## ABSTRACT

The method uses a public communication network (10), to which are connected supplier servers (20) and customer stations (30) and comprises:

– development by a supplier server of a payment ticket, concerning a purchase envisaged between the supplier and a customer, and comprising information relating to the supplier, the customer, the purchase object and the price,

– transmission of the payment ticket via the computer network to a payment server (40),

– automatic verification by the payment server if the payment of the price is authorised for the customer, either by interrogation of a customer account of the customer, held by the payment server and intended for payment of small sums, or by interrogation on a banking network (50) independent of the computer network (10), for payment of higher sums,

– if the verification is positive, development by the payment server of a voucher including at least a part of the payment ticket information, and

– transmission of the voucher to the supplier server so as to authorise the conclusion of the purchase.

Figure 1.