CLAIMS OF THE INVENTION

1. A system for electronic transactions processing for off-us funds transfers performance from one account to another, containing

a payer's device, a recipient's device, a payer's bank, a recipient's bank, a database, a payment order ID generation module, a processor, a settlement system; wherein

the recipient's device is configured to generate a first part of payment order data required for funds transfers between accounts, and comprises recipient's data and payment data, and to send the first part of the payment order data to the processor through the recipient's bank;

the recipient's bank is configured to receive a payment order ID and the first part of the payment order data from the processor, as well as to complement the first part with a second part of the payment order data, which is sufficient for the off-us funds transfers performance and submission of the first part and the second part of the payment order data including the payment order ID to the processor;

the payer's device is configured to receive the payment order ID and the first part of the payment order data from the recipient's device;

the payer's bank is configured to receive the payment order ID and the first part of the payment order data from the payer's device and transfer the first part of the payment order data to the processor;

the payment order ID generation module is configured to receive the first part of the payment order data from the processor, generate the payment order ID based on the first part of the payment order data, and send the generated payment order ID to the recipient's bank and the recipient's device;

the processor is configured to receive the payment order ID, as well as the first part of the payment order data and the second part of the payment order data, generate a final payment order, mark the final payment order with a marker indicating that funds have to be transferred immediately after the receipt of the final payment order for each separate transaction, and send the final payment order marked with the marker to the settlement system;

the settlement system is configured to receive the final payment order, detect the marker in the final payment order, and, if the marker is present, immediately transfer the funds from the payer's bank to the recipient's bank for each separate transaction.

2. The system according to claim 1, wherein the database is configured to receive, record, store and search for the payment order ID bound to the payment order details.

3. The system according to claim 1, wherein the recipient's device is configured to transfer to the payer's device a part of the payment order data in a machine-readable format containing the payment order ID.

4. The system according to claim 1, wherein the payer's device is configured capture the first part of the payment order data containing the payment order ID received from the Receiver's device.

5. The system according to claim 1, wherein the payer's bank, the processor and the recipient's bank are configured to perform checks and supplement the payment order.

6. The system according to claim 1, wherein the processor is configured to interact with the payment order ID generation module, the database, the payer's and recipient's banks, and the settlement system.

7. An automated method for electronic transactions processing for off-us funds transfers performance from one account to another wherein:

a recipient's device generates a first part of payment order data required for funds transfers performance between accounts, comprising recipient's data and payment data,

then, the first part of the payment order data is sent to a processor with the help of which, based on the received first part of the payment order data, a need to generate an ID is determined and a request is sent to a payment order ID generation module,

a payment order ID is generated by the payment order ID generation module on the basis of the received first part of the payment order data,

then, the processor receives the generated payment order ID from the payment order ID generation module, the payment order ID is bound to the first part of the payment order data, the first part of the payment order data and the payment order ID are stored in the database;

after that, the first part of the payment order data including the payment order ID is sent to the recipient's device;

then further, the recipient's device submits the first part of the payment order data including the payment order ID to a payer's device,

the payer's device receives the first part of the payment order data including the payment order ID, which is then transferred to a payer's bank,

then, the payer's bank receives the first part of the payment order data including the payment order ID from the payer's device; then the first part of the payment order data is sent to the processor,

after that, the processor receives the first part of the payment order data including the payment order ID, detects the payment order ID and checks against a presence of the payment order ID bound to the first part of the payment order data in the database

and, if the payment order ID is present, submits the first part of the payment order data including the payment order ID to a recipient's bank;

the recipient's bank receives the first part of the payment order data including the payment order ID, then complements the first part of the payment order data with a missing second part of the payment order data, which is sufficient for the off-us funds transfers performance,

after that, both the first part and the missing second part of the payment order data, including the payment order ID, are sent to the processor;

the processor receives both the first part and the missing second part of the payment order data including the payment order ID; both the first part and the missing second part of the payment order data are used to generate a final payment order; after that, the final payment order is marked with a marker when making a payment; the marker indicating a need to transfer funds immediately after receiving the final payment order for each separate transaction; then, the final payment order is sent to the settlement system;

the settlement system receives the final payment order, determines a presence of the marker in the final payment order and, if the marker is present, immediately transfers the funds from the payer's bank to the recipient's bank for each separate transaction;

then, the processor receives a response from the settlement system about the off-us funds transfers performance;

the processor sends the response concerning the off-us funds transfers performance to the payer's bank and the recipient's bank,

in response, the processor receives a message from the payer's bank and a message from the recipient's bank confirming that the funds have been debited from the payer's account and credited to the recipient's account, respectively.

8. The method according to claim 7, wherein the recipient's device transfers a part of the payment order data in a machine-readable format containing the payment order ID to the payer's device.

9. The method according to claim 7, wherein the payer's device captures the part of the payment order data containing the payment order ID received from the Recipient's device.

10. The method according to claim 7, wherein the payer's bank, the processor and the recipient's bank check and supplement the data of the payment order.

11. The method according to claim 7, wherein the recipient's bank receives a part of the payment order data from the processor containing the payment order ID, checks and sends a confirmation of a readiness to credit the funds to the processor.

12. The method according to claim 7, wherein the payer's bank checks the part of the payment order data containing the payment order ID before transferring the part of the data to the processor and sends a confirmation of a readiness to debit the funds to the processor.

13. The method according to claim 7, wherein the payment order ID generation module generates a payment order ID, then the payment order ID is sent to the processor, and then to the database.

14. The method according to claim 7, wherein the processor accesses the database and stores the payment order ID bound to the part of the payment order data.

15. The method according to claim 7, wherein the processor accesses the database and receives the payment order ID from the database.

16. The method according to claim 7, wherein results of system elements communication are sent from the processor to the database where the results are then stored.

17. The method according to claim 7, wherein the final payment order is generated in the recipient's bank and then transferred to the processor.

18. The method according to claim 7, wherein the settlement system determines the presence of the marker indicating the need to transfer the funds immediately after receiving the final payment order when making the payment and then makes settlements between the payer's bank and the recipient's bank.