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The invention relates to a value transfer system.

A value transfer system contains a computer, electronic purses, exchange devices by means of which the electronic purses communicate with each other in order to transfer the value into the transactions that can-not be made through the computer and a microprocessor is associated in each purse or corresponding exchange device. The transaction payments are effectuated between a pair of purses, one of which a transmitting purse, transmits the value and the other a receiving purse, receives the value, the microprocessor is programmed so that each transaction consists of the following stages:

- A. The receiving purse sends a message: "value receiving request";
- B. The transmitting purse creates a value message;
- C. The transmitting purse creates and keeps a commitment message, determining the transmission of the requested value to the receiving purse;
- D. The transmitting purse sends the commitment message;
- E. The transmitting purse sends the value message.

The technical result consists in ensuring the possibility of breaking off the transactions, of carrying out transactions with the payment holding, in ensuring the transaction confidentiality.