CLAIMS

1. A computer-implemented currency type switching method, applicable to a checkout device, comprising:

displaying, on the checkout device, a currency selection interface including a plurality of currency types available for a user to select for a payment of the user;

determining, by the checkout device, a user-selected currency type from the plurality of currency types and a payment channel for the payment of the user;

displaying, on the checkout device, a checkout interface for the payment including the user-selected currency type and the payment channel;

determining, by the checkout device, whether the payment channel supports the user-selected currency type; and

if the payment channel does not support the user-selected currency type, switching, while staying on the checkout interface, the user-selected currency type to a designated currency type supported by the payment channel, wherein the designated currency type is determined by:

determining one or more second currency types supported by an account of the user;

selecting one of the one or more second currency types supported by the payment channel as the designated currency type, wherein an account balance or a credit limit of the selected second currency type exceeds a payment amount of the payment in the selected second currency type; and

automatically displaying, by the checkout device on the checkout interface, the designated currency type and the payment amount of the payment in the designated currency type.

2. The method according to claim 1, wherein determining whether the payment channel supports the user-selected currency type specifically comprises:

determining a set of currency types supported by the payment channel; and

judging whether the user-selected currency type belongs to the set of currency types,

wherein, if the payment channel does not support the user-selected currency type, switching the user-selected currency type to a currency type supported by the payment channel specifically comprises:

if the user-selected currency type does not belong to the set of currency types, switching the user-selected currency type to a currency type within the set of currency types.

3. The method according to claim 1, further comprising:

calculating a payment amount of the currency type after switching according to an exchange rate.

4. A computer-implemented payment channel switching method, applicable to a checkout device, comprising:

displaying, on the checkout device, a currency selection interface including a plurality of currency types available for a user to select for a payment of the user;

determining, by the checkout device, a user-selected currency type from the plurality of currency types and a payment channel for the payment of the user;

displaying, on the checkout device, a checkout interface for the payment including the user-selected currency type and the payment channel;

determining, by the checkout device, whether the payment channel supports the user-selected currency type; and

if the payment channel does not support the user-selected currency type, switching, by the checkout device while staying one the checkout interface, the payment channel to a designated payment channel supporting the user-selected currency type, wherein the designated payment channel is determined by:

determining one or more second payment channels supporting the user-selected currency type;

selecting one of the one or more second payment channels as the designated payment channel according to historical usage information of the one or more second payment channels; and

displaying, by the checkout device and on the checkout interface, the designated payment channel.

5. The method according to claim 4, wherein determining whether the payment channel supports the user-selected currency type specifically comprises:

determining a set of currency types supported by the payment channel; and

judging whether the currency type belongs to the set of currency types;

wherein, if the payment channel does not support the user-selected currency type, switching the payment channel to a payment channel supporting the user-selected currency type specifically comprises:

if the user-selected currency type does not belong to the set of currency types, switching the payment channel to the payment channel supporting the user-selected currency type.

6. The method according to claim 4, wherein the selecting one of the one or more second payment channels as the designated payment channel to historical usage information

of the second payment channels comprises:

according to a number of historical uses of the second payment channels, selecting a second payment channel with the largest number of historical uses as the designated payment channel.

7. The method according to claim 4, wherein the selecting one or more second payment channels as the designated payment channel according to historical usage information of the second payment channels comprises:

according to the time of latest usage of the second payment channels, selecting a second payment channel with the nearest usage time as the designated payment channel.

8. A currency type switching device, comprising:

a displaying unit configured to display a currency selection interface including a plurality of currency types available for a user to select for a payment of the user;

a determining unit configured to acquire a user-selected currency type from the plurality of currency types and a payment channel for the payment of the user, and the displaying unit is further configured to display a checkout interface for the payment including the user-selected currency type and the payment channel;

a judging unit configured to determine whether the payment channel supports the user-selected currency type; and

a switching unit configured to switch, if the payment channel does not support the user-selected currency type, while staying on the checkout interface, the user-selected currency type to a designated currency type supported by the payment channel, wherein the designated currency type is determined by:

determining one or more second currency types supported by an account of the user; and

selecting one of the one or more second currency types supported by the payment channel as the designated currency type, wherein an account balance or a credit limit of the selected second currency type exceeds a payment amount of the payment in the selected second currency type, and

the display unit is further configured to display, on the checkout interface, the designated currency type and the payment amount of the payment in the designated currency type.

9. The device according to claim 8, wherein the judging unit specifically comprises:

a determining subunit configured to determine a set of currency types supported by the payment channel; and

a judging subunit configured to determine whether the user-selected currency type

belongs to the set of currency types;

wherein, the switching unit is specifically configured to:

if the user-selected currency type does not belong to the set of currency types, switch the user-selected currency type to a currency type within the set of currency types.

10. The device according to claim 8, further comprising:

a calculating unit configured to calculate a payment amount of the currency type after switching according to an exchange rate.

11. A payment channel switching device, comprising:

a displaying unit configured to display a currency selection interface including a plurality of currency types available for a user to select for a payment of the user;

a determining unit configured to determine a user-selected currency type from the plurality of currency types and a payment channel for the payment of the user, and the displaying unit is further configured to display a checkout interface for the payment including the user-selected currency type and the payment channel;

a judging unit configured to determine whether the payment channel supports the user-selected currency type;

a switching unit configured to switch, if the payment channel does not support the user-selected currency type, while staying on the checkout interface, the payment channel to a designated payment channel supporting the user-selected currency type, wherein the designated payment channel is determined by:

determining one or more second payment channels supporting the user-selected currency type;

selecting one of the one or more second payment channels as the designated payment channel according to historical usage information of the one or more second payment channels; and

the displaying unit is further configured to display, on the checkout interface, the designated payment channel.

12. The device according to claim 11, wherein the judging unit comprises:

a determining subunit configured to determine a set of currency types supported by the payment channel; and

a judging subunit configured to determine whether the user-selected currency type belongs to the set of currency types;

correspondingly, the switching unit is specifically configured to:

if the user-selected currency type does not belong to the set of currency types, switch the

payment channel to the payment channel supporting the currency type.

13. The device according to claim 12, wherein the determining subunit is configured to:

according to a number of historical uses of the second payment channels, select a second payment channel with the largest number of historical uses as the second payment channel to be switched.

14. The device according to claim 12, wherein the determining subunit is configured to:

according to the time of latest usage of the second payment channels, select a second payment channel with the nearest usage time as the second payment channel to be switched.