ABSTRACT

The invention relates to the sphere of information technologies, in particular, to electronic systems and monetary-fund circulation methods and can be used for solving problems of mutual settlements between participants of the electronic payment system in real-time mode. In doing so, the analogue of monetary funds in the invention presented are electronic bank bearer checks complying with bank regulations and the requirements of applicable legislation. The client application units are rendered as grouped into modules by categories corresponding to the user status determined by the unit of authorization of the client and server applications, with provision of the possibility of pre-setting a group of check circulation parameters for each category. The issue of checks is accompanied by the creation of legally-valid documents and reflection of transactions in the check register.