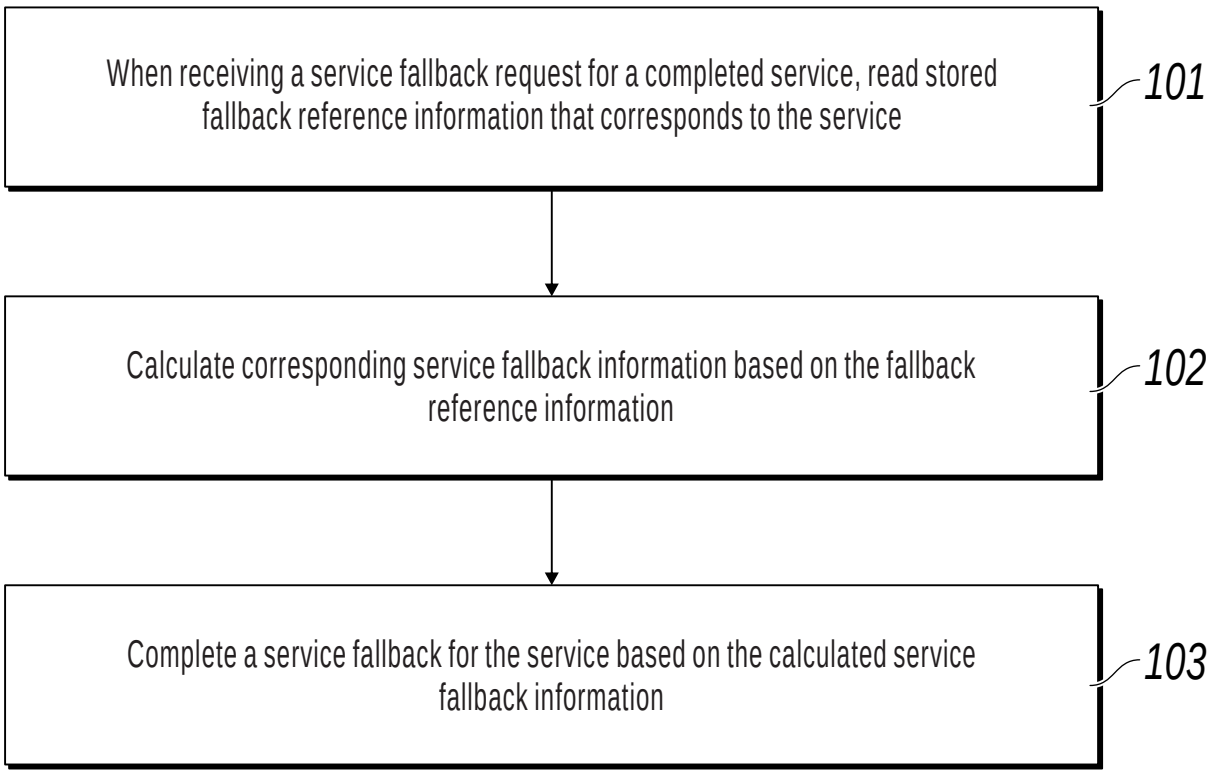

When receiving a service fallback request for a completed service, read stored fallback reference information that corresponds to the service
101
Calculate corresponding service fallback information based on the fallback reference information
102
Complete a service fallback for the service based on the calculated service fallback information
103

