

A maintenance method of accounts between a user and a supplier of goods and/or services provides using Internet and also at least one server is established equipped with specialized software to allow generating electronic signals forming records with a feature set of the electronic cheque in particular of unique symbols corresponding to specific order of goods and/or services of a supplier connecting to specified server through Internet or another net the supplier's information system of goods and/or services connecting to specified server through Internet or another net the means to contribute money for acquisition of electronic cheques by users, for examples payment terminals, teller terminals, electronic stores and self-service kiosks enables to transfer electronic cheque by a user to the supplier and its paper copy.