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 to also be directly usable with *decentralized trust networks (banks) and CT (Credit Transfer)* which is technically and politically quite challenging. However, launching yet another "me too" wallet would unlikely get very far. The following is supposed to be a *reasonably objective* summary of the core differences between Saturn and Apple Pay, including the integrated payment terminal concept (which has major implications for *accessibility* and *security*).

Parameter	Saturn	Pay	Comment
Documentation	Open (including code)	Requires signed NDAs	Long term it does not make sense supporting a multitude of proprietary systems.
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	Yes +	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 use case	Saturn uses the same protocol, security etc. regardless if it is used at a POS or on the Web.
Credit card support	Yes	Yes	Also see tokenization.
Tokenization support	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 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 Web apps running on a PC or Mac has proved to be quite useful.
P2P Payments	T.B.D.	None	Crucial feature for adoption.

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