FIG. 1

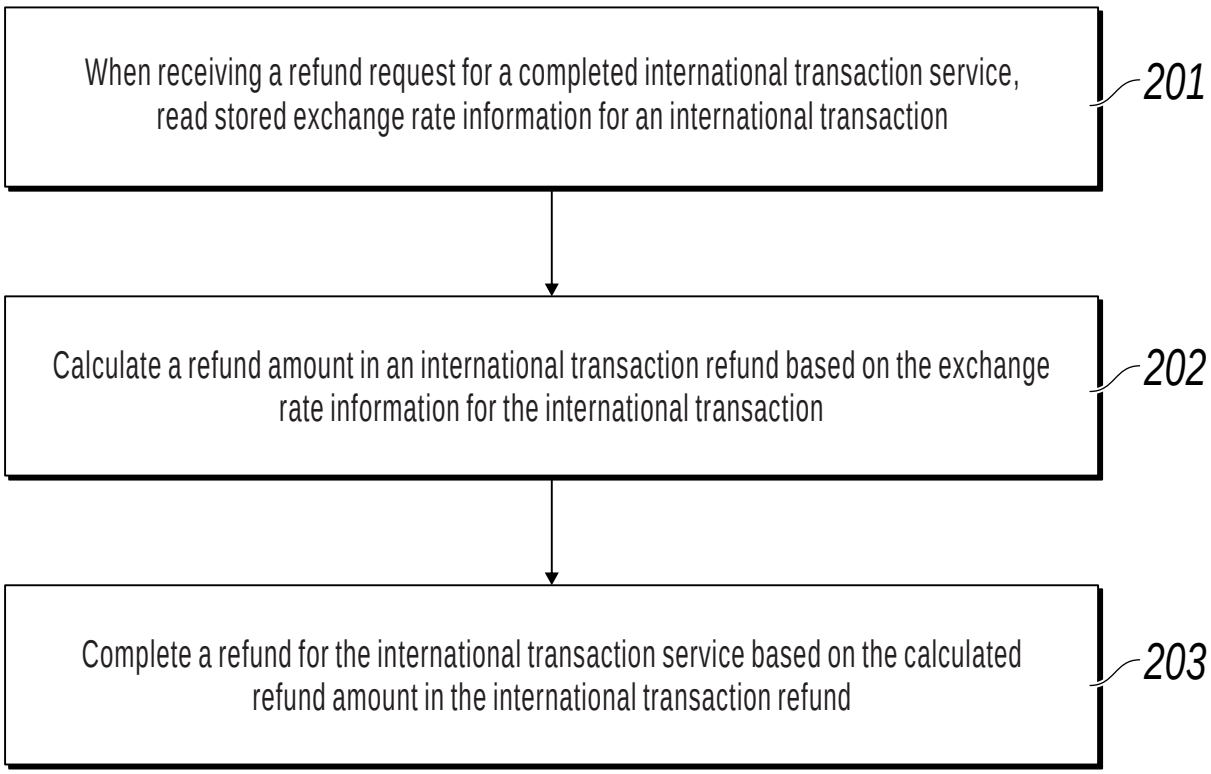

When receiving a refund request for a completed international transaction service, read stored exchange rate information for an international transaction
201
Calculate a refund amount in an international transaction refund based on the exchange rate information for the international transaction
202
Complete a refund for the international transaction service based on the calculated refund amount in the international transaction refund
203

