

Method for implementation of credit transaction for buying goods or services relates to cash settlements between buyers (clients) and sellers. Client first sends a request for credit obtaining to buy products or services to center of processing credit transactions of bank through personal device of mobile communication and communication unit of bank communications, at that in case of positive result of analysis of that client's request from center of credit transactions processing by means of server of credit center of bank and server of center of authorization of bank through communication unit of bank communication one sends to client's mobile communication device code of approval of client's authorization (PAK) that is afterwards entered by seller to POS-terminal for formation of request to server of center of authorization of bank of center of credit transaction processing for authorization of credit transaction (AKT) and provision of credit to client. Technical result is in decrease of possibility of non-authorized obtaining of credit with increase of immediacy of its formalization and increase of level of automation of provision of credits to clients.