What Is Claimed Is:

1. A computer system for efficiently processing requests related to a database, the system comprising:

a processor; and

a memory coupled to the processor and storing instructions, which when executed by the processor cause the processor to perform a method, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount in to the account of the user, wherein the account is visible to the user and corresponds to a record in a database;

selecting one of the plurality of shadow accounts that correspond to the account, wherein a shadow account is not visible to the user;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

modifying a balance of the selected shadow account by adding the second amount to be transferred in to a current balance of the selected shadow account.

2. The computer system of claim 1, wherein the database includes a mapping between the account and the plurality of corresponding shadow accounts.

3. The computer system of claim 1, wherein the method further comprises:

generating a record of the request that indicates the account, the selected shadow account, and the second amount.

4. The computer system of claim 1, wherein the method further comprises:

unlocking the selected shadow account.

5. A computer system for efficiently processing requests related to a database, the system comprising:

a processor; and

a memory coupled to the processor and storing instructions, which when executed by the processor cause the processor to perform a method, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount out of the account of the user, wherein the account is visible to the user and corresponds to a record in a database;

selecting one of the plurality of shadow accounts that correspond to the account, wherein a shadow account is not visible to the user;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

in response to determining that a balance of the selected shadow account is less than the second amount to be transferred out:

setting a balance of the account to a combined balance of the plurality of shadow accounts;

setting a balance of each shadow account to zero;

executing the request on the selected shadow account or on the account; and

distributing, from the account of the user, a third amount equal to the balance of the account to the plurality of shadow accounts.

6. The computer system of claim 5, wherein the database includes a mapping between the account and the plurality of corresponding shadow accounts.

7. The computer system of claim 5, wherein executing the request on the selected shadow account or on the account further comprises:

unlocking the selected shadow account;

locking the account; and

modifying the balance on the account by subtracting the second amount from a current balance of the account.

8. The computer system of claim 5, wherein executing the request on the selected shadow account or on the account further comprises:

transferring a designated amount from the account to the selected shadow account, wherein the designated amount is of a value greater than or equal to the second amount to be transferred out; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

9. The computer system of claim 5, wherein the method further comprises:

generating a record of the request that indicates the account, the selected shadow account, and the second amount.

10. The computer system of claim 5, wherein in response to determining that a balance of the selected shadow account is not less than the second amount to be transferred

out, the method further comprises:

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

11. The computer system of claim 5, wherein distributing the third amount is based on one or more of:

a random distribution of the third amount from the account to the plurality of shadow accounts;

an equal distribution of the third amount from the account to the plurality of shadow accounts, wherein a fourth amount distributed into each of the shadow accounts is based on an average of the third amount divided by the number of shadow accounts; and

a predetermined rule for distributing the third amount from the account to the plurality of shadow accounts.

12. The computer system of claim 5, wherein the database includes one or more of:

an account number that corresponds to the account;

a balance that indicates a current balance of the account;

an account creation time that indicates when the account was created;

an account modification time that indicates when the account was last modified; and

a flag that indicates if the account is a shadow account.

13. A computer system for efficiently processing requests related to a database, the system comprising:

a processor; and

a memory coupled to the processor and storing instructions, which when executed by the processor cause the processor to perform a method, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an

account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount out of the account of the user, wherein the account is visible to the user and corresponds to a record in a database; and

in response to identifying none of the plurality of shadow accounts with a balance greater than or equal to the second amount to be transferred, wherein a shadow account is not visible to the user:

setting a balance of the account to a combined balance of the plurality of shadow accounts;

setting a balance of each shadow account to zero;

executing the request on a selected shadow account or on the account; and

distributing, from the account of the user, a third amount equal to the balance of the account to the plurality of shadow accounts.

14. The computer system of claim 13, wherein the database includes a mapping between the account and the plurality of corresponding shadow accounts.

15. The computer system of claim 13, wherein executing the request on a selected shadow account or on the account further comprises:

locking the account; and

modifying the balance on the account by subtracting the second amount from a current balance of the account.

