WHAT IS CLAIMED IS:

1. A method for operating a private group transaction network, comprising:

receiving, with at least one processor, a group creation request to cause generation of a private group transaction network, wherein the group creation request identifies contact information associated with at least three group members associated with at least three user devices;

communicating, with at least one processor, a group invitation to each user device of each of the at least three group members, wherein each user device includes a mobile application that includes a registration layer including a backend-for-frontend (BFF) between a services layer that communicates with a transaction processing system to facilitate execution of fund transfers associated with electronic lending transactions and the at least three user devices and at least two issuer systems associated with at least three payment accounts of the at least three group members;

receiving, with at least one processor, a plurality of group acceptance messages via the mobile application, one from each of the at least three group members, wherein each group acceptance message comprises an account identifier associated with a payment account of an associated group member, where the at least three group members comprise a first group member having a first payment account issued by a first issuer system, a second group member having a second payment account issued by a second issuer system, and a third group member having a third payment account issued by a third issuer system different from at least one of the first issuer system and the second issuer system;

in response to receiving the plurality of group acceptance messages via the mobile application, generating, with at least one processor, the private group transaction network comprising the first, second, and third group members, wherein generating the private group transaction network comprises generating a group payment account associated with the private group transaction network and onboarding the at least two issuer systems with the private group transaction network such that a group processor may engage with the at least two issuer systems to conduct the electronic lending transactions over the private group transaction network,

wherein the group payment account is configured in communication with each of the first, second, and third payment accounts, and wherein onboarding the at least two issuer systems includes adding an issuer scheme for each issuer system that causes the BFF of the mobile application to display the mobile application on each user device based on the issuer scheme associated with the issuer system associated with the user account associated with that user device;

receiving, with at least one processor, from at least one user device of at least one group member of the at least three group members and a payment gateway associated with the group payment account, via the mobile application, an intra-group transfer request having loan parameters associated with a loan between the first and second group members and the third group member for a transfer amount; and

processing, with at least one processor, the intra-group transfer request between the first and second group members and the third group member for the transfer amount by:

receiving, with at least one processor, from each user device of each group member of the at least three group members, via the mobile application, an acceptance of the loan parameters associated with the loan, wherein the first, second, and third group members communicate over the private group transaction network via messages sent using the mobile application on the at least three user devices over the private group transaction network to determine and agree upon the loan parameters;

in response to receiving the acceptance of the loan parameters from each group member, invoking a smart contract associated with the private group transaction network, wherein the smart contract is associated with predetermined conditions for execution of intra-group transaction requests associated with the private group transaction network;

determining whether the intra-group transaction request satisfies the predetermined conditions for execution;

in response to determining that the intra-group transaction request satisfies the predetermined conditions for execution, automatically executing, with at least one processor, a plurality of pull transfers summing at least to the transfer amount by pulling at least the transfer amount from the first and second payment accounts to the group payment account in separate pull

transactions, wherein executing each of the plurality of pull transfers comprises communicating, via the payment gateway, a separate pull transfer request for each of the first and second payment accounts to a payment service system, wherein the payment service system retrieves the account identifier associated with the respective payment account from a data vault and communicates a transfer request comprising the account identifier to the transaction processing system, and the transaction processing system debits the respective payment account and transfers funds to the group payment account;

in response to pulling the at least the transfer amount from the first and second payment accounts to the group payment account, automatically executing, with at least one processor, a single push transfer for the transfer amount by pushing the transfer amount from the group payment account to the third payment account, wherein executing the single push transfer comprises communicating, via the payment gateway, a push transfer request for the third payment account to the payment service system, wherein the payment service system retrieves the account identifier associated with the third payment account from the data vault and communicates the transfer request comprising the account identifier to the transaction processing system, and the transaction processing system transfers the transfer amount from the group payment account to the third payment account; and

automatically providing, via the mobile application, to the at least three user devices, transfer data associated with the plurality of pull transfers and the single push transfer.

2. The method of claim 1, further comprising:

generating, with at least one processor, a token for each of the received account identifiers;

associating, with at least one processor, each generated token with each associated account identifier; and

executing, with at least one processor, the plurality of pull transfers and/or the push transfer using the generated tokens.

3. The method of claim 1, further comprising:

executing, with at least one processor, a plurality of intra-group transfer requests, each intra-group transfer request executed between at least two of the at least three group members, wherein the plurality of intra-group transfer requests comprise a first intra-group transfer request and a second intra-group transfer request;

generating, with at least one processor, first transfer data associated with a first intra-group transfer corresponding to the first intra-group transfer request;

generating, with at least one processor, second transfer data associated with a second intra-group transfer corresponding to the second intra-group transfer request; and

tracking, with at least one processor, the plurality of intra-group transfer requests using a blockchain based on the first transfer data and the second transfer data.