FIG. 2

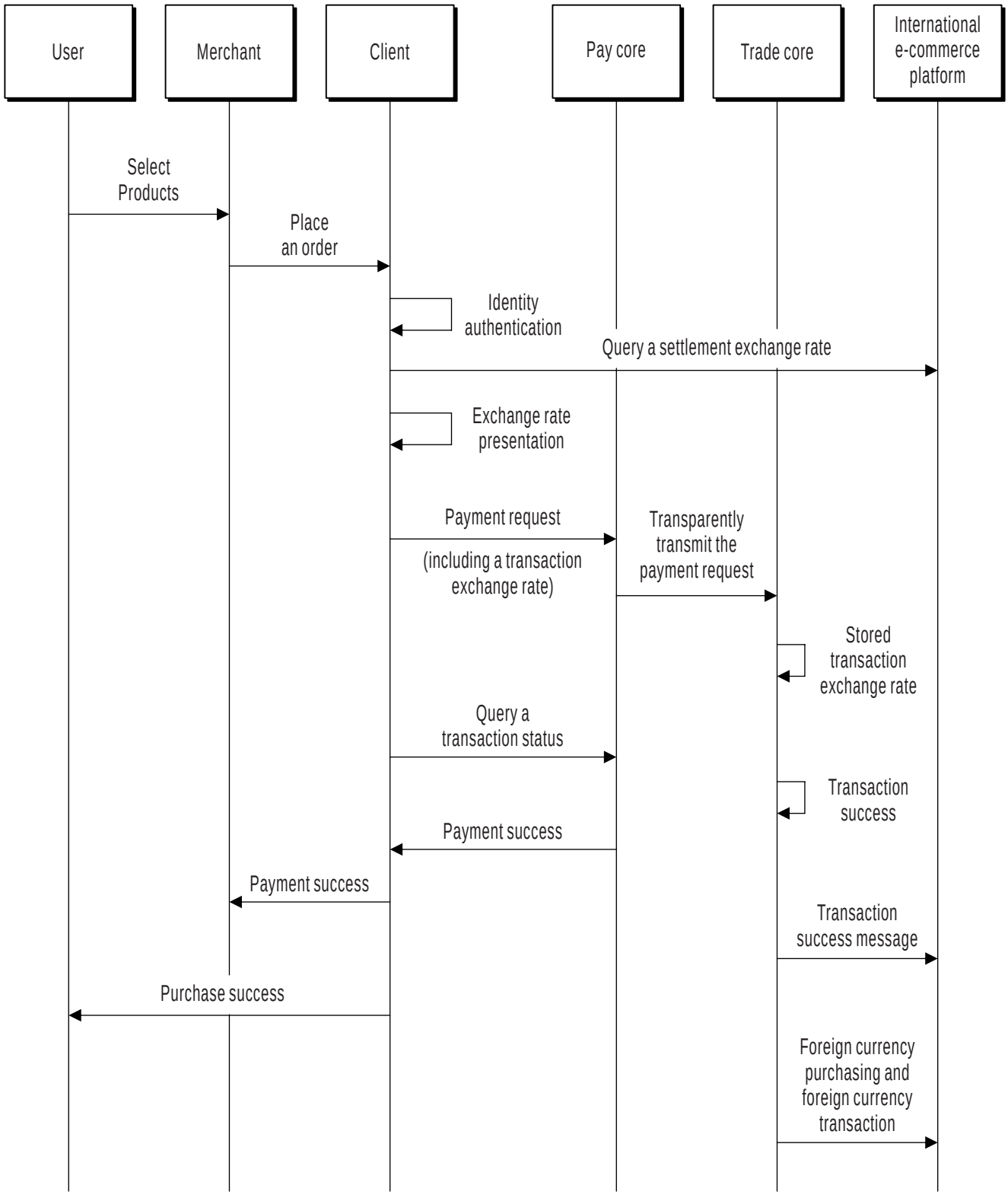

User
Merchant
Client
Pay core
Trade core
International e-commerce platform
Select Products
Place an order
Identity authentication
Query a settlement exchange rate
Exchange rate presentation
Payment request
(including a transaction exchange rate)
Transparently transmit the payment request
Stored transaction exchange rate
Query a transaction status
Transaction success
Payment success
Payment success
Transaction success message
Purchase success
Foreign currency purchasing and foreign currency transaction

