

Saturn V3 - Payment Credential

Name	Comment	Example
paymentMethod	URI indicating payment method.	<i>Fictitious bank driven payment network:</i> https://bankdirect.net
accountId	Account identifier associated with the credential.	<i>Fictitious French IBAN account:</i> FR7630002111110020050016322
providerAuthorityUrl	Points to the issuer. Used for gathering information about methods and service end points. <i>Also plays a crucial role for establishing scalable trust between entities.</i>	<i>Fictitious bank URL:</i> https://pay.mybank.com/authority See: https://cyberphone.github.io/doc/defensive-publications/authority-objects.pdf
encryptionParameters	Holds a record with parameters (<i>including a bank specific public key</i>), telling the client how to encrypt user authorization data (an alternative to “tokenization”).	Data based on IETF’s JWA and JWK standards
authorizationKey	Private key (including public key) used for authorizing payment requests associated with accountId. This key must be explicitly activated by the user through a PIN code or biometric operation.	Generated and stored in a TEE. <i>Only the corresponding public key is ever transmitted in clear.</i>
accountBalanceKey	Private key (including public key) used for authorizing balance requests associated with accountId. <i>This key is used in the background and does not require user interaction since it only reads data and only for a specific account.</i>	Generated and stored in a TEE. <i>Only the corresponding public key is ever transmitted in clear.</i>
imageData	SVG image holding a visual description of the credential.	