Abstract

The invention relates to an electronic method for approving (F) a transaction, to a corresponding transaction system (T), to a transaction application (4) for carrying out the method, to a mobile terminal (9) having such a transaction application (4), and to a payment system (B) comprising such a transaction system (T) for carrying out the transaction. In this manner, an electronic method is provided that is easy to handle and that can be used to approve (F) a transaction within the scope of a business transaction between buyers and sellers, that can be used virtually without limitations in terms of location, that requires a minimum of already available technical infrastructure, and that is nevertheless secure for all parties involved. For this purpose, the mobile terminal (9) has to have a display element (91), it has to be suitable to establish a wireless data connection (811) with the transaction server (6), and it has to have application and e-mail capabilities.

(Figure 1)