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 core differences between Saturn and Apple Pay.

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, extraction) SEPA SCT support Yes + None Saturn was designed to support any account-o-account based scheme Enrollment model Decentralized Centralized (Apple) Saturn does not rely on third party services for account-to-account based trainsactions. Processing model Decentralized Centralized (Apple) + Card networks) Saturn does not rely on third party services for account-to-account based trainsactions. 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 services Risk Based Auth, support Yes None Saturn provides bui	Parameter	S aturn	É Pay	Comment
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