We can probably conclude by saying that the expression *carta di debito* has not reached a high level of ‘acclimatization’ in the Italian language, because a word can be said to have become acclimatized when other words stem from that loan, through the application of morpho-syntactic rules of the target language: the term *debito* has not stemmed any word in the Italian language, being the words *debitore* and *debitorio* derived from *debito*, i.e. *debt*; the verb *debitare* has never been coined, not even in financial language,

where *addebitare* is used. In the Italian comparable corpus we found a total of three instances of *addebitare*, eight instances of *addebitate*, one of *addebitati* and two of *addebitandone*.

Let us examine now the English comparable corpus and let us consider the co-text of the lemma *debit* in its 288 occurrences.

As we can note in several examples, *debit-card*, and this is true also of *credit-card*, is often hyphenated, just like a semi-preconstructed phrase: it “operates effectively as a single word, and the word space, which is structurally bogus, or the hyphen, may disappear in time, as we see in *maybe, anyway, another*” (Sinclair 1991), as it will also probably disappear in *of course*. It would be reasonable to add phrases like *debit card* and *credit card* and other technical terms to the list of compounds, whose elements have lost their semantic identity, and make allowance for the intrusive word space. Compound nouns may be countable, like the ones in question, like *bank account, travellers’ cheques*, uncountable, like *pocket money*, singular, like *mother-tongue*, plural like *current affairs*. Most compound nouns consist of two nouns, or an adjective and a noun (*Collins Cobuild English Grammar 2004*): *debit card* and *credit card* consist of two nouns, although we will note that *debit* and *credit* in the English comparable corpus can have also the function of adjective and verb.

We found many instances of *debit* with an adjectival function:

- (15a) handling **debit** problems
 offline **debit** payments market
 online **debit** payments
 regional **debit** schemes
 its **debit** systems
 ATM cards with a **debit** feature

- (15b) on the **debit** side, however, the government has surrendered

The instance in (15b), which occurs twice, has a phraseological tendency, and it is used to introduce one or more bad things about a situation or a person, usually after having mentioned the good things about them.

Only in two instances does *debit* have a verbal function:

- (16) system will **debit** the amount from your account and deposit the funds
 system will **debit** the amount from your account and dispense the cash

A much larger corpus would have given many more occurrences of *debit* with a verbal function.

Finally, we found several instances of *debit* with a nominal function:

- (17) some customers see no point in **debit** at all
 and within 48 hours, record the **debit**
 it stores the **debit** for processing later
 forgetting a **debit** is even easier
 and creates a **debit** against your bank account

On closer examination, however, it can be seen that *debit card* and *credit card* are fixed expressions, and really behave as such. As a matter of fact, the whole chunk functions as adjective in many occurrences. The citations below represent a reduced sample of all the concordances analyzed from the corpus:

(18) The chip cards now include a **debit card** function

a thief may get your name and **debit card** number

anytime a **debit card** purchase is entered

stay on budget and to avoid **debit card** fees

introduced a bill that would cap **debit-card** holders' liability

other examples are the following: *debit card offers*, *debit card markets*, *debit card blocking*, *debit-card fraud*, *debit card issuer*, *debit card charges*, *debit card transactions*, *debit card cautions*, *debit card interchange*, *debit card facilities*, *debit card reconstructing*, *debit card business*, *debit card products*, *debit card schemes*, and more.

Since the importance of the environment determines the meaning of a word, we noticed, not surprisingly, that *debit card* does not attract strong lexical collocations: looking at either side of the co-text, we mainly gather information about this tool of payment and tips on how to behave in case of debit card fraud.

From the surrounding context we also get the feeling that this payment option is a convenient alternative as well as a safer tool (with respect to the credit card):

(19) days. They point out that **debit cards** are a surprisingly secure form of payment

more convenient than checks, **debit cards** eliminate the common hassles associated with

spite German's preference for **debit cards**. The two retail banks have also avoided certa

college kids should get **debit cards**, not credit cards, say most consumers

cashless society, I can use the **debit card** at the coffee shop and a lot of people never act

place of a credit card. Plus: **debit cards** can save money: the ins and outs of debit card

By far I support the use of **debit cards** because there is no interest accrued against it

many of us enjoy the use of **debit cards** instead of writing out checks. There are some

the popularity of the **debit card** has seen tremendous growth over the years.

of us enjoy the ease of using **debit cards** during this "rush rush" season. It is faster, e

cautions: I laud the use of **debit cards** instead of a credit card on every occasion

ost banks have warmed to the **debit card** because they are convinced that it is what most

using a credit card. Besides, **debit cards** are a safer alternative than carrying cash and

panic, you can just use your **debit card**. I am sure this will now be much easier with the

The following table will help us pinpoint the collocational profile of the lexical pattern:

Adjectives	Nouns	Verbs
secure	preference	support
convenient	popularity	enjoy
faster	ease	laud
safer	growth	warmed to
much easier		
tremendous		

The evidence of the corpora shows that the unifying feature of all these collocates on either side of the node is the positive semantic prosody, that is to say “*a constituent aura of meaning with which a form is imbued by its collocates*” (Louw 1993).

