

Best practices for moving to the Windows 10® operating systems for ATMs

ATMs have never been more critical to the success of your institution — and now is the time to invest in keeping them current and safe for your cardholders by upgrading to the Windows 10 operating system.

ATMs remain the leading touch-point for a financial institution to interact with accountholders. The quality of the ATM cardholder experience drives loyalty. Today's ATMs, with advanced features and functionalities, are a key aspect of a financial institution's multichannel strategy. ATMs continue to deliver strong, reliable ROI, by offloading many traditional teller and call center transactions and by providing on-screen messaging and cross-selling opportunities for new products and customized offers.



Today's banking and payments solutions are advancing at breakneck speed, and that applies to your ubiquitous, but often overlooked fleet of ATMs as well. Over the past few years we have seen ATMs add 'envelope-free deposits', mini-statements and bill payment. More recently we have seen convergence with the mobile channel and cardless cash access and in the months ahead will see integrated omni-channel capabilities, such as P2P and iBeaconTM (providing location-based information and services) that further combine mobile features of the ATM and the digital banking channel.

Now is the time to begin planning the migration of your ATMs to the new Windows 10 operating system. Windows 10 is the successor to the current Windows 7[®] version used by the majority of the world's financial institutions' ATMs. Many financial institutions upgraded from the reliable, but severely aged Windows XP[®] to Windows 7 operating system fairly recently (within the last three years), but Microsoft has announced that it will end support for Windows 7 on January 14, 2020.

The security advantages of Windows 10

Because new anti-skimming technology and payment card enhancements, such as EMV[®] have made skimming attacks less profitable, fraudsters are focusing more attention on ATM malware (malicious software).

The last two years have seen ATM-specific malware on the rise – and because this is super-specific malware, it is never detected by traditional anti-virus engines until it has been used successfully against ATMs in the field. These dangerous pieces of malware are known as 'zero-day attacks'.

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There are genuine security risks as a result of being on an unsupported operating system platform. Migrating your ATMs to Windows 10 will help reduce the risk of cyber-threats, malware and criminal attacks. Windows 10 provides data separation and containment features specifically designed to stop new malware attacks.

Windows 10 includes Device Guard™ — an indispensable part of your security arsenal — especially for the Windows devices like ATMs that serve a critical business function and contain sensitive data.

As ATM malware continues to spread globally, security experts advise financial institutions and other ATM deployers to update to Windows 10 as soon as possible to address the software vulnerabilities of previous operating systems.

Detection alone is never going to catch every intrusion — there are simply too many new malware attacks created every day. Device Guard demands that every app attempting to access your network has to be proven safe before it enters. Even more importantly, Device Guard can block zero-day attacks and unknown malware threats and malicious code because it isn't dependent on the latest anti-virus signatures or behavior monitoring. It also neutralizes common intrusion workarounds because Device Guard protects users even when they have full admin privileges.

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Additional reasons to upgrade to Windows 10

- Delaying the upgrade to Windows 10 can eventually result in losing your PCI-Data Security Standard (PCI-DSS) compliance.

- By moving to Windows 10 you will continue to receive access to service packs that aid in a longer life for your ATM.

Better security = better bottom line

Upgrading to Windows 10 will not only help you in the battle against ATM malware, it will help your financial institution maintain a very high level of uptime and availability for your ATM fleet. Better uptime means better cardholder engagement and stronger profitability.

Protecting your technology investment with Windows 10 ATMs represents a significant investment in capital equipment, with an expected installed life of 5-7 years. Deployers are reluctant to replace an existing ATM when a software upgrade to the new operating system will keep it viable and profitable.



The transition to Windows 10 will deliver new functionality, value and benefits. With Windows 10, ATMs are moving to a robust 64-bit operating system. Why is a 64-bit operating system so important for ATMs? 64-bit processors are to 32-bit processors what the automobile is to a horse-drawn buggy.

The 64-bit operating system means that as ATM hardware continues to evolve, an up-to-date and fully supported operating system will be required to leverage new technologies that will provide greater

operational efficiency, security and consumer experiences. Examples include, contactless access (via smartphone) and targeted, personalized customer offerings at the point of service.

While Windows 10 provides you with a better return on the hardware investment, it may also make you and your support team more efficient, and meet your security burden — a true winning solution.

It all starts with better planning and a technology roadmap

Migrating to Windows 10 is an important next step for any financial institution interested in leading the future of consumer transactions. Without advance planning and preparation you risk experiencing a more expensive and time-consuming migration to Windows 10.

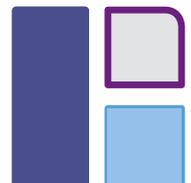
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Planning and preparation with Elan will help you match your short-term and long-term goals with specific objectives to meet those goals. This type of planning will keep your costs down, make better use of your time and resources and provide a better quality experience for both your cardholders and your staff. The Elan team of ATM experts can help you with pre-deployment planning in order to implement a successful rollout with minimal disruption to your organization's day-to-day operations.



Elan is working closely with all the leading ATM hardware and software vendors and can work with you to create a Windows 10 roadmap. Elan can help by assessing the condition of your ATMs, recommending appropriate upgrades, ordering any upgrade components, and managing the implementation process to Windows 10 for your ATM fleet.

Engaging with Elan and our partners now will provide a smooth experience and significantly reduce the impact caused by an upgrade to a new operating system.



Windows 10 milestones & important dates from ATM vendor Diebold NixdorfSM

April 2017 — WIN10 available on XFS 6.0.5 and ProBase/C 1.3/00

July 2017 — VISTA™ 5.3, ProCash 3.1/10 and ProFlex4 4.2/00 available for CS, Diebold Series and CINEO systems

Q4 2017 — WIN10 available on XFS 4.1.4

October 2017 — Card liability shifts to transaction acquirers that do not accept EMV chip cards at U.S. ATMs, according to VISA®

Q4 2017 — VISTA 5.3, ProCash 3.1/10 and ProFlex4 4.2/10 available for select Opteva® and ProCash systems

Q4 2018 — VISTA 5.3, ProCash 3.1/10 and ProFlex4 4.2/10 available for WIN10 support for select NCR® 80 series

February 2018 — North America begins certification of Windows 10 with VISTA

January 2020 — Support ends for Windows 7

October 2022 — PCI-DSS 3.2 expires

Notes on existing Windows XP support

Windows XP was launched in 2001 and support ended in 2014, but the embedded version's end of life is as follows: Embedded Service Pack 3 on January 12, 2016, Windows Embedded for Point of Service Service Pack 3 on April 12, 2016, Windows Embedded Standard 2009 on January 8, 2019, and Windows Embedded for Point of Service Ready 2009 on April 9, 2019.



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