CLAIMS

1. A method for service fallback, the method comprising:

receiving a service fallback request for a service that was previously completed;

in response to receiving the service fallback request, reading a fallback reference information that was stored in association with the service (101);

calculating a corresponding service fallback information based on the fallback reference information (102); and

completing a service fallback for the service based on the service fallback information (103).

2. The method according to claim 1, wherein the method further comprises:

in response to receiving a service request for the service, reading the fallback reference information comprised in the service request (201); and

locally associating the fallback reference information with the service, and locally storing the fallback reference information.

3. The method according to claim 2, wherein the service comprises an international transaction service, the service fallback comprises an international transaction refund, the fallback reference information comprises exchange rate information for an international transaction, and the service fallback information comprises a refund amount in the international transaction refund (202).

4. The method according to claim 3, wherein calculating corresponding service fallback information based on the fallback reference information comprises:

if a refund method selected by a user is a foreign currency amount-based refund, converting a target amount of foreign currency into a corresponding amount of national currency based on the exchange rate information for the international transaction; or

if the refund method selected by a user is a national currency amount-based refund, converting a target amount of national currency into a corresponding amount of foreign currency based on the exchange rate information for the international transaction; wherein

the target amount is an amount actually paid in the international transaction (203).

5. The method according to claim 4, wherein completing a service fallback for the service based on the calculated service fallback information comprises:

if the refund method selected by the user is the foreign currency amount-based refund, deducting the target amount of foreign currency from an account of an international merchant, returning the target amount of foreign currency to a predetermined foreign currency fund pool, and returning the converted corresponding amount of national currency to the user by using an intermediate account; or

if the refund method selected by the user is the national currency amount-based refund, deducting the converted corresponding amount of foreign currency from an account of an international merchant, returning the converted corresponding amount of foreign currency to a predetermined foreign currency fund pool, and returning the target amount of national currency to the user by using an intermediate account.

6. The method according to claim 4, wherein the exchange rate information for the international transaction is set through a negotiation performed by using an instant communication tool.

7. The method according to of any one of claims 1 to 6, further comprising receiving a user input comprising the service fallback request.

8. The method according to claim 7, wherein the user input is entered on a graphical user interface.

9. An apparatus for service fallback, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 8.