CLAIMS

1. A computer-implemented method, comprising:

receiving, by a server device and through a payment interface of a client device, a payment request associated with an international transaction, the payment request comprising, in a first field of the payment request, a negotiated exchange rate between a foreign currency and a national currency at a time of the international transaction, the negotiated exchange rate having been negotiated by a user of the client device and a remote merchant by using an instant chat tool provided by the client device, and the negotiated exchange rate having been received by the client device and presented to the user on the payment interface of the client device after negotiation has been completed;

completing the international transaction based on the payment request;

receiving, by the server device and from the client device, a refund request for the international transaction;

in response to receiving the refund request, retrieving, by the server device and from the first field of the payment request, the negotiated exchange rate for the international transaction associated with the refund request;

calculating a refund amount for the international transaction based on the negotiated exchange rate; and

processing the refund request for the international transaction based on the calculated refund amount.

2. The computer-implemented method of claim 1, wherein the refund request is a foreign currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of foreign currency into a corresponding amount of national currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

3. The computer-implemented method of claim 1, wherein the refund request is a national currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of national currency into a corresponding amount of foreign currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

4. The computer-implemented method of claim 2, wherein processing the refund request for the international transaction based on the corresponding amount of national currency comprises:

deducting the target amount of foreign currency from an account of an international merchant;

transferring the target amount of foreign currency to a predetermined foreign currency fund pool; and

returning the converted amount of national currency corresponding to the target amount of foreign currency by using an intermediate account.

5. The computer-implemented method of claim 3, wherein the processing the refund request for the international transaction based on the calculated national currency amount comprises:

deducting the converted amount of foreign currency corresponding to the target amount of national currency from an account of an international merchant;

transferring the converted amount of foreign currency corresponding to the target amount of national currency to a predetermined foreign currency fund pool; and

returning the target amount of national currency by using an intermediate account.

6. The computer-implemented method of claim 1, wherein processing the refund request for the international transaction comprises crediting an account specified in the refund request for the refund amount.

7. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform operations comprising:

receiving, by a server device and through a payment interface of a client device, a payment request associated with an international transaction, the payment request comprising, in a first field of the payment request, a negotiated exchange rate between a foreign currency and a national currency at a time of the international transaction, the negotiated exchange rate having been negotiated by a user of the client device and a remote merchant by using an instant chat tool provided by the client device, and the negotiated exchange rate having been received by the client device and presented to the user on the payment interface of the client device after negotiation has been completed;

completing the international transaction based on the payment request;

receiving, by the server device and from the client device, a refund request for the international transaction;

in response to receiving the refund request, retrieving, by the server device and from the first field of the payment request, the negotiated exchange rate for the international transaction associated with the refund request;

calculating a refund amount for the international transaction based on the negotiated exchange rate; and

processing the refund request for the international transaction based on the calculated refund amount.

8. The computer-readable medium of claim 7, wherein the refund request is a foreign currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of foreign currency into a corresponding amount of national currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

9. The computer-readable medium of claim 7, wherein the refund request is a national currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of national currency into a corresponding amount of foreign currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

10. The computer-readable medium of claim 8, wherein the processing the refund request for the international transaction based on the corresponding amount of national currency comprises:

deducting the target amount of foreign currency from an account of an international merchant;

transferring the target amount of foreign currency to a predetermined foreign currency fund pool; and

returning the converted amount of national currency corresponding to the target amount of foreign currency by using an intermediate account.

11. The computer-readable medium of claim 9, wherein the processing the refund request for the international transaction based on the calculated national currency amount comprises:

deducting the converted amount of foreign currency corresponding to the target amount of national currency from an account of an international merchant;

transferring the converted amount of foreign currency corresponding to the target amount of national currency to a predetermined foreign currency fund pool; and

returning the target amount of national currency by using an intermediate account.

12. The computer-readable medium of claim 7, wherein processing the refund request for the international transaction comprises crediting an account specified in the refund request for the refund amount.

13. A computer-implemented system, comprising:

one or more computers; and

one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing one or more instructions that, when executed by the one or more computers, perform one or more operations comprising:

receiving, by a server device and through a payment interface of a client device, a payment request associated with an international transaction, the payment request comprising, in a first field of the payment request, a negotiated exchange rate between a foreign currency and a national currency at a time of the international transaction, the negotiated exchange rate having been negotiated by a user of the client device and a remote merchant by using an instant chat tool provided by the client device, and the negotiated exchange rate having been received by the client device and presented to the user on the payment interface of the client device after negotiation has been completed;

completing the international transaction based on the payment request;

receiving, by the server device and from the client device, a refund request for the international transaction;

in response to receiving the refund request, retrieving, by the server device and from the first field of the payment request, the negotiated exchange rate for the international transaction associated with the refund request;

calculating a refund amount for the international transaction based on the negotiated exchange rate; and

processing the refund request for the international transaction based on the calculated refund amount.

14. The computer-implemented system of claim 13, wherein processing the refund request for the international transaction comprises crediting an account specified in the refund request for the refund amount.

15. The computer-implemented system of claim 13, wherein the refund request is a foreign currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of foreign currency into a corresponding amount of national currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

16. The computer-implemented system of claim 13, wherein the refund request is a national currency refund request, and calculating the refund amount for the international transaction comprises:

converting a target amount of national currency into a corresponding amount of foreign currency based on the negotiated exchange rate for the international transaction, wherein the target amount is the amount originally processed in a payment request for the international transaction.

17. The computer-implemented system of claim 15, wherein the processing the refund request for the international transaction based on the corresponding amount of national currency comprises:

deducting the target amount of foreign currency from an account of an international merchant;

transferring the target amount of foreign currency to a predetermined foreign currency fund pool; and

returning the converted amount of national currency corresponding to the target amount of foreign currency by using an intermediate account.

18. The computer-implemented system of claim 16, wherein the processing the refund request for the international transaction based on the calculated national currency amount comprises:

deducting the converted amount of foreign currency corresponding to the target amount of national currency from an account of an international merchant;

transferring the converted amount of foreign currency corresponding to the target amount of national currency to a predetermined foreign currency fund pool; and

returning the target amount of national currency by using an intermediate account.