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Abstract. *In this article, the author studied the theoretical aspects of electronic commerce, the issues of accounting and auditing of electronic money, and the problems of auditing. In addition, proposals and recommendations on specific aspects of the organization of electronic money accounting have been developed.*

Key words: *accounting, audit, electronic money, electronic commerce.*

Acceptance of documents from enterprises, unless otherwise stipulated in the contract, is carried out throughout the day based on the bank's working time with the client. In this case, the documents received by the bank from customers during the operation day are executed on the same day. After receiving the payment order from the customer, the responsible executive checks that all the details in the payment order are complete and correct. In addition, the paying company determines that there are sufficient funds to pay the amount indicated in the document in the account opened for the deposit.

If the payment order is fully and correctly issued, and there are sufficient funds to pay it, the responsible executive will programmatically transfer all the information in the order to the bank's electronic database through a computer. transfers to the computing center that executes the payments. The first copy of the document is attached to the daily collection of the bank after the bank balance is issued no later than the morning of the next day. It will be transferred to the general bank archive after one year. The second copy of the payment order together with the statement from the customer's account will be returned to the customer as a document confirming that the operations have been carried out.

The following accounting entry is made for this bank operation: Debit: "Deposit on demand" account of the payer. Credit: "Deposit account on demand" or 79 Credit Central Bank correspondent account of the recipient of the funds. In most cases, electronic payment is made from the computer center of a commercial bank by software via modem method, i.e. "Electronic mail". electronic payment order is transferred to the account center of the Central Bank through the system called.

Based on the information received from the commercial bank serving the paying enterprise, the Center of the account opened with the Central Bank transfers the electronic payment order via modem to the commercial bank serving the receiving enterprise. Electronic payment instructions received through the electronic payment system are issued in duplicate at the receiving bank. The first copy of the instruction is

signed by the executive officer of the bank and stamped with the bank's seal, and it is attached to the daily documents collection. The second copy is given to the client as an attachment to the client's account with the signature of the bank manager and the bank seal. Currently, 65-75% of all payments made through banks in our republic are made using payment orders, which is related to its advantages.

One of the forms of non-cash settlement is settlements based on the payment request, according to which the payment request requires the payer to pay a certain amount through the bank. is a payment-settlement document that reflects the demand for The application can be submitted for the goods shipped, for the work performed, for the services provided, as well as for other payments provided for in the contract concluded by the parties.

The application will be accepted and not accepted. Applications paid by acceptance require acceptance (recognition) of the payment amount by the payer. The word "Accept" is derived from the Latin language and means consent, that is, it is the consent given by the payer to the bank to make the payment. The acceptance form is the main form of collection settlement. Acceptance can be positive or negative. A written acknowledgment of both agreement and disapproval of the paying enterprise is considered a positive acceptance. In this case, payment is made only upon receipt of a written consent letter from the payer. If the payer does not receive a letter of consent within 15 days, the payment application will be returned to the payee without payment. A negative acceptance is expressed by silence, a protest against the payment is expressed in writing. If a letter of protest against the payment is not received in writing, payment will be made by the bank.

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