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(54) Title: EFFICIENT DATA PROCESSING USING DATA AGGREGATOR

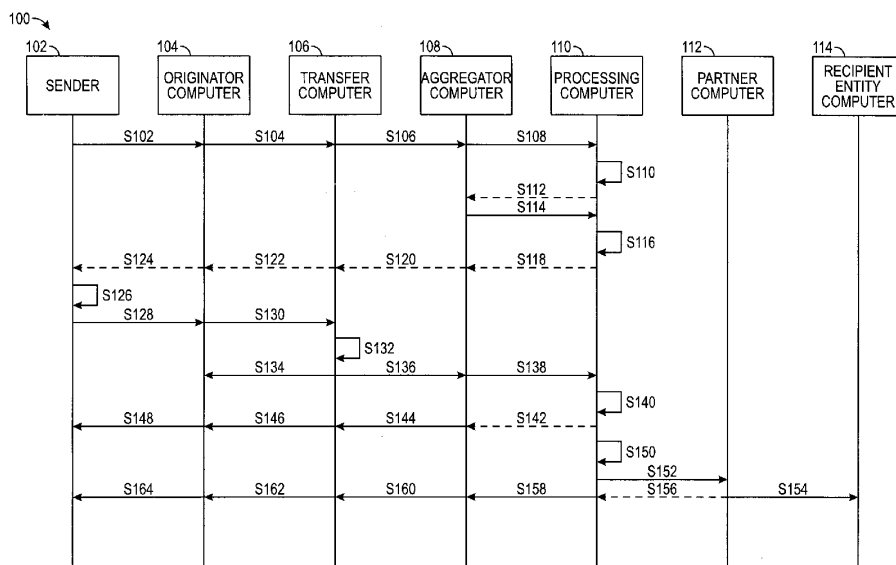


FIG. 1

(57) Abstract: A method is disclosed. The method includes receiving, by a processing computer, a payout validate message for a transaction from an aggregator computer, which receives a payout inquiry message from an originator computer of a plurality of originator computers. The aggregator computer is in communication with the plurality of originator computers. The payout inquiry message and the payout validate message can comprise a transaction amount for the transaction. The processing computer validates the payout validate message, and then transmits a payout validate response message to the aggregator computer. The payout validate response message comprises data regarding validation of the payout validate message. After transmitting the payout validate response message to the aggregator computer, the method includes receiving, by the processing computer, from the aggregator computer, a payout message. The method also includes transmitting, by the processing computer, a payout response message to the aggregator computer.

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