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Abstract

The invention relates to a finance sphere and could be utilized in various industries of national economy to process trading operations by clearing payment using communication network. Technical result is in enhancing a customer security when effecting a purchase and sale transaction by clearing payment using communication network. Variants of the method include steps of: placing the list of offered commodities/works/services into a seller's computer device; indicating requisite elements of the account for payment for these commodities, the requisite elements of the separate account in the transit bank being indicated as the account; viewing said list by the customer; assigning an individual cipher for each payment; paying for the commodities by effecting payment to the separate account; reporting additionally to the transit bank the cipher assigned for payment; giving the commodities/works/services to the customer under condition of reporting said cipher to the seller by the customer; reporting to the transit bank the cipher received from the customer; transferring money to the seller at the rate of the sum of said payment under condition of coinciding the cipher reported to the transit bank by the seller with the cipher received by the transit bank additionally with said payment.