FIG. 3

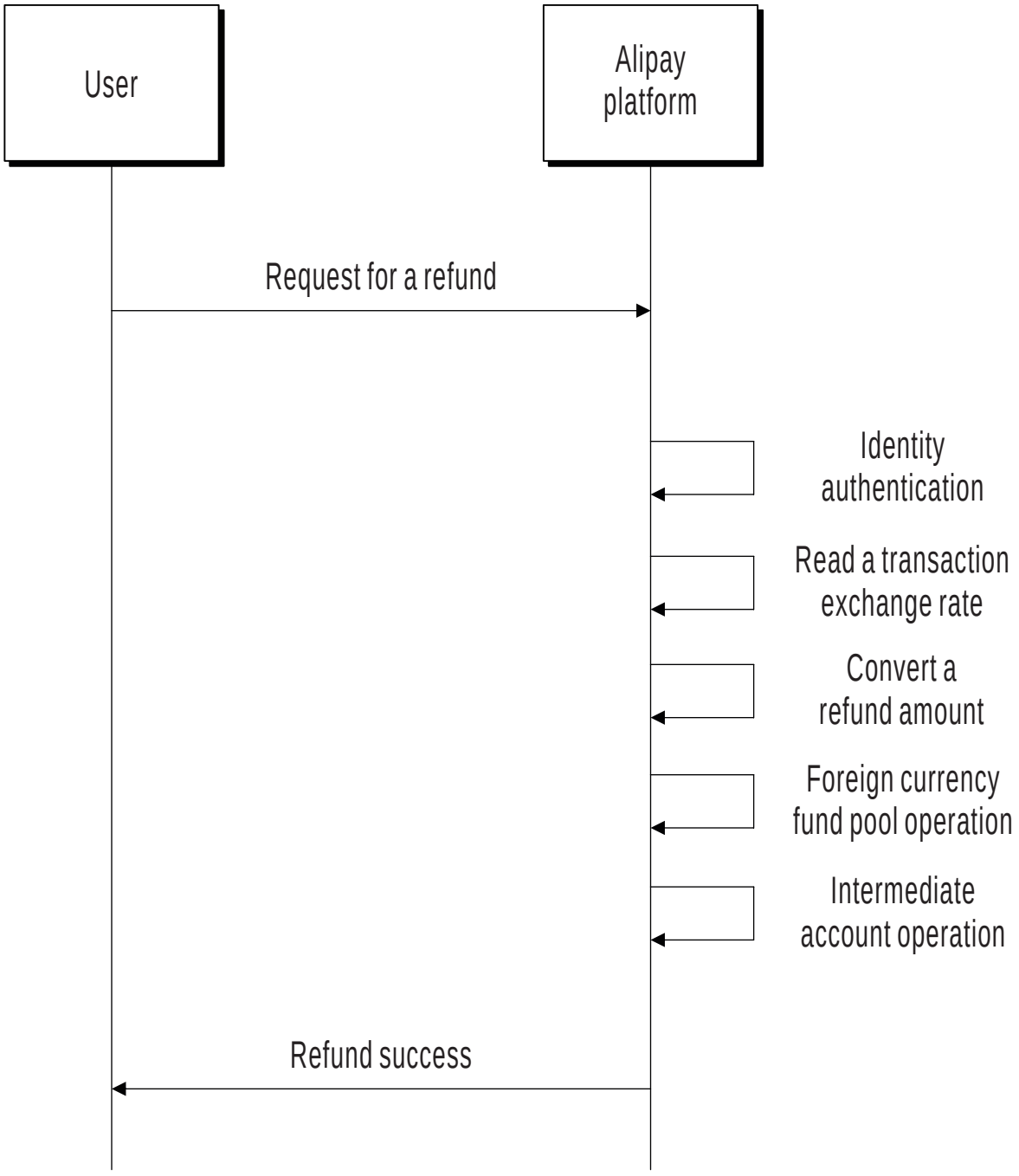

User
Alipay platform
Request for a refund
Identity authentication
Read a transaction exchange rate
Convert a refund amount
Foreign currency fund pool operation
Intermediate account operation
Refund success

