

IN THE CLAIMS

All pending claims and their present status are reproduced below.

1. (Currently Amended) A computer-implemented method for tracking payment transactions of a group of users, the method comprising:

establishing, by a computer system, a group including at least three ~~a plurality of~~ users;

maintaining, by the computer system, a transaction record for the group including a plurality of payment transactions involving the users of the group, each of the plurality of payment transactions ~~involving at least one user of the group~~ associated with a payment amount;

responsive to receiving information on a payment transaction involving a user of the group and associated with a payment amount, determining, by the computer system, whether the payment transaction occurred within a range of dates provided for the group;

responsive to determining the payment transaction occurred within the range of dates, updating, by a computer system, the transaction record for the group to include the payment transaction;

~~maintaining~~ updating, by the computer system, a total balance maintained for the transaction record based on payment amounts associated with ~~indicating an amount owed by a first user of the group to a second user of the group based on one or more of the plurality of the~~ payment transactions included in the transaction record; and

responsive to a settlement event, settling, by the computer system, the total balance by initiating fund transfers ~~a transfer of funds~~ between the users of the group for the payment transactions occurring within the date range ~~first user and the second user~~.

2. (Currently Amended) The method of claim 1, further comprising:

updating the transaction record to include an additional payment transaction made by a paying user of the group and the payment transaction allocated to a set of users of the group; and

updating a plurality of individual balances, each of the plurality of individual balances updated to account for an amount owed by a user of the set to the paying user based on the additional payment transaction.

3. (Currently Amended) The method of claim 1, wherein for each user of the group, a plurality of individual balances are maintained, each individual balance indicating an amount the user is owed by or owes to another user of the group according to the transaction record.

4. Canceled.

5. Canceled.

6. (Currently Amended) The method of claim 1, further comprising:

receiving information of an additional payment transaction ~~made~~ initiated by ~~[[a]]~~ an additional user of the group;

inquiring from the additional user whether to add the additional payment transaction to the transaction record; and
updating the transaction record to include the additional payment transaction based on a response received indicating to add the additional payment transaction.

7. (Currently Amended) The method of claim 6, wherein the information of the additional payment transaction is received from a user device responsive to the additional user completing the additional payment transaction via the user device.

8. (Currently Amended) The method of claim 6, wherein the additional payment transaction is completed using an account of the user and information of the additional payment transaction is received from an electronic system of a financial institution with which the additional user has the account.

9. (Currently Amended) The method of claim 1, further comprising:
receiving from a user device a request to manually add an additional payment transaction;
transmitting a form to the user device requesting information regarding the additional payment transaction; and
responsive to receiving from the user device the form with requested information,
updating the transaction record to include the additional payment transaction.

10. (Currently Amended) The method of claim 1, wherein the settling event is at least one of the following: [[a]] an end date being reached, a user of the group requesting settlement, and a total balance reaching a set amount.

11. (Currently Amended) A computer program product having a non-transitory computer-readable storage medium having computer executable instructions for tracking payment transactions of a group of users, the computer executable instructions comprising:

- a group module configured to establish a group including at least three ~~a plurality of~~ users;
- a tracking module configured to:
 - maintain a transaction record for the group including a plurality of payment transactions involving the users of the group, each of the plurality of payment transactions ~~involving at least one user of the group~~ associated with a payment amount; and
 - responsive to receiving information on a payment transaction involving a user of the group and associated with a payment amount, determine whether the payment transaction occurred within a range of dates provided for the group;
- a balance module configured to:
 - responsive to determining the payment transaction occurred within the range of dates, update the transaction record for the group to include the payment transaction;
 - ~~maintain~~ update a total balance maintained for the transaction record based on payment amounts associated with ~~indicating an amount owed by a first user of the group to a second user of the group based on one or more of the plurality of~~ the payment transactions included in the transaction record; and

a settlement module configured to settle the total balance by initiating fund transfers ~~a transfer of funds~~ between the users of the group for the payment transactions occurring within the date range ~~first user and the second user~~.

12. (Currently Amended) The computer program product of claim 11, further comprising:

the tracking module further configured to update the transaction record to include an additional payment transaction made by a paying user of the group and the payment transaction allocated to a set of users of the group; and

the balance module further configured to update a plurality of individual balances, each of the plurality of individual balances updated to account for an amount owed by a user of the set to the paying user based on the additional payment transaction.

13. Canceled.

14. Canceled.

15. (Currently Amended) The computer program product of claim 11, wherein the tracking module is further configured to:

receive information of an additional payment transaction ~~made~~ initiated by ~~[[a]]~~ an additional user of the group;

inquire from the additional user whether to add the additional payment transaction to the transaction record; and

update the transaction record to include the additional payment transaction based on a response received indicating to add the additional payment transaction.

16. (Currently Amended) A computer system for tracking payment transactions of a group of users,

the system comprising:

a computer processor; and

a non-transitory computer-readable storage medium storing computer program modules configured to execute on the computer processor, the computer program modules comprising:

a group module configured to establish a group including at least three ~~a plurality of~~ users;

a tracking module configured to:

maintain a transaction record for the group including a plurality of payment

transactions involving the users of the group, each of the plurality of

payment transactions involving at least one user of the group associated

with a payment amount; and

responsive to receiving information on a payment transaction involving a user of

the group and associated with a payment amount, determine whether the

payment transaction occurred within a range of dates provided for the

group;

a balance module configured to:

responsive to determining the payment transaction occurred within the range of

dates, update the transaction record for the group to include the payment

transaction;

~~maintain~~ update a total balance maintained for the transaction record based on payment amounts associated with ~~indicating an amount owed by a first user of the group to a second user of the group based on one or more of the plurality of the~~ payment transactions included in the transaction record; and

a settlement module configured to settle the total balance by initiating fund transfers ~~a transfer of funds~~ between the users of the group for the payment transactions occurring within the date range ~~first user and the second user~~.

17. (Currently Amended) The system of claim 16, further comprising:

the tracking module further configured to update the transaction record to include an additional payment transaction made by a paying user of the group and the payment transaction allocated to a set of users of the group; and

the balance module further configured to update a plurality of individual balances, each of the plurality of individual balances updated to account for an amount owed by a user of the set to the paying user based on the additional payment transaction.

18. (Currently Amended) The system of claim 16, wherein for each user of the group, a plurality of individual balances are maintained, each individual balance indicating an amount the user is owed by or owes to another user of the group according to the transaction record.

19. Canceled.

20. (Currently Amended) The system of claim 16, wherein the tracking module is further configured to:

receive information of an additional payment transaction ~~made~~ initiated by ~~[[a]]~~ an additional user of the group;

inquire from the additional user whether to add the additional payment transaction to the transaction record; and

update the transaction record to include the additional payment transaction based on a response received indicating to add the additional payment transaction.

21. (New) The method of claim 1, further comprising:

responsive to determining the payment transaction did not occur within the range of dates, determining not to include the payment transaction in the transaction record.

22. (New) The method of claim 1, wherein the range of dates is provided by an additional user of the group.

23. (New) The computer program product of claim 11, wherein the tracking module is further configured to:

responsive to determining the payment transaction did not occur within the range of dates, determine not to include the payment transaction in the transaction record.

24. (New) The computer program product of claim 11, wherein the range of dates is provided by an additional user of the group.

25. (New) The system of claim 16, wherein the tracking module is further configured to: responsive to determining the payment transaction did not occur within the range of dates, determine not to include the payment transaction in the transaction record.