The notion of prosody is taken from phonology: when Firth first used the term, he meant the “phonological colouring” of a word, and it was later extended to the “semantic colouring”. The semantic prosody, coined by Sinclair and developed by Louw, is that positive or negative connotation around the node and its collocates: it shows the interrelation between the lexical element and the linguistic and extra-linguistic context.

The only hint of a slight negative semantic prosody might probably be given by the following examples:

(20) have a financial fiasco if a **debit card** falls into the wrong hands

debit cards lack the protection of credit cards

shunned **debit cards** because they faced unlimited liability

But, expanding the concordance, we find out that acceptance of debit cards did not come easily because consumers faced limited liability if their card was stolen, but today American law limits liability on stolen cards to \$50.

We can elicit a great deal of subject knowledge by simply reading concordances on either side of the node, within a span of -5, +5. We learn from the English comparable corpus that *to debit* means *to subtract*, just like *to credit* means *to add*. We also come to know from its co-text that a *debit card* is also known as *check card* and it is typically used as substitute for cash. Therefore, carrying a debit card frees people from carrying cash or checkbooks. By spending with a debit card we are using our own money, not the issuers’ money. Whereas a credit card is a ‘buy now pay later tool’, a debit card is a quick ‘buy now pay now tool’, giving the consumer no grace period. Purchasing with a debit card, we may have less protection than with a credit card purchase for items which are never delivered, are defective, or were misrepresented. But, as with credit cards, one may dispute unauthorized charges or other mistakes within 60 days. Furthermore, two-thirds of American households have a debit card.

The adjectives on the left co-text of *debit card* are: *American* and *European*, which could be defined ‘national adjectives’, and *expiring*, *stolen*, *fraudulent*, *special*, *prepaid*, which could be defined ‘selective adjectives’, because they give new information to the noun. Conversely, ‘focusing adjectives’ or adverbs do not narrow the referential range of the noun but combine with the noun so that they make a meaning together (Sinclair 2003). This is why we sometimes refer to focusing adjectives also as ‘emphazisers’, because they do not give any new information.

In the Italian comparable corpus, in 85 occurrences of *carta di debito* we did not find any adjective to either pre- or post-modify the node expression, but only plain technical explanations of this tool of payment. Its collocates clearly tell us that they are safe and reliable.

What strikes us here is that in the Italian corpus there is a higher frequency of *carta di credito e/o carta di debito* occurring on the same syntagmatic axis, as if the difference between these two ways of payment

were slight and at the consumer's discretion.

The only important difference between the two is that:

(21) che danno alla **carta di debito** più dignità rispetto alla carta di credito

riesce ad imitare, con la **carta di debito** indovinare un PIN a cinque cifre fra milioni di

As a matter of fact, plastic-card fraud is an easy and lucrative way of fraud, and the risk of being caught is tiny. Signature authentication means little; few retailers give more than a cursory check, and the bank seems much keener on gaining new customers than safeguarding their existing ones.

When French banks introduced personal identification numbers for credit and debit card purchases in 1993, fraud losses more than halved. Ten years on, many countries are still procrastinating about doing likewise. The citations below will help identify the positive semantic prosody of the node in the Italian corpus:

(22) preferita la banca. Le **carte di debito** sono lo strumento ritenuto più affidabil

ma per incentivare l'uso delle **carte di debito** su Internet sono già stati stipulati

Europay spinge la diffusione delle **carte di debito** come strumento di pagamento per le tr

Alla fine del 2002 le **carte di debito** in Italia sfioravano i 25 milioni di

la crescita inarrestabile delle **carte di debito** e credito non conosce soste. Alla fin

in parte derivante dal possesso di **carte di debito**, che vengono percepite come esaustive

acceleratore sulla diffusione delle **carte di debito** come strumento di pagamento

r MasterCard C Pas. Venezia. La **carta di debito** si prepara ad operare il sorpasso sul

tutte e due, ma anche solo con la **carta di debito** si possono fare tutte le operazioni

ntra una maggiore sicurezza delle **carte di debito**. Queste, in ogni loro utilizzo, devono

lo UE. L'attività all'estero della **carta di debito** non si limita al solo territorio dell

rioschi. La tessera bancomat, o **carta di debito**, non funziona solo in Italia: una car

A quick scanning through the immediate environment of *carta di debito* will be sufficient to pinpoint the typical behaviour of the node. In each individual instance, which is an example of language in use, verbs, nouns and adjectives alike all suggest a very positive semantic prosody: *preferita, affidabile, incentivare, spinge la diffusione, crescita inarrestabile, esaustive, maggiore sicurezza, acceleratore, operare il sorpasso*^[6].

