

What is claimed is:

1. A method for translating transaction messages for processing transactions, the method comprising:

transmitting one or more messages to each acquirer of a plurality of acquirers, by one or more servers of a payment network, to assign bulk identifiers (IDs) to each acquirer based on a geographical location and a message format associated with each acquirer;

receiving, by ~~a server~~ the one or more servers of the payment network from a first acquirer of ~~at~~ the plurality of acquirers, an inbound transaction message for a transaction, wherein the inbound transaction message is pursuant to a first message format supported by the first acquirer, wherein the inbound transaction message comprises a bulk ID assigned to the first acquirer;

translating, by the ~~server~~ one or more servers of the payment network, the inbound transaction message from the first message format to a second message format supported by the server, ~~when~~ in response to the first message format ~~is~~ being different from the second message format, wherein the first message format is identified based, at least partially, on the bulk ID assigned to the first acquirer;

processing, by the ~~server~~ one or more servers of the payment network, the inbound transaction message having the second message format to generate an outbound transaction message pursuant to the second message format;

identifying, by the ~~server~~ one or more servers of the payment network from a plurality of message formats, a third message format supported by an issuer that corresponds to the transaction, based on the outbound transaction message having the second message format;

translating, by the ~~server~~ one or more servers of the payment network, the outbound transaction message from the second message format to the third message format, ~~when~~ in response to the third message format ~~is~~ being different from the second message format; ~~and~~

transmitting, by the ~~server~~ one or more servers of the payment network, the outbound transaction message having the third message format to the issuer, wherein the issuer processes the transaction based on the outbound transaction message having the third message format; and

facilitating an exchange of funds for the transaction between the first acquirer and the issuer.

2. The method of claim 1, further comprising assigning, by the ~~server~~one or more servers, a bulk identifier to each acquirer of the plurality of acquirers based on a geographical location and a message format associated with each acquirer, wherein the inbound transaction message received from the first acquirer includes the bulk identifier assigned to the first acquirer.
3. The method of claim 1~~-or claim 2~~, wherein the ~~server~~one or more servers processes the inbound transaction message having the second message format for one of authorization, clearing, or settlement.
4. The method of ~~any of claims 1 to 3~~, further comprising validating, by the one or more servers, the inbound transaction message having the second message format, wherein the one or more servers processes the inbound transaction message having the second message format based on the validation.
5. The method of ~~any of claims 1 to 4~~, further comprising:
 - identifying, by the one or more servers, the issuer that corresponds to the transaction based on the outbound transaction message having the second message format; and
 - generating, by the one or more servers, a destination identifier for the outbound transaction message having the second message format, wherein the destination identifier is indicative of the issuer and a geographical location of the issuer.
6. The method of claim 5, further comprising inserting, by the one or more servers, the destination identifier in the outbound transaction message having the second message format, wherein the one or more servers identifies the third message format using the destination identifier.
7. The method of ~~any of claims 1 to 6~~, wherein the third message format is different from the first message format.
8. The method of ~~any of claims 1 to 6~~, wherein the third message format is same as the first message format.
9. The method of ~~any of claims 1 to 8~~, wherein the inbound transaction message includes a service indicator, details of the first acquirer, details of the issuer, and a transaction amount of

the transaction, and wherein the one or more servers ~~processes~~ the inbound transaction message having the second message format based on the service indicator.

10. The method of claim 9, wherein the outbound transaction message includes the details of the first acquirer, the details of the issuer, and the transaction amount.

11. A system for translating transaction messages for processing transactions, the system comprising:

~~a~~one or more payment network servers ~~are~~that is configured to:

transmit one or more messages to each acquirer of a plurality of acquirers to assign bulk identifiers (IDs) to each acquirer based on a geographical location and a message format associated with each acquirer;

receive, from a first acquirer of ~~a~~the plurality of acquirers, an inbound transaction message for a transaction, wherein the inbound transaction message is pursuant to a first message format supported by the first acquirer, wherein the inbound transaction message comprises a bulk ID assigned to the first acquirer,

translate the inbound transaction message from the first message format to a second message format supported by the payment network server, ~~when~~in response to the first message format ~~is~~being different from the second message format, wherein the first message format is identified based, at least partially, on the bulk ID assigned to the first acquirer,

process the inbound transaction message having the second message format to generate an outbound transaction message pursuant to the second message format,

identify, from a plurality of message formats, a third message format supported by an issuer that corresponds to the transaction, based on the outbound transaction message having the second message format,

translate the outbound transaction message from the second message format to the third message format, ~~when~~in response to the third message format ~~is~~being different from the second message format, ~~and~~

transmit the outbound transaction message having the third message format to the issuer, wherein the issuer processes the transaction based on the outbound transaction message having the third message format; and

facilitate an exchange of funds for the transaction between the first acquirer and the issuer.

12. The system of claim 11, wherein the one or more payment network servers ~~are~~is further configured to assign a bulk identifier to each acquirer of the plurality of acquirers based on a geographical location and a message format associated with each acquirer, and wherein the inbound transaction message received from the first acquirer includes the bulk identifier assigned to the first acquirer.
13. The system of claim 11~~-or claim 12~~, wherein the one or more payment network servers processes the inbound transaction message having the second message format for one of authorization, clearing, or settlement.
14. The system of ~~any of claims 11 to 13~~, wherein the one or more payment network servers ~~are~~is further configured to validate the inbound transaction message having the second message format, and wherein the payment network server processes the inbound transaction message having the second message format based on the validation.
15. The system of ~~any of claims 11 to 14~~, wherein the one or more payment network servers ~~are~~is further configured to:
- identify the issuer that corresponds to the transaction based on the outbound transaction message having the second message format, and
 - generate a destination identifier for the outbound transaction message having the second message format, wherein the destination identifier is indicative of the issuer and a geographical location of the issuer.
16. The system of claim 15, wherein the one or more payment network servers ~~are~~is further configured to insert the destination identifier in the outbound transaction message having the second message format, and wherein the payment network server identifies the third message format using the destination identifier.
17. The system of ~~any of claims 11 to 16~~, wherein the third message format is different from the first message format.
18. The system of ~~any of claims 11 to 16~~, wherein the third message format is same as the first message format.

19. The system of ~~any of claims 11 to 18~~, wherein the inbound transaction message includes a service indicator, details of the first acquirer, details of the issuer, and a transaction amount of the transaction, and wherein the payment network server processes the inbound transaction message having the second message format based on the service indicator.

20. The system of claim 19, wherein the outbound transaction message includes the details of the first acquirer, the details of the issuer, and the transaction amount.