



Social Money

View Event

Event Name	Mom's Big 40 th Birthday Bash
Date	03/25/2008
Event Description	We all agreed kids will pay for winery rental+food. Grandpa Chon will pay for Mariachi's
Organizer	Pat Smith

▼ Who do I owe?

IOUs

Person	Amount Owed	Status	Actions
Liz Montana	\$41.63	Unpaid	You need to pay Liz Montana offline. ?
Pat Smith	\$97.13	Unpaid	You need to pay Pat Smith offline. ?

▶ [See the math](#)

▶ What are the shared expenses?

This IOU cannot be paid online due to one of the following reasons:

- 1) You are not logged in as a Wells Fargo customer.
- 2) You have exceeded the daily limit of sending \$1000 in a 24-hour period.
- 3) The recipient has exceeded the daily limit of receiving \$1000 in a 24-hour period.
- 4) The recipient is not capable of receiving online payments.



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Organizer	Pat Smith

▼ Who owes me?

IOUs

Person	Owes me	Fee ?	Amount Recieved	Status	Date Paid
Avery Alda	\$97.13			Unpaid	
Mark Lennon	\$97.12	\$2.50	\$94.62	Paid online	3/1/2008

▶ [See the math](#)

▶ What are the shared expenses?

Payment Submitted: 03/01/2008 03:15 PM

Amount Paid: \$94.62

Payment Method: xxxxxxxxxxxx-1234

Confirmation Number: nnnnnnnnn

Paid to: Pat Smith

(Note: This payment may take 5-7 days to appear in the recipient's account.)



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You neither owe or are owed money for this event.

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Date	03/25/2008
Event Description	We all agreed kids will pay for winery rental+food. Grandpa Chon will pay for Mariachi's
Organizer	Pat Smith

▼ What are the shared expenses?				
Winery Rental \$300.00				
Participants	Paid ?	Share ?	Situation	
Avery Alda	0.00	\$138.75	-138.75	Underpaid
Liz Montana (Payer)	222.00	\$138.75	\$82.25	Overpaid
Mark Lennon	0.00	\$138.75	-138.75	Underpaid
Pat Smith (Organizer, Payer)	333.00	\$138.75	\$194.25	Overpaid



Social Money

Pay IOU

Date	03/25/2008
Pay To	Jen Simmons jsimmons@hotmail.com
Paid By	mlennon@hotmail.com
Event Name	Mom's Big 40 th Birthday Bash
Payment Amount	\$125

Please note: credit card users will be subject to a cash advance fee (determined by their bank) as well as interest. We recommend that you use a debit card to avoid these fees.

Billing Information

Cardholder's First Name	<input type="text"/>	Cardholder's Last Name	<input type="text"/>
Billing Address (Line 1)	<input type="text"/>		
Billing Address (Line 2)	<input type="text"/>		
City	<input type="text"/>		
State	<input type="text"/> ▼		
Zip	<input type="text"/>		
Card Type	<input type="text"/> ▼		
Credit Card Number	<input type="text"/>		
Verification Code	<input type="text"/> ?		
Expires	<input type="text"/> ▼ <input type="text"/> ▼		

Cancel

Confirm >>



Social Money

Confirm Payment

Please confirm the details of your payment below.

Date	03/25/2008
Paid To	Jen Simmons jsimmons@hotmail.com
Paid By	dmacias@hotmail.com
Event Name	Mom's Big 40 th Birthday Bash
Payment Amount	\$125

- a. A text message (soft descriptor) indicating that “This payment will appear on your credit/debit card as XX” (where XX is the soft descriptor). Refer to section 7 for details on the soft descriptor.
- b. A text message to inform the Payer the result of the authorization (i.e. approved or declined). Refer to section 10 for a table of the possible CyberSource authorization responses.
- c. A text message to inform the Payer that an email has been sent to the payer and receiver of the payment confirming the payment.
- d. A text message indicating payment will take 5-7 business days before the money is deposited into the receiver's account.

Billing Information

Cardholder's Name	Diana Macias
Billing Address (Line 1)	11031 Broadway Terrace
Billing Address (Line 2)	#3
City	Oakland
State	CA
Zip	94611
Card Type	MasterCard
Credit Card Number	XXXX XXXX XXXX 1963
Expiration	03/2010

Cancel

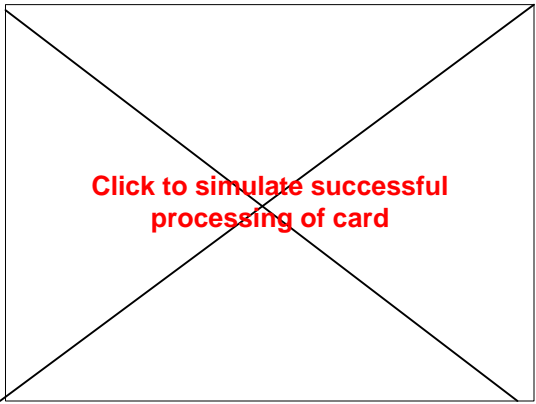
Make Payment >>



We are processing your payment



If this page appears for more than 30 seconds, [click here](#) to reload





Social Money

Payment Details

Here's your receipt. You may want to [print this page](#) for your records.

Date	03/25/2008
Paid To	Jen Simmons jsimmons@hotmail.com
Paid By	dmacias@hotmail.com
Event Name	Mom's Big 40 th Birthday Bash
Payment Amount	\$125

Billing Information	
Cardholder's Name	Diana Macias
Billing Address (Line 1)	11031 Broadway Terrace
Billing Address (Line 2)	#3
City	Oakland
State	CA
Zip	94611
Card Type	MasterCard
Credit Card Number	XXXX XXXX XXXX 1963
Expiration	03/2010



Social Money

 [New Event](#) >> [View Totals](#) >> [Send IOUs](#)

View Totals

We've worked out your expenses for you. Take a look at the final totals below. If you want to see how we've arrived at these amounts, click on **See the Math**.

Event Name	Mom's Big 40 th Birthday Bash
Event Date	03/25/2008

The following participants owe the amounts calculated below. We net out what each person overpaid and underpaid, so there are the least number of payments that need to be made by each person.

IOUs				
Participant	Amount	Pay To		
Avery Alda	\$41.63	Liz Montana		
Avery Alda	\$97.13	Pat Smith		
Mark Lennon	\$41.62	Liz Montana		
Mark Lennon	\$97.12	Pat Smith		
<div>▼ See the math</div>				
Participants	Expense	Paid <div>?</div>	Share <div>?</div>	Situation
Avery Alda	Winery Rental	\$0.00	\$138.75	<div>\$138.75 Underpaid</div>
Liz Montana (Payer)	Winery Rental	\$222.00	\$138.75	\$82.25 Overpaid
Mark Lennon	Winery Rental	\$0.00	\$138.75	<div>\$138.75 Underpaid</div>
Pat Smith (Organizer, Payer)	Winery Rental	\$333.00	\$138.75	\$194.25 Overpaid