4. The method of claim 1, wherein at least two of the first payment account, second payment account, and third payment account are based out of different countries.

5. The method of claim 1, wherein the first payment account, second payment account, and third payment account are personal payment accounts.

6. The method of claim 1, wherein the intra-group transfer request comprises a loan request having loan parameters, wherein the loan parameters are specified by at least one of the first group member, the second group member, and the third group member.

7. A system for operating a private group transaction network, comprising at least one processor programmed or configured to:

receive a group creation request to cause generation of a private group transaction network, wherein the group creation request identifies contact information associated with at least three group members associated with at least three user devices;

communicate a group invitation to each user device of each of the at least three group members, wherein each user device includes a mobile application that includes a registration layer including a backend-for-frontend (BFF) between a

services layer that communicates with a transaction processing system to facilitate execution of fund transfers associated with electronic lending transactions and the at least three user devices and at least two issuer systems associated with at least three payment accounts of the at least three group members;

receive a plurality of group acceptance messages via the mobile application, one from each of the at least three group members, wherein each group acceptance message comprises an account identifier associated with a payment account of an associated group member, where the at least three group members comprise a first group member having a first payment account issued by a first issuer system, a second group member having a second payment account issued by a second issuer system, and a third group member having a third payment account issued by a third issuer system different from at least one of the first issuer system and the second issuer system;

in response to receiving the plurality of group acceptance messages via the mobile application, generate the private group transaction network comprising the first, second, and third group members, wherein generating the private group transaction network comprises generating a group payment account associated with the private group transaction network and onboarding the at least two issuer systems with the private group transaction network such that a group processor may engage with the at least two issuer systems to conduct the electronic lending transactions over the private group transaction network, wherein the group payment account is configured in communication with each of the first, second, and third payment accounts, and wherein onboarding the at least two issuer systems includes adding an issuer scheme for each issuer system that causes the BFF of the mobile application to display the mobile application on each user device based on the issuer scheme associated with the issuer system associated with the user account associated with that user device;

receive, from at least one user device of at least one group member of the at least three group members and a payment gateway associated with the group payment account, via the mobile application, an intra-group transfer request having loan parameters associated with a loan between the first and second group members and the third group member for a transfer amount; and

process the intra-group transfer request between the first and second group members and the third group member for the transfer amount by:

receiving, from each user device of each group member of the at least three group members, via the mobile application, an acceptance of the loan parameters associated with the loan, wherein the first, second, and third group members communicate over the private group transaction network via messages sent using the mobile application on the at least three user devices over the private group transaction network to determine and agree upon the loan parameters;

in response to receiving the acceptance of the loan parameters from each group member, invoking a smart contract associated with the private group transaction network, wherein the smart contract is associated with predetermined conditions for execution of intra-group transaction requests associated with the private group transaction network;

determining whether the intra-group transaction request satisfies the predetermined conditions for execution;

in response to determining that the intra-group transaction request satisfies the predetermined conditions for execution, automatically executing a plurality of pull transfers summing at least to the transfer amount by pulling at least the transfer amount from the first and second payment accounts to the group payment account in separate pull transactions, wherein executing each of the plurality of pull transfers comprises communicating, via the payment gateway, a separate pull transfer request for each of the first and second payment accounts to a payment service system, wherein the payment service system retrieves the account identifier associated with the respective payment account from a data vault and communicates a transfer request comprising the account identifier to the transaction processing system, and the transaction processing system debits the respective payment account and transfers funds to the group payment account;

in response to pulling the at least the transfer amount from the first and second payment accounts to the group payment account, automatically executing a single push transfer for the transfer amount by pushing the transfer amount from the group payment account to the third payment account, wherein executing the single push transfer comprises communicating, via the payment gateway, a push transfer request for the third payment account to the payment service system, wherein the payment service

system retrieves the account identifier associated with the third payment account from the data vault and communicates the transfer request comprising the account identifier to the transaction processing system, and the transaction processing system transfers the transfer amount from the group payment account to the third payment account; and

automatically providing, via the mobile application, to the at least three user devices, transfer data associated with the plurality of pull transfers and the single push transfer.

8. The system of claim 7, wherein the at least one processor is programmed or configured to:

generate a token for each of the received account identifiers;

associate each generated token with each associated account identifier; and

execute the plurality of pull transfers and/or the push transfer using the generated tokens.

9. The system of claim 7, wherein the at least one processor is programmed or configured to:

execute a plurality of intra-group transfer requests, each intra-group transfer request executed between at least two of the at least three group members, wherein the plurality of intra-group transfer requests comprise a first intra-group transfer request and a second intra-group transfer request;

generate first transfer data associated with a first intra-group transfer corresponding to the first intra-group transfer request;

generate second transfer data associated with a second intra-group transfer corresponding to the second intra-group transfer request; and

track the plurality of intra-group transfer requests using a blockchain based on the first transfer data and the second transfer data.