FIG. 4

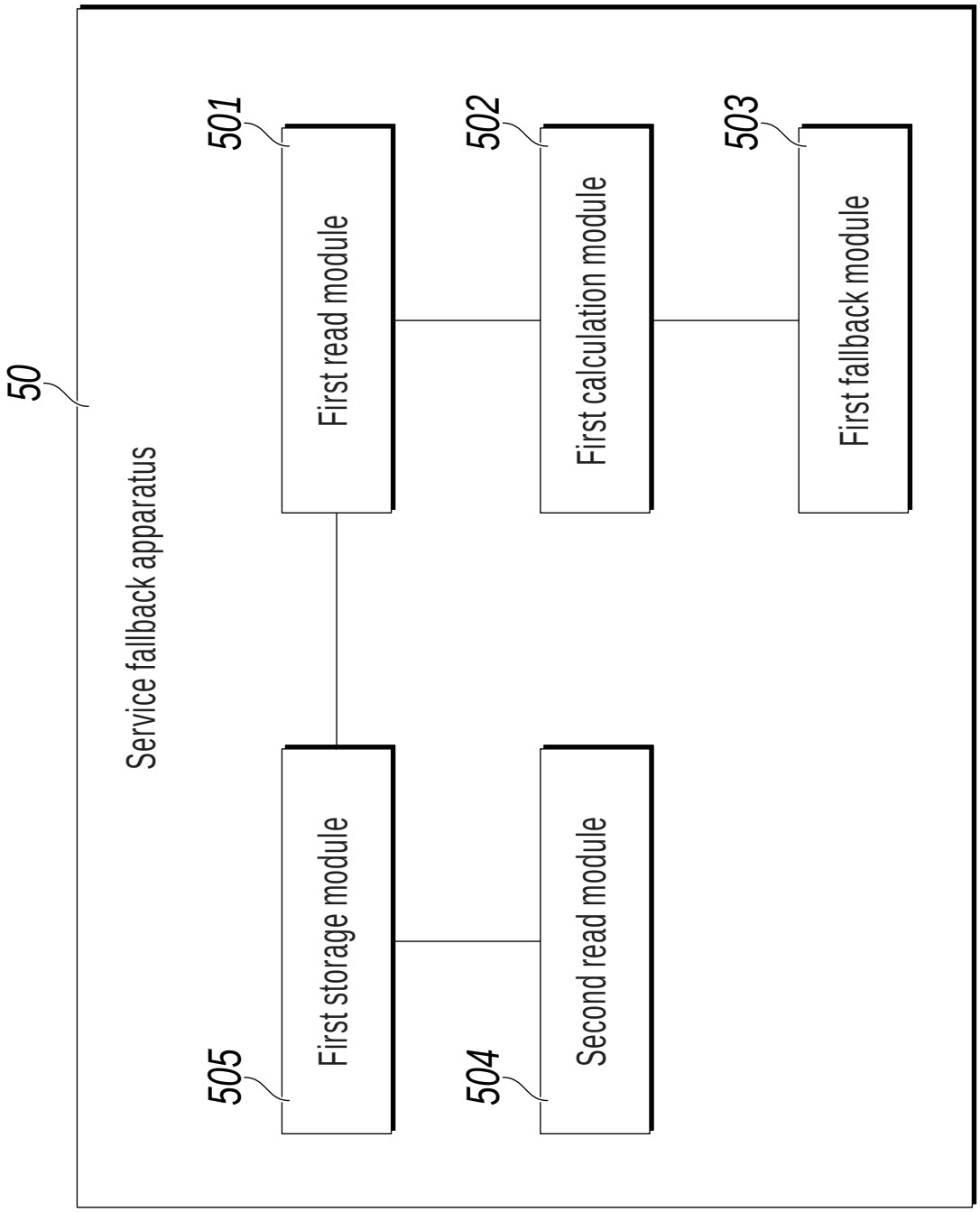

50
Service fallback apparatus
501
First read module
502
First calculation module
503
First fallback module
505
First storage module
504
Second read module

