

# 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.

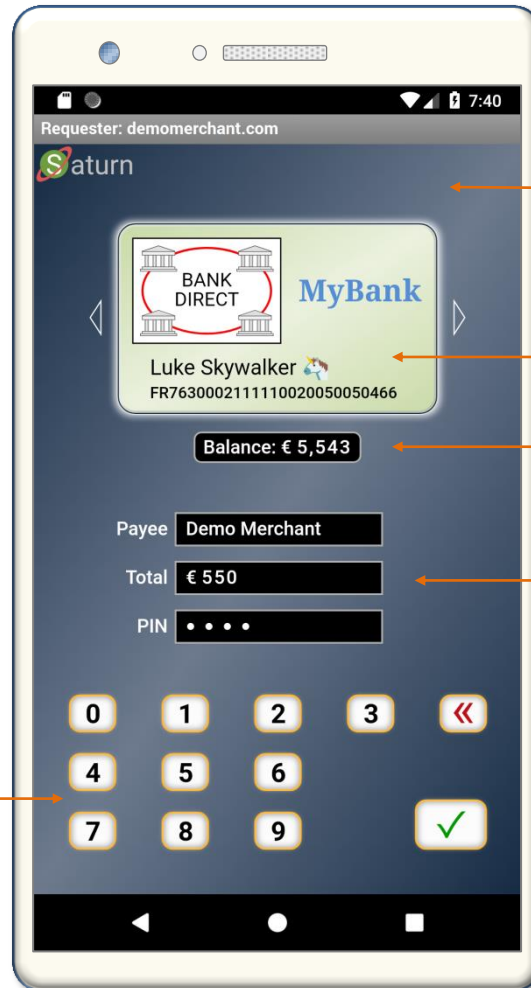
Designed for compatibility with ECB/EPI and EMPSA goals.



# End-User Experience - Personal Payment Terminal

Non-normative  
sample layout

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



Adapted to:

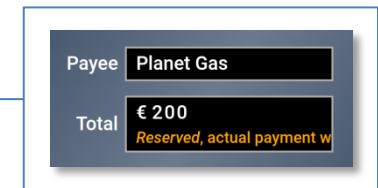
- Your Language
- Your Disability

Virtual Card Logotype & Account Selection (⇐Swipe⇒)

Real-Time Account Balance

UI Showing:

- Direct Payment
- Booking
- Gas Station
- Subscription
- Etc.



TEE Protected Keys



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