OPEN BANKING WALLET

- Finally brings SEPA SCT/Inst to the *POS*, *On-line* and *P2P*
- UX and Security-wise on par with *Apple Pay*
- Currently available for public testing using Android
- Completely *Open* and *Free* from licensing
- Builds on enhanced *Open Banking APIs*
- *Eliminates* intermediaries like *Card networks* (VISA, MC, CB), *Acquirers* (Stripe, Worldline), and *"BigTech"* (Google, Apple)
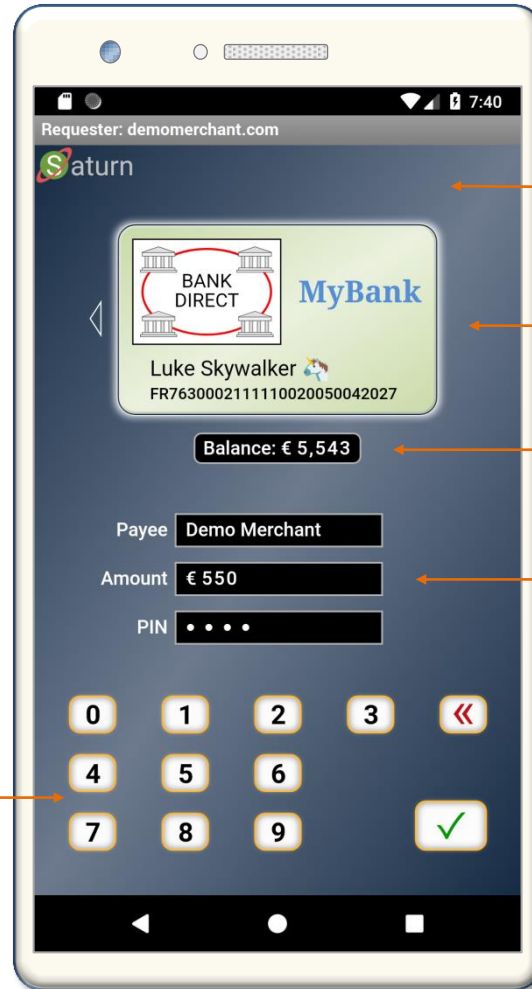
Effectively a "fusion" of *established* mobile phone payment systems like Swish(SE), Vipps(NO), MobilePay(DK), PayLib(FR), TWINT(CH), etc.

Designed for compatibility with ECB/EPI and EMPSA goals.

https://cyberphone.github.io/openbankingwallet/

End-User Experience - Personal Payment Terminal

Unified High level End-to-End Secured JSON based Web Protocol

Non-normative sample layout

Requester: demomerchant.com

Saturn

BANK DIRECT **MyBank**

Luke Skywalker 🏇
FR7630002111110020050042027

Balance: € 5,543

Payee	Demo Merchant
Amount	€ 550
PIN	• • • •

0 1 2 3 «

4 5 6

7 8 9 ✓

Adapted to:
- *Your* Language
- *Your* Disability

Virtual Card Logotype & Account Selection

Real-Time Account Balance

UI Showing:
- Direct Payment
- Booking
- Gas Station
- Etc.

TEE Protected Keys

PIN or Biometric for User Authorization
(defined by the virtual card *issuer*)

Saturn