Embedded SCA versus Direct Mode

Feature	Embedded SCA	Direct Mode	Comment
Independent Development	✘	☑	Direct Mode permits *anybody* to develop a payment system including keeping the design *private*.
Platform Independence	✘	☑	Since Direct Mode services are *external* to Open Banking, they may build on different platforms.
Easy to Standardize	✘	☑	Direct Mode only requires a *single* and fully standardized change to work.
"Sandbox" Support	✘	☑	Direct Mode payment systems can be developed, demoed, and marketed based on "Sandbox" implementations.
"Cloud" Compatible	✘	☑	Direct Mode permits multiple deployment models, including running payment services in the cloud.
Service Isolation	✘	☑	Direct Mode lends itself to run payment services on dedicated hosts making maintenance and upgrades more manageable than potentially complex (*and entirely proprietary*) Open Banking API implementations.
Supports P2P Payments like "Swish"	✘	☑	Direct Mode services are *unrestricted* with respect to flow, security, and processes.
Cost Efficient	✘	☑	Direct Mode makes it technically possible creating a *single implementation/code base supporting all Banks.*
Update Management	✘	☑	Updating Embedded SCA applications should be *quite challe*nging due to the diversity of Open Banking implementations.
Security / Authentication	☑	☑	In the **Direct Mode** security maintained by each of the connected services on their own. In the **Embedded SCA** model most of the security is confined to implementations-specific solutions inside of the Open Banking framework. *These methods should be comparable although it seems that it should be easier to audit software that is 1) used by more customers 2) is not a part of another framework.*