16. The computer system of claim 13, wherein executing the request on a selected

shadow account or on the account further comprises:

selecting one of the plurality of shadow accounts that correspond to the account;

transferring a designated amount from the account to the selected shadow account, wherein the designated amount is of a value greater than or equal to the second amount to be transferred out; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

17. The computer system of claim 13, wherein the method further comprises:

generating a record of the request that indicates one or more of the account, the selected shadow account, and the second amount.

18. The computer system of claim 13, wherein in response to identifying one or more shadow accounts with a balance greater than or equal to the second amount to be transferred out, wherein a shadow account is not visible to the user:

selecting one of the identified shadow accounts;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

19. The computer system of claim 13, wherein distributing the third amount is based on one or more of:

a random distribution of the third amount from the account to the plurality of shadow accounts;

an equal distribution of the third amount from the account to the plurality of shadow accounts, wherein a fourth amount distributed into each of the shadow accounts is based on an

average of the third amount divided by the number of shadow accounts; and

a predetermined rule for distributing the third amount from the account to the plurality of shadow accounts.

20. The computer system of claim 13, wherein the database includes one or more of:

an account number that corresponds to the account;

a balance that indicates a current balance of the account;

an account creation time that indicates when the account was created;

an account modification time that indicates when the account was last modified; and

a flag that indicates if the account is a shadow account.

21. A computer-implemented method for efficiently processing requests related to a database, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount in to the account of the user, wherein the account is visible to the user and corresponds to a record in a database;

selecting one of the plurality of shadow accounts that correspond to the account, wherein a shadow account is not visible to the user;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

modifying a balance of the selected shadow account by adding the second amount to be transferred in to a current balance of the selected shadow account.

22. A computer-implemented method for efficiently processing requests related to a database, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount out of the account of the user, wherein the account is visible to the user and corresponds to a record in a database;

selecting one of the plurality of shadow accounts that correspond to the account, wherein a shadow account is not visible to the user;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

in response to determining that a balance of the selected shadow account is less than the second amount to be transferred out:

setting a balance of the account to a combined balance of the plurality of shadow accounts;

setting a balance of each shadow account to zero;

executing the request on the selected shadow account or on the account; and

distributing, from the account of the user, a third amount equal to the balance of the account to the plurality of shadow accounts.

23. The method of claim 22, wherein executing the request on the selected shadow account or on the account further comprises:

unlocking the selected shadow account;

locking the account; and

modifying the balance on the account by subtracting the second amount from a current balance of the account.

24. The method of claim 22, wherein executing the request on the selected shadow account or on the account further comprises:

transferring a designated amount from the account to the selected shadow account, wherein the designated amount is of a value greater than or equal to the second amount to be transferred out; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

25. A computer-implemented method for efficiently processing requests related to a database, the method comprising:

creating, by a server, a plurality of shadow accounts that correspond to an account of a user;

distributing, by the server, from the account of the user, a first amount equal to a balance of the account to the plurality of shadow accounts;

receiving, by the server, a request to transfer a second amount out of the account of the user, wherein the account is visible to the user and corresponds to a record in a database; and

in response to identifying none of the plurality of shadow accounts with a balance greater than or equal to the second amount to be transferred, wherein a shadow account is not visible to the user:

setting a balance of the account to a combined balance of the plurality of shadow accounts;

setting a balance of each shadow account to zero;

executing the request on a selected shadow account or on the account; and

distributing, from the account, a third amount equal to the balance of the account to the plurality of shadow accounts.

26. The method of claim 25, wherein executing the request on a selected shadow account or on the account further comprises:

locking the account; and

modifying the balance on the account by subtracting the second amount from a current balance of the account.

27. The method of claim 25, wherein executing the request on a selected shadow account or on the account further comprises:

selecting one of the plurality of shadow accounts that correspond to the account;

transferring a designated amount from the account to the selected shadow account, wherein the designated amount is of a value greater than or equal to the second amount to be transferred out; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.

28. The method of claim 25, wherein in response to identifying one or more shadow accounts with a balance greater than or equal to the second amount to be transferred out, wherein a shadow account is not visible to the user:

selecting one of the identified shadow accounts;

locking the selected shadow account, which prevents any changes to be made to the corresponding record in the database; and

modifying the balance on the selected shadow account by subtracting the second amount from a current balance of the selected shadow account.