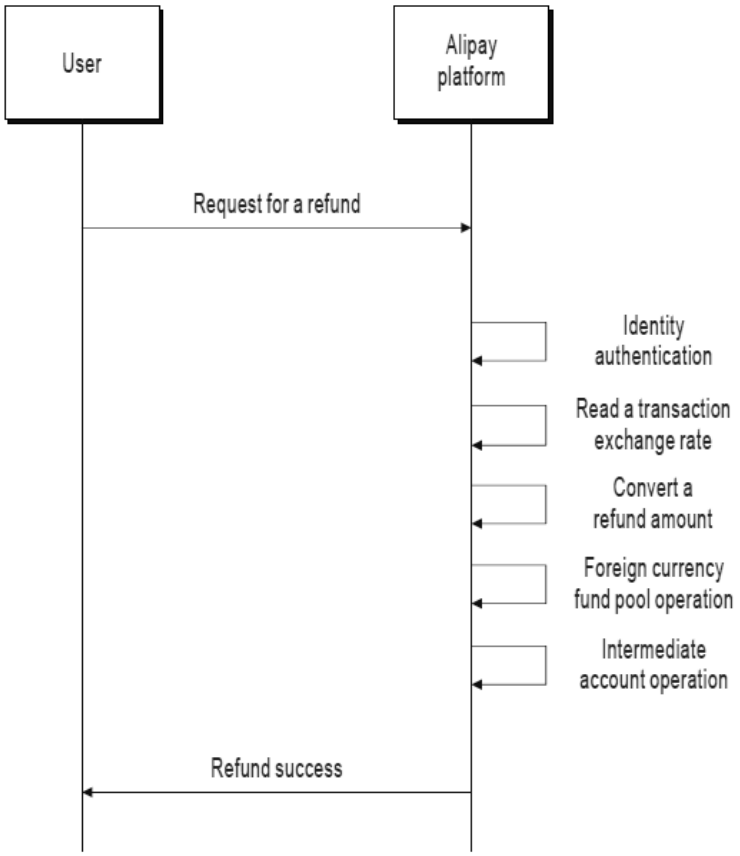

User
Alipay platform
Request for a refund
Identity authentication
Read a transaction exchange rate
Convert a refund amount
Foreign currency fund pool operation
Intermediate account operation
Refund success

FIG. 4

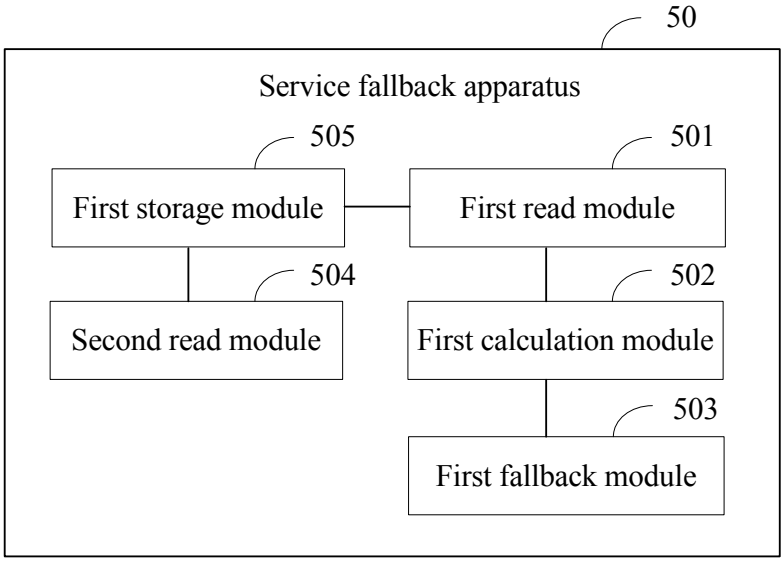

50
Service fallback apparatus
505
First storage module
501
First read module
504
Second read module
502
First calculation module
503
First fallback module

FIG. 5