

## ABSTRACT

The invention relates to the financial industry, more specifically to systems and methods for automatic transaction processing for funds transfer between accounts in real time upon prior approval. The described methods and systems make it possible to perform  
5 interbank transfers in real time both within one country and for cross-border funds transfers. The technical result is an expansion of the scope of application, since the system and method use the existing payments acceptance and processing infrastructure, make it is possible to use any payment instrument for transferring funds both within one country and for cross-border transfers; an improvement of the transfer rate as the funds flow is not accompanied by  
10 approval and calculation of the exchange rate and fee; an improvement of the funds transfer reliability by decreasing the likelihood of payment refusal due to the fact that the funds flow is performed after preliminary preparation.

FIG. 2.2.2