FIG. 5

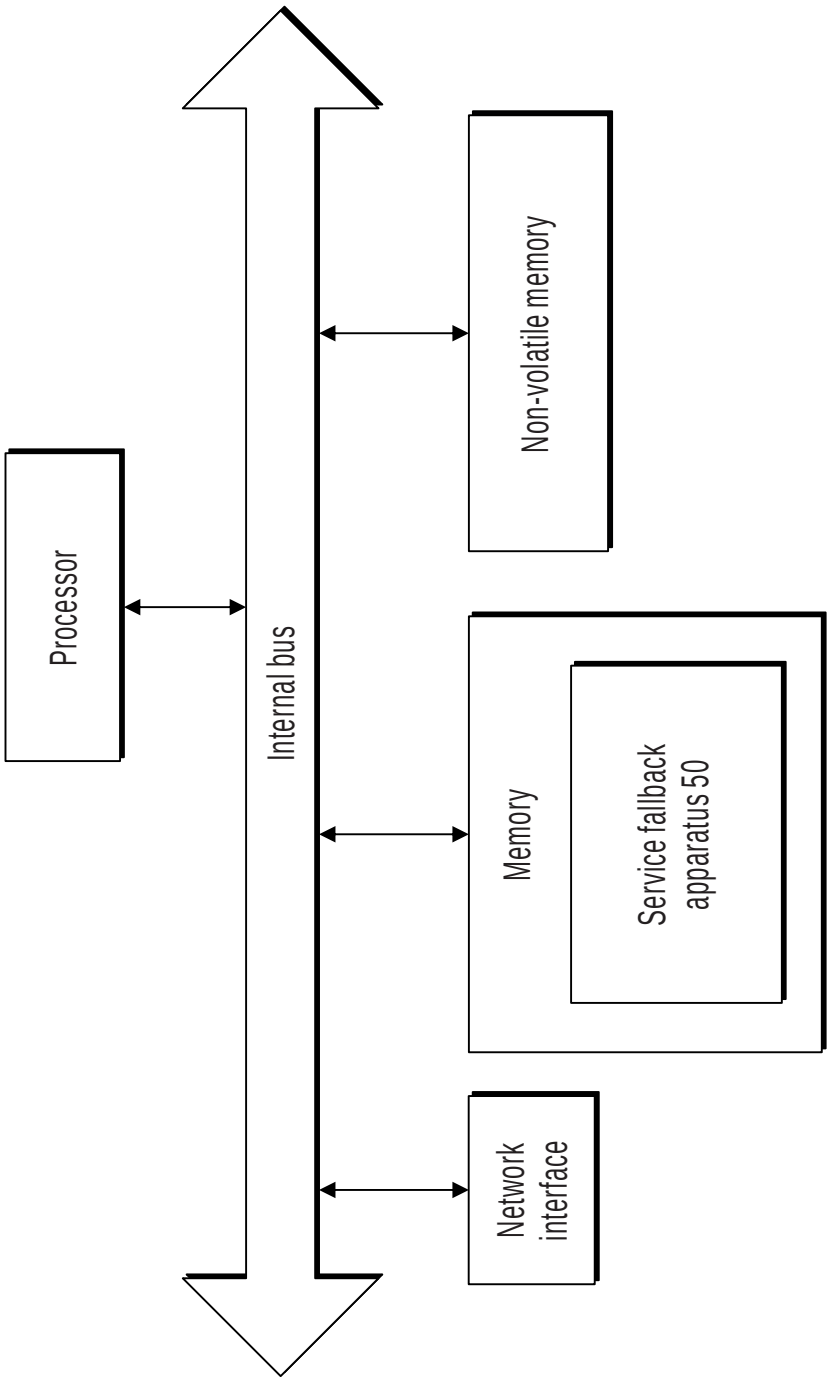

Processor
Internal bus
Non-volatile memory
Memory
Service fallback apparatus 50
Network interface

