implemented by an arrangement of communication networks 104 (e.g. radio access network, backhaul network, backbone network etc.).

[0031] The consumer 101, using a consumer's client computer (which may be a mobile device like a smartphone) contacts the vendor 102, e.g. browses a website of the vendor supplied by the vendor's computer system 102 (which may host a shopping website) and selects a good or service. In response to the selection, the vendor 102 invites the consumer to pay for the good or service.

[0032] The consumer 101 intends to use a digital payment service for convenience (rather than, for example perform a cash transfer via the consumer's bank) and therefore sends a request to the digital payment platform 103 to perform a payment (e.g. via a website hosted by the computer system providing the digital payment platform). It should be noted that the consumer 101 may also initiate the payment via the digital payment platform 103 by making a corresponding selection on the vendor's website. In any way, there will be typically a communication between the consumer 101 and the digital payment platform 103. For example, the consumer 101 is requested to input the consumer's password and confirm the payment. This confirmation of the payment sent from the consumer 101 to the digital payment platform may be seen as request to perform the payment.

[0033] The digital payment platform 103 then contacts a payment source 105 (e.g. a bank where the consumer 101 has an account) to settle the payment (e.g. to have money transferred from an account of the consumer 101 to an account of the vendor 102, which the consumer 101 and the vendor 102 may have at some bank or may also have with the digital payment service's provider). Ideally, the settlement is successful and, in response, the digital payment platform informs the vendor 102 that the payment has been settled. The vendor 102 will then typically ship the goods or provide the service etc. Payment of a service or goods (such as a cab ride or a pizza delivery) may of course also be settled after provision of the service.

[0034] The digital payment platform 103 offering the digital payment service has control of the consumers 101 and vendors 103 which may use the digital payment service.

[0035] Nevertheless, the settlement of a payment may fail. This may be due to an oversight of the consumer 101 (e.g. the consumer 101 has forgotten to refill an account the consumer uses for certain services or payments), a technical error (e.g. a delay in a cash transfer) or due to any other circumstance. This may be inconvenient for both the consumer

CLAIMS

1. A 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;

a processing unit configured to detect whether the settlement of the payment by the payment source is successful;

a credit controller configured to determine an arrears limit of the consumer, based on income information of the consumer, so that the arrears limit of the consumer is higher than an arrears limit of another consumer if the consumer has a higher income than the other consumer,

wherein the processing unit is further configured to:

determine, if the settlement of the payment by the payment source is detected to not be successful, whether a sum of amounts of payments recorded as settled by an arrears service and not yet compensated by the consumer exceeds the determined arrears limit of the consumer; and

if the sum of the amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, inform the vendor that the payment is successfully settled; and

a record system configured to, if the sum of the amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, record the payment as being settled by the arrears service.

2. The payment server of claim 1, wherein the client interface is further configured to accept payments to compensate for payments that are settled by the arrears service.

3. The payment server of claim 2, wherein the processing unit is further configured to set a deadline for compensation of the payments settled by the arrears service.

4. The payment server of any one of claims 1 to 3, further comprising a vendor interface configured to, if the sum of the amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, inform the vendor that the payment is successfully settled.

5. The payment server of any one of claims 1 to 4, wherein the client interface is further configured to, if the sum of the amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, inform the consumer that the payment is settled by the arrears service.

6. The payment server of any one of claims 1 to 5, wherein the processing unit is configured to detect whether the settlement of the payment by the payment source is successful by checking whether the payment interface receives a confirmation for settlement of the payment from the payment source.

7. The payment server of any one of claims 1 to 6, wherein the processing unit is further configured to, if the sum of the amounts of payments recorded as settled by the arrears

service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, settle the payment to the vendor.

8. The payment server of claim 7, wherein the processing unit is configured to settle the payment to the vendor by means of assets of a provider of the arrears service.

9. A method for performing a payment, comprising:

receiving a request to perform a payment from a consumer to a vendor;

requesting settlement of the payment from a payment source predefined for the consumer;

detecting whether the settlement of the payment by the payment source is successful;

determining an arrears limit of the consumer, based on income information of the consumer, so that the arrears limit of the consumer is higher than an arrears limit of another consumer if the consumer has a higher income than the other consumer;

determining, if the settlement of the payment by the payment source is detected to not be successful, whether a sum of amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer exceeds the determined arrears limit of the consumer; and

if the sum of the amounts of payments recorded as settled by the arrears service and not yet compensated by the consumer is determined to not exceed the arrears limit of the consumer, informing the vendor that the payment is successfully settled.

10. A computer program element comprising program instructions, which, when executed by one or more processors, cause the one or more processors to perform the method of claim 9.

11. A computer-readable medium comprising program instructions, which, when executed by one or more processors, cause the one or more processors to perform the method of claim 9.