Conclusion

Our purpose in this work was to show that traditional reference books are not always suitable to get the nuances that some languages have, and, sometimes for reasons of space, they tend to pay little attention to context; we have attempted to show this, when looking up for the translational equivalent of *Bancomat*, which in most bilingual dictionaries is translated with *cashpoint card* in BE and *ATM card* in AE: nevertheless, in the English comparable corpus, there is not a single occurrence of the former, and a few

occurrences of the latter.

Some recent dictionaries give *carta di addebito* as the equivalent of *debit card*, and some others give *carta di prelievo*, but in EIFECO there is only one occurrence of *carta di addebito/prelievo*. Through a corpus-driven approach and by looking at actual, attested, authentic instances in use, we have come to the conclusion that *carta di debito* is replacing the form given by traditional texts: *carta di debito*, which might sound marked for those who are not familiar with financial register, has not acclimatized itself among Italian consumers, because the lemma *debito* would inevitably trigger in the mind of Italians an association with *debt*. We have tried to explain that there is no debt we are incurring when we use a debit card, and that the couple *debit/debito* can be regarded as a pair of false friends. Hence, *debit card* and *carta di debito* are equivalent both in form and in meaning, and *debito* has proved to be a semantic loan from English: this case can therefore be defined “a fairly felicitous case of equivalence” (Tognini Bonelli 2001).

We have also attempted to illustrate that a debit card is a “buy now pay now tool” whereas a credit card is a “buy now pay later tool”, but very often also a “pay more tool”: Italian consumers have to have money in their account in order to get a credit card, just like Americans have to have money in their account in order to have a debit card. This is why it seems to us that, financially, Italian credit cards are actually debit cards, although we would need much larger corpora to state this firmly and to confirm this trend confidently.

The most noticeable difference between the American debit card and the Italian credit card is that Italian consumers have a 28-day grace period before the amount spent is actually debited to their account, and which could therefore be regarded as a 28-day loan in some way, whereas with an American debit card the charge is immediate or within 48 hours at the latest.

To follow up this point, we would need another investigation to further illustrate the semantic equivalences in both languages. Our analysis here is rather tentative, but we would assume that if an Italian credit card is equivalent in meaning to the American debit card, we should therefore investigate the semantic equivalent, if there is any, of the American *credit card* (for a fuller analysis of the difference between a *credit card* and a *carta di credito*, see Milizia 2005).

The cases examined seem to be conducive to Jakobson’s now famous definition: “Equivalence in difference is the cardinal problem of language and the pivotal concern of linguistics”.

To summarize, although computer tools do not do the thinking, they are an invaluable resource, not only because time-saving and cost-effective, but also because only through the use of corpora and the deep syntagmatic analysis of the words will the translator and the linguist be able to look at evidence all at once, and will also be able to elicit, from the language in use, the culture of the countries under investigation. Only with a holistic approach to language will the linguist be able to study a foreign language or different systems, like the financial system of Italy and of the USA in this case, across two distinct cultures and arrive at prospective similarities and differences.

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[1] Customers in Italy can pay online only by credit card, although recently customers can make purchases online also by debit card, thanks to a new world security standard launched by Europay International.

[2] By the term 'keyword' here, we mean 'important words', mainly content words, and not what Scott (2006) means by the term.

In *WordSmith Tools*, keywords are generated comparing two wordlists of two different corpora: those which rank at the top of the list in the study corpus are the most unusually frequent in the reference corpus.

[3] In the definition of what precisely was meant by *corpus*, and what kind of texts could constitute it, the important word *running* was first introduced by Jan Aarts in 1991, to exclude collections of proverbs from being part of a corpus (Tognini Bonelli 2001).

[4] "From the French *calquer*, 'to trace', a calque is a type of borrowing where the morphemic constituents of the

borrowed word or phrase are translated item by item, into equivalent morphemes in the new language” (Crystal 2003).

[5] back translation: “magnetic card which allows the access to the ATM system in order to withdraw cash from one’s account”.

[6] back translation: favorite, reliable, to boost, pushes the spreading, relentless growth, exhaustive, further safety, accelerator, to go past.

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