FIG. 6

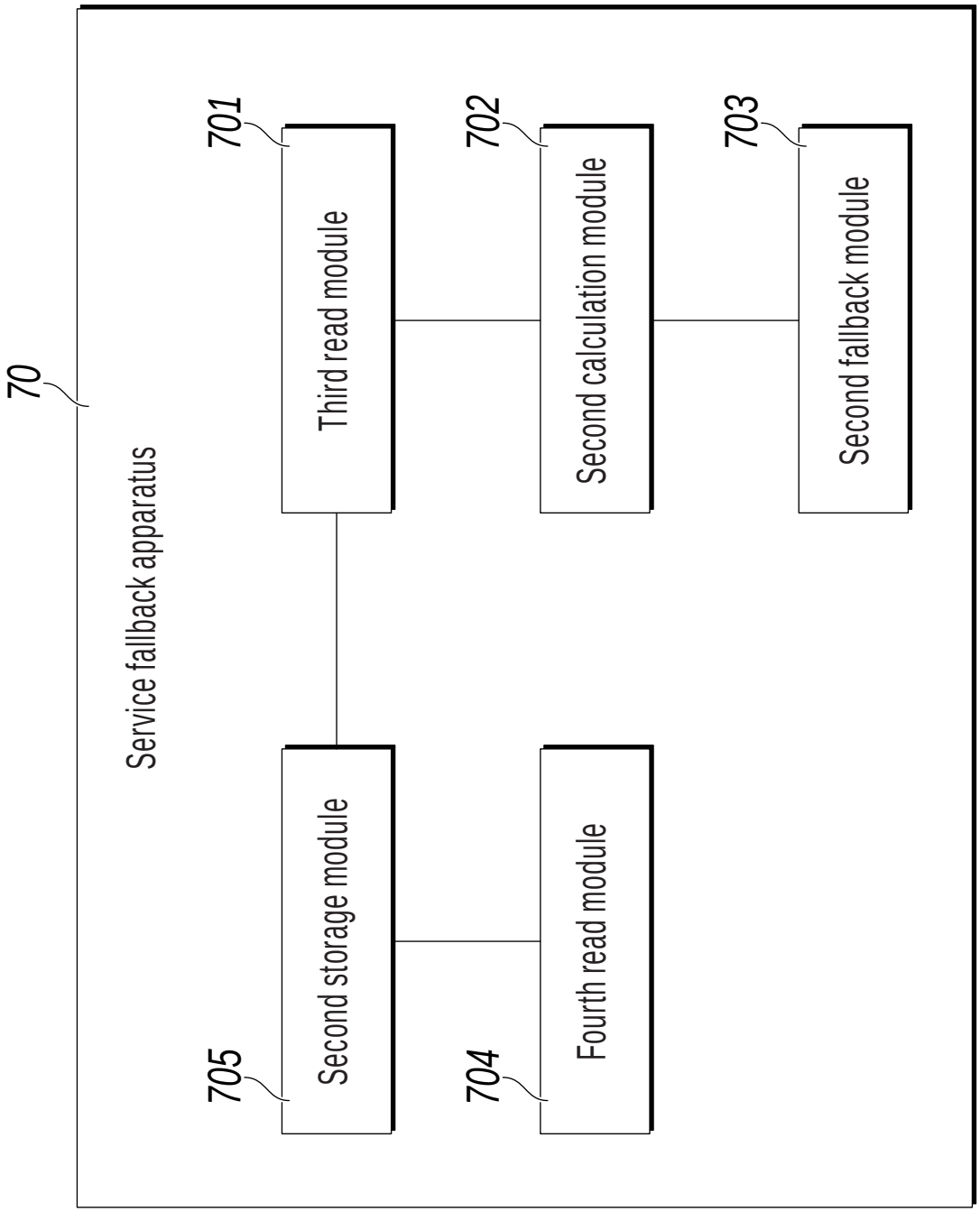

70
Service fallback apparatus
701
Third read module
702
Second calculation module
703
Second fallback module
705
Second storage module
704
Fourth read module

