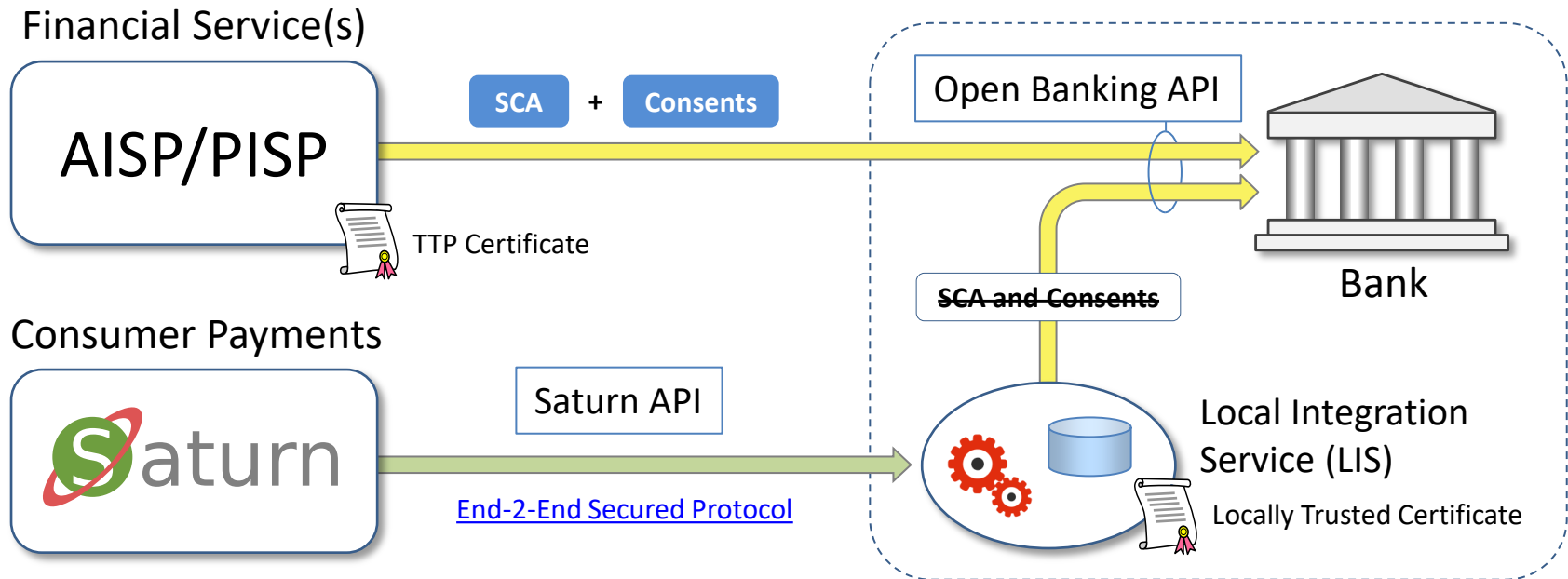


Dual Mode - Extending the Reach of Open Banking APIs



In theory Open Banking APIs can support *Consumer Payments*. However, due to expensive TTP accreditation and certification schemes as well as to an entirely undefined client environment ("Wallet"), it would effectively require a new VISA to scale which probably were not the PSD2 regulators' intentions.

[Saturn](#) is an open, light-weight scheme (including "Wallet"), dedicated for Consumer Payments which though requires its own API. Since APIs for external consumption come with considerable development and maintenance costs this represents a major hurdle to adoption.

By rather reusing Open Banking APIs in a novel way integration costs can be kept reasonable as well as spread over multiple banks having the same flavor of Open Banking API.

Note: The API is *unchanged*, the only update needed is recognizing that the caller is a *locally installed and trusted application*. User login is though required during virtual card enrollment. This is preferably accomplished through the bank's regular on-line login.