

ABSTRACT

Aspects concern payment server comprising a client interface configured to receive a request to perform a payment from a consumer to a vendor, a payment interface configured to request settlement of the payment from a payment source predefined for the consumer and a processing unit configured to detect whether the settlement of the payment by the payment source has been successful, determine, if the settlement of the payment by the payment source has not been successful, whether the consumer is eligible for an arrears service, and if the settlement of the payment by the payment source has not been successful and the consumer is eligible for the arrears service, inform the vendor that the payment has been successfully settled.

FIG. 3