FIG. 7

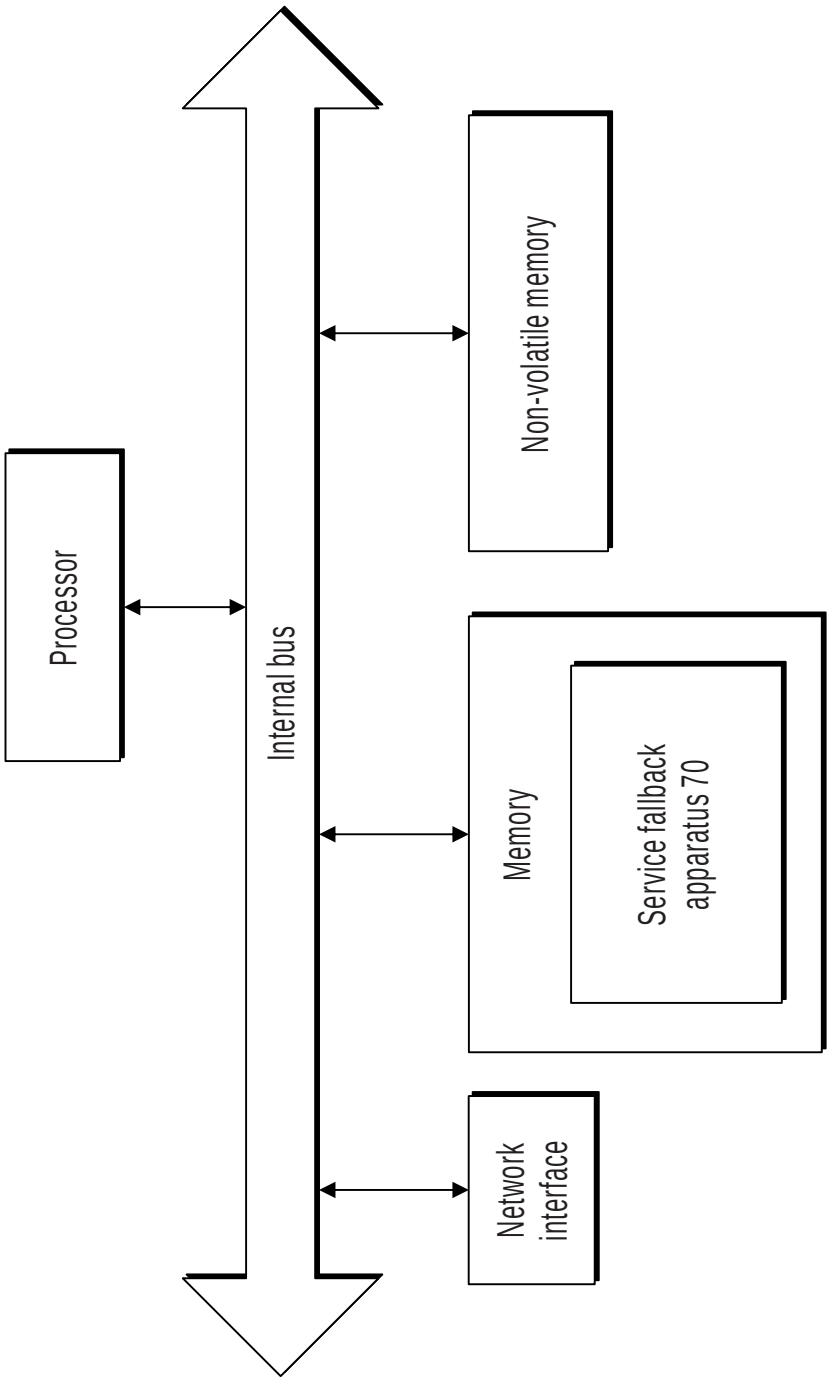

Processor
Internal bus
Non-volatile memory
Memory
Service fallback apparatus 70
Network interface

FIG. 8