



Windows 10

The (Not So) Secret Solution to Your Windows 10 Woes

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Windows 10 is the latest in a long line of migration, upgrade and security challenges faced by financial institutions in the United States. Once a bastion of reliable income with a reputation for longevity, ATMs have come under greater scrutiny since 2004 as technology – especially that of the criminal world – continues to advance. The result has been the addition of the ATM to [Payment Card Industry Data Security Standards](#) (PCI DSS), several PCI DSS updates, an EMV liability shift and several operating system (OS) updates, to name only a few.

Despite the hassle, the ATM is still a leading touchpoint for bank and credit union cardholders. Recent research supports the reliance of these machines, especially by mobile banking users. Over half of frequent mobile users report an increase in both their online and ATM usage ([Raddon Research Insights](#)).

And while the [ATM Industry Association](#) (ATMIA) is working on a promising new [Next Gen ATM](#) architectural blueprint that will include added value features and allow financial institutions to get off the Microsoft merry go round of upgrading or replacing units when the latest version of Windows sunsets, it won't be ready by January 2020.



WINDOWS 10 ANTICIPATED FEATURES:

- Designed to run at greater speed.
- Provide a better interface that will allow for personalized offerings.
- Improved security including a built-in firewall, security scan system and the ability to detect and block malware.
- Greater functionality including the ability to implement contactless or card less transactions.

The Good, The Bad & The Ugly of Windows 10

Windows 10 is promising to be a much better OS than previous renditions of Windows. The software is designed to operate with greater speed, a better interface, and an increase in general security than what is found in version 7. In addition, the OS provides a built-in firewall and security scan system. Perhaps the most anticipated feature of Windows 10 is [Device Guard](#). The program runs as a sidecar system set up to detect and prevent malware and other cyber threats.

Windows 10 also provides a 64-bit operating system. While the current 32-bit standard has served well, the upgrade to 64-bit will allow for a greater level of functionality at the ATM including personalized offerings, better security features and the ability to implement contactless or card less transactions.

WIN 10 UPGRADING PAIN POINTS:

- Many older machines will become obsolete.
- Some older machines will need new cores to run Windows 10.
- Older ATMs may need software updates or other billable services.
- New ATMs are backlogged 120+ days or more.



Upgrading to Windows 10 is not all unicorns and rainbows. Just as with the migration to Windows 7, there is a lot of planning required – and a few potential roadblocks. One of the biggest considerations is the hardware and software requirements in order to run Windows 10 within the ATM environment. The latest installment of Windows needs 4GB of memory and a minimum of an Intel 4th generation or above i5 processor.

- **Some older terminals may need additional software updates, professional services or installations** in order to make them compatible with Windows 10, which can be up to several thousand dollars per ATM, perhaps even exceeding the book value of the machine.
- **Many older machines will become out of date with this update.** The NCR Persona and Diebold IX are two examples of ATMs that will need to be replaced for a migration to Windows 10. The cost of comparable new ATMs vary in price from \$10,000 to more than \$40,000.

- **Other machines will need a hardware upgrade.** While new machines are shipping with the latest Windows 10 capable cores, older NCR 30 series and Diebold Optevas will typically require a new core installation which exceed \$8,000 ATM.

No matter where your institution is in planning their upgrade, it is important to consider shipping timelines for new equipment and upgrade kits. With over [11,500 banks and credit unions](#) in the U.S., it is likely there will be a significant increase in orders for the ATM manufacturers to fulfill. Current estimates place backorders at 120 days or more. Experts anticipate this timeline will only increase as the migration date continues to draw nearer. The situation seems strikingly similar to the Windows 7 migration, where some institutions and ATM operators ended up resorting to support extensions in order to maintain PCI compliance while they finalized their upgrades.

The (Secret) Solution

We've all heard the old standbys for "what to do now." Evaluate your fleet. Order what you need as soon as possible. Look into the available [service extension options](#). Talk to your vendors. Refer back to the [ATMIA migration](#) roadmap.

While this might get you through this particular update, what happens when Microsoft sunsets Windows 10? What happens when there is a new hardware or software update required for PCI compliance? With the rate of change in technology, there is a plethora of potential change awaiting these go-to financial machines – making costs, planning and regulations a continued headache. Which is why now is a good time to take another look at a complete ATM outsourcing solution.

BENEFITS OF ATM OUTSOURCING:

- **Compliance Guarantee.** A reputable ATM outsourcing partner takes full responsibility for any hardware, software and OS upgrades.
- **Regulatory Requirements Made Easy.** The partner provides all the documentation regulators need.
- **Better Up-Time & User Experience.** By leveraging their size and experience, an ATM partner can provide better service and maintenance.
- **Reduce Costs & Free Up Capital** by selling your ATMs to an outsource partner.



Reputable ATM outsourcing vendors that specialize in financial institution machines offer a wide range of benefits for banks and credit unions when dealing with their on-site and remote locations.

- **Faster Upgrades, Installation and Service.** These companies are able to leverage their network and experience to provide shorter service, maintenance and installation timelines. The formulas and software they utilize for cash provision use predictions, ordering and tracking are based on a wider range of machine usage and expertise – reducing the time and number of machines running out of cash. Your ATMs will have better up-times and a more reliable user experience.
- **Handling Regulators** becomes much easier when you partner with an experienced ATM outsourcing company. They understand a variety of situations and regulatory needs and will work with you to provide the appropriate information and documentation to your regulating bodies in an organized and timely fashion.
- **Meet Compliance Standards without Overrunning Costs.** Perhaps one of the most significant advantages to working with a reputable ATM outsourcing company is the compliance guarantee. Many top-quality companies will shoulder the full responsibility for any hardware, software, and OS upgrades required to stay within PCI DSS standards and operate appropriately on available networks – so you don't have to.

Compliance, hardware and software changes have created uncertainty in the planning and budgeting for ATMs. This latest OS update is only one more instance in a long line of continued changes to keep U.S. machines within security and compliance standards. To relieve the burden, credit unions and banks have a variety of choices. Partnering with an ATM operator, especially those well-versed in operating financial institution outsourcing programs, to relieve your institution of the burden of owning and operating ATMs is a not-so-secret solution worthy of consideration.

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