## ABSTRACT OF INVENTION

A method is provided for centrally tracking transactions in an electronic billing system. The system includes multiple different billing entities, multiple different financial institute entities and multiple different user entities. Each of the multiple different billing entities is associated with a respective portion of the multiple different user entities and each of the multiple different financial institute entities is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different financial institute entities indicating a request from any of the multiple different user entities associated with the applicable financial institute entity to view billing information. The receipt of the request to view the billing information is logged in a database as first event information. A message indicative of the billing information of at least one of the multiple different billing entities associated with the applicable user entity which is available for viewing is transmitted to the applicable user entity. A message indicating a request from the applicable user entity to view the available billing information of that billing entity is received from any of the at least one of the billing entities. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable billing entity is logged in the database as a second event information.

This Sheet Has Been Replaced