10. The system of claim 7, wherein at least two of the first payment account, second payment account, and third payment account are based out of different countries.

11. The system of claim 7, wherein the first payment account, second payment account, and third payment account are personal payment accounts.

12. The system of claim 7, wherein the intra-group transfer request comprises a loan request having loan parameters, wherein the loan parameters are specified by at least one of the first group member, the second group member, and the third group member.

13. A computer program product for operating a private group transaction network comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:

receive a group creation request to cause generation of a private group transaction network, wherein the group creation request identifies contact information associated with at least three group members associated with at least three user devices;

communicate a group invitation to each user device of each of the at least three group members, wherein each user device includes a mobile application that includes a registration layer including a backend-for-frontend (BFF) between a services layer that communicates with a transaction processing system to facilitate execution of fund transfers associated with electronic lending transactions and the at least three user devices and at least two issuer systems associated with at least three payment accounts of the at least three group members;

receive a plurality of group acceptance messages via the mobile application, one from each of the at least three group members, wherein each group acceptance message comprises an account identifier associated with a payment account of an associated group member, where the at least three group members comprise a first group member having a first payment account issued by a first issuer system, a second group member having a second payment account issued by a second issuer system, and a third group member having a third payment account issued by a third issuer system different from at least one of the first issuer system and the second issuer system;

in response to receiving the plurality of group acceptance messages via the mobile application, generate the private group transaction network comprising the

first, second, and third group members, wherein generating the private group transaction network comprises generating a group payment account associated with the private group transaction network and onboarding the at least two issuer systems with the private group transaction network such that a group processor may engage with the at least two issuer systems to conduct the electronic lending transactions over the private group transaction network, wherein the group payment account is configured in communication with each of the first, second, and third payment accounts, and wherein onboarding the at least two issuer systems includes adding an issuer scheme for each issuer system that causes the BFF of the mobile application to display the mobile application on each user device based on the issuer scheme associated with the issuer system associated with the user account associated with that user device;

receive, from at least one user device of at least one group member of the at least three group members and a payment gateway associated with the group payment account, via the mobile application, an intra-group transfer request having loan parameters associated with a loan between the first and second group members and the third group member for a transfer amount; and

process the intra-group transfer request between the first and second group members and the third group member for the transfer amount by:

receiving, with at least one processor, from each user device of each group member of the at least three group members, via the mobile application, an acceptance of the loan parameters associated with the loan, wherein the first, second, and third group members communicate over the private group transaction network via messages sent using the mobile application on the at least three user devices over the private group transaction network to determine and agree upon the loan parameters;

in response to receiving the acceptance of the loan parameters from each group member, invoking a smart contract associated with the private group transaction network, wherein the smart contract is associated with predetermined conditions for execution of intra-group transaction requests associated with the private group transaction network;

determining whether the intra-group transaction request satisfies the predetermined conditions for execution;

in response to determining that the intra-group transaction request satisfies the predetermined conditions for execution, automatically executing a plurality of pull transfers summing at least to the transfer amount by pulling at least the transfer amount from the first and second payment accounts to the group payment account in separate pull transactions, wherein executing each of the plurality of pull transfers comprises communicating, via the payment gateway, a separate pull transfer request for each of the first and second payment accounts to a payment service system, wherein the payment service system retrieves the account identifier associated with the respective payment account from a data vault and communicates a transfer request comprising the account identifier to the transaction processing system, and the transaction processing system debits the respective payment account and transfers funds to the group payment account;

in response to pulling the at least the transfer amount from the first and second payment accounts to the group payment account, automatically executing a single push transfer for the transfer amount by pushing the transfer amount from the group payment account to the third payment account; and

automatically providing, via the mobile application, to the at least three user devices, transfer data associated with the plurality of pull transfers and the single push transfer.

14. The computer program product of claim 13, wherein the program instructions cause the at least one processor to:

generate a token for each of the received account identifiers;

associate each generated token with each associated account identifier; and

execute the plurality of pull transfers and/or the push transfer using the generated tokens.

15. The computer program product of claim 13, wherein the program instructions cause the at least one processor to:

execute a plurality of intra-group transfer requests, each intra-group transfer request executed between at least two of the at least three group members,

wherein the plurality of intra-group transfer requests comprise a first intra-group transfer request and a second intra-group transfer request;

generate first transfer data associated with a first intra-group transfer corresponding to the first intra-group transfer request;

generate second transfer data associated with a second intra-group transfer corresponding to the second intra-group transfer request; and

track the plurality of intra-group transfer requests using a blockchain based on the first transfer data and the second transfer data.

16. The computer program product of claim 13, wherein at least two of the first payment account, second payment account, and third payment account are based out of different countries.

17. The computer program product of claim 13, wherein the first payment account, second payment account, and third payment account are personal payment accounts.