



Saturn versus Apple Pay

Saturn is an enhanced “Wallet” and associated infrastructure enabling users *authorizing* a wide range of payment related 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	 Apple 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 <i>self-contained</i> , 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 (<i>payment, reservation, subscription, etc.</i>)
SEPA SCT support	Yes+	None	Saturn was designed to support <i>any</i> account-to-account based scheme
Enrollment model	Decentralized	Centralized (Apple)	Saturn does not rely on third party services for enrollment. <i>Banks keep their customers</i>
Processing model	Decentralized	Centralized (Apple + Card networks)	Saturn does not rely on third party services for <i>account-to-account based transactions</i>
System integration	Unified	Depends on 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 support	Yes++	(Yes)	Saturn builds on an <i>integrated tokenization concept</i> which also works for “card-on-file”. There is no dependency on third party tokenization services
Risk Based Auth. support	Yes	None	Saturn provides built-in support for risk based authentication options
QR Web support	Yes	None	Using a phone as a “trusted companion” to a PC based browser session has proved to be quite useful. Long term, the QR scheme should be replaced by an NFC/BLE solution which is more convenient and secure