Saturn is an enhanced “Wallet” and associated infrastructure enabling the user authorizing a wide range of payment events. Unlike Apple’s and Google’s products, Saturn was designed for usage with *decentralized trust networks* (banks) which is technically and politically much more challenging but is better aligned with the idea of a common Euro zone. This page is supposed to be a *reasonably objective* description of the differences between Saturn and Apple Pay.

Parameter	Saturn	Pay	**Comment**
Documentation	Open (including code)	Require signed NDAs	
Platform support	Any applicable	Apple	
EMV compatibility	None	Yes	See implications below…
PCI requirements	None	Needs PCI certified payment terminals	Saturn security is *self-contained,* based on virtual cards + integrated payment terminal
Communication	High level commands (JSON)	Low level card commands (ISO 7816)	Saturn provides rich UIs informing users about the actual operation in progress (*payment*, *reservation*, *subscription*, etc.)
SEPA SCT support	Primary target	None	Saturn was designed to support *any* account-to-account based scheme
Enrollment model	Decentralized	Centralized (Apple)	Saturn does not rely on third party services for enrollment. *Banks keep their customers*
Processing model	Decentralized	Centralized (Apple + Card networks)	Saturn does not rely on third party services for *account-to-account based transactions*
System integration	Unified	Depends on the use case	Saturn uses the same protocol, security etc. regardless if it is used at a POS or on the Web
Card support	Yes	Yes	Also see tokenization
Tokenization	Yes++	(Yes)	Saturn builds on an *integrated tokenization concept* which also works for “card-on-file”. There is no dependency on third party tokenization services
Risk Based Authentication	Yes	No	Saturn provides built-in support for risk based authentication options
QR Web Support	Yes	No	Using a phone as a “trusted companion” to a PC based browser session has proved to quite useful. Long term, the QR scheme should be replaced by an NFC/BLE solution which is more convenient and secure

AR 2017-08-23

https://cyberphone.github.io/doc/saturn