

The present invention relates to methods for automatizing financial arrangements in paying for various services, specifically services of the Internet network. The proposed method of carrying out settlements by electronic facilities implies using payment transactions for which funds are available on the accounts of the subscribers of the mobile communication system. According to the proposed method, the center for processing payment transactions, such as a commercial bank, issues, in response to the request of a user, a non-permanent password that confirms the right of the user to obtain paid services after checking the identification data of the user. When the request of the user for the password is transmitted to the center for processing payment transactions via the mobile communication system, this system will write off the user account the amount of payment for the communication session, the amount of payment for the services of the center for processing payment transactions, and the amount of payment for the services requested from the service system operator. The advantage of the proposed method is the simplification of settlement procedures and that operators can grant, and commercial banks can process, payment transactions concerning inexpensive products and services, specifically services of the Internet network, which were earlier considered as uneconomic.