

WHITE PAPER



Windows 10: An Opportunity, Not an Obstacle

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By Jill Jaracz | Contributing writer, ATM Marketplace

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Anytime a new operating system (OS) is released, there's a lot of hype about the new system's benefits, but they can come at the cost of time and money. If the system doesn't deliver as promised, or these benefits are perceived as of little use, it's not easy to jump on the bandwagon the next time another release comes out. In fact, 60% of ATMs around the globe were still running Windows XP a year after extended maintenance ended.¹ But, if FIs can view the industry event as one of an opportunity, and not an obstacle, the chance to provide consumers with a premier experience is just the tip of the benefits.

Current situation

FIs and solution providers will need to upgrade their systems to Windows 10 by January 14, 2020, as Microsoft stops supporting older operating systems. While 2020 may sound far away, FIs should start preparing now, as this isn't a standard downloadable upgrade. Migrating the self-service delivery channel to Windows 10 may require additional upgrades as well as testing—tasks that can take a lot of time out of a technology department's schedule. Between software, services and hardware updates, some experts predict it could take up to two years to fully upgrade to the new system.²

¹ Windows 10 Readiness Position Paper, ATMIA Industry Association, 2017.

² Ibid.

A Windows 10 upgrade can help bolster other critical efforts at an FI, as well. For example, 57% of FIs say improving consumer experiences is the most critical change they need to make by 2020.³ This upgrade can support an FI's transformation efforts to enable advanced transactions like video banking, secure authentication and cardless transactions, to name a few.

Having a long timeframe to plan an upgrade helps FIs secure the needed capital before the support deadline passes. This is a common issue among FIs, as 50% say capital costs are a major challenge in meeting their 2020 goals for their ATM network.⁴ Knowing the facts, laying out the benefits and creating a solid migration plan can help secure the funds needed to complete the upgrade and keep ATMs in compliance.

Why upgrade?

Windows 10 is the current generation operating system on which the industry is aligning. This OS is the platform to launch into next generation software technology and is also required to maintain regulatory compliance after January 2020.

Its many features enable:

- PCI compliance portion
- 64-bit architecture
- Remote upgrade capability
- New security features
- An enhanced consumer experience

It's a "tough pill to swallow" for many FIs to think about expending capital on a migration strategy, and there are a variety of reasons to take a chance and continue with the status quo. However, it can be a big gamble to push off upgrades. Microsoft ceasing support of older systems could mean facing these below unwanted challenges and headaches:

³ ATM and Self-Service Software Trends Report, ATM Marketplace, 2017.

⁴ Ibid.



What end of support means



Upgrading your fleet to Windows 10 can help you futureproof your business through advanced functionality, speed and reliability to meet future demands.

As Microsoft halts its support of older Windows systems, FIs will want to upgrade in order to adhere to PCI compliance and be less vulnerable to logical attacks.

Microsoft and Intel recommend 64-bit architecture, which allows terminal processors to better utilize memory and run concurrent applications. However, Windows 10 has component subsystems that can run applications developed for 32-bit environments.

Why start now?

With the clock ticking before Microsoft turns off its Windows 7 OS support services, now is the ideal opportunity for FIs to start mapping out their strategy for conducting the Windows 10 transition and use this effort to set the stage for the developing convergence of digital and physical assets. This is important because no two self-service networks look the same, so every FI will have to have its own unique roadmap.



Your options — determining the right path for your FI

The Windows 10 upgrade can trigger FIs to be more future-forward with their thinking, and it can give FIs a platform on which they can build and develop more value-added services, such as:

- Enhanced marketing at the ATM
- Improved consumer experiences like learned preferences and e-receipts
- Contactless and cardless payments
- Integration of mobile services
- Biometrics
- Enhanced security capabilities to fight malware
- Skimming-resistive card readers
- Cash optimization and recycling

This upgrade serves as a good opportunity for FIs to transform their self-service delivery channel and achieve the broader 2020 vision they may have. Aligning platforms and visions gives the opportunity to incorporate other initiatives that are ongoing or under consideration and can even save money through combining efforts.

Ultimately, the Windows 10 migration can set the stage for new capabilities, enhancements and other services. FIs can tap into strategies to deliver connected commerce such as personalized ads, and they can do more by getting out in front of the Windows 10 deadline.

What are your next steps?



FIs need to begin by asking themselves: where are they now, where do they want to be and how will they get there? Planning for the migration gives FIs the chance to truly understand what they already have. FIs should inventory and analyze their current fleet to determine:

- Current configuration of each terminal including processor and memory, often available from service providers
- Remote connectivity capability, via a services provider or in-house IT, to remotely download and maintain security
- Terminal age and remaining lifecycle, including potential manufacturer support withdrawals that may have been published
- Current consumer experience and transaction set being offered
- Current status of ongoing refresh schedule of the self-service fleet
- Types of managed and support services in place
- Capabilities you'd like to include at the terminal (ex. cardless, video, multi-denomination, mobile, etc.)
- Budget planning considerations
- Adding advanced marketing capabilities

Knowing these items help determine the project's scope:

- Installing baseline software packages
- Upgrading current inventory
- Purchasing a new system

As each FI has different hardware, software and processors in its fleet, there's no one approach that's best to take, so this analysis helps scope out the timeline of the project. As learned from the Windows XP to Windows 7 transition, the migration may take anywhere from 12 to 24 months to complete, depending on its complexity.

FIs should have an initial conversation with their solution provider as soon as possible to understand what approach is best for them and navigate through any questions. This allows time to map out the implementation strategy from an operational standpoint, determining the time needed for completing the process and then deciding whether the best approach is to manage the process internally or outsource it.

Setting up an appropriate project timeframe should include sufficient time for software upgrades and thorough testing along with taking into account implementation timelines. By making sure the upgrade is solid, an FI can be assured that its system will have the maximum benefit of the new Windows OS. Rushing through the implementation process can cause errors and result in missed milestones, increased expense and overall frustration. It could mean missing available software updates, which leaves the ATM channel vulnerable to attack and potentially damage the brand.

Starting the migration process now also gives FIs time to understand how much the upgrade will cost. Until it's known how involved the migration will be in terms of hardware and software, it's impossible to know how much money it will cost. Learning this early allows FIs to be able to better allocate technology budgets and align them with its other 2020 visionary goals.

Finally, it's important to get onto a solution provide's migration schedule early rather than closer to the upgrade deadline, to avoid the impact of capacity limitations during implementation. By doing so, both manufacturers and FIs can create the optimal schedule for a stress-free and cost-effective upgrade that will meet Microsoft's deadline.

Strategize today, so you can breathe easy tomorrow. By taking into consideration all of the above, Windows 10 can be an opportunity, not an obstacle, by allowing FIs the opportunity to partner with their solution provider who can help transform their systems into a modern, consumer-friendly channel. Getting a leg up on the process can save deadline-associated headaches, and it also helps FIs set the stage for leveraging new opportunities to provide enhanced consumer experiences.

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