



**Position: ATMIA believes that the next major migration to an ATM operating system for those customers committed to the Windows-based ecosystem should be to Windows 10, skipping Windows 8 and 8.1.**

**Disclaimer: ATMIA has spent months discussing in detail the comparative advantages and disadvantages of migrating to a Windows 10 operating system, but cannot be held responsible for any commercial decisions or agreements undertaken by any of its members or any other stakeholders in the global ATM industry.**

## **Background**

The global ATM industry migrated from OS/2 computer operating systems to Windows XP (or, in the case of many retail ATMs, to Windows CE) and, more recently, from Windows XP to Windows 7. Support for the latter operating system officially ends in 2020 which is why the ATM industry is currently engaged in discussions as to the most optimal migration path *from* Windows XP and, for those who have already migrated, from Windows 7.

ATMIA recommends that a “2020” migration begins as soon as possible, given that ATM hardware systems purchased today will still be in use in 2020 so questions of upgradeability and compatibility with the next big operating system have already arisen. In particular, it would be proactive to stipulate which ATM configurations are Windows 10 compatible. There are considerable cost and logistical issues at stake.

Consequently, the association has decided to make a mainstream consensus recommendation about the most optimal migration path from Windows XP and Windows 7 to the next widely adopted Windows operating system. By “mainstream” we mean: adopted by the majority of vendors and deployers (as represented in the 2020 Committee of ATMIA).

At the same time, the association has explored in parallel the options for non-Microsoft alternatives such as Linux-based ATMs or Android-operated ATMs. It is widely recognized that there will be parallel trajectories in future with a mainstream solution adopted by the majority of deployers, probably Windows 10 in our view, and alternative systems like Linux and Android. There have been a variety of parallel operating systems co-existing in the global ATM market for several years, for example, proprietary systems, Windows CE and Windows XP and, now, Windows CE and Windows 7.

## Reasons for adopting a migration path to Windows 10

The main benefits of migrating from Windows XP, Windows 7 or Windows CE to **Windows 10** are as follows:

- Increased security for protection against malware and other forms of cyber attack
- New Microsoft philosophy of one system for all – “a single Windows for everything”
- Overcoming previous disadvantages of Windows 8
- Windows 10 will have periodic updates, like service packs, giving it a much longer life

It should be noted that the optimal migration path to Windows 10 is from XP to Windows 7 to Windows 10, in the sense that it's preferable for deployers not to wait on the XP system for Windows 10. In that case, they would be exposed to the risks of being on an unsupported OS platform.

## Issues

Issues for deployers to consider when making this decision<sup>1</sup> include:

- Existing contractual agreements with vendors and suppliers
- Technical compatibility between hardware, software and network systems architecture
- Cost-to-benefit analysis to establish a strong business case for migration strategy

## Next steps

ATMIA will consult with thought leaders and industry stakeholders to draw up a Windows 10 migration roadmap, including a list of Frequently Asked Questions (FAQs).

In addition, the association will conduct educational webinars and conference presentations on the Industry Roadmap to 2020, in order to prepare the industry and extend its strategic planning horizons, saving costs and trouble for the industry in the process.

ATMIA will continue to explore and discuss alternative operating systems in its Next Generation ATM Architecture Committee.

## About ATMIA

The ATM Industry Association ([www.atmia.com](http://www.atmia.com)) is a non-profit trade association serving all businesses and groups in the ATM industry. The association is made up of just under 5,000 members in 65 countries. We currently represent well over 1.5 million ATMs internationally. For more information go to – [www.atmia.com](http://www.atmia.com). ATMs provide a global electronic infrastructure of about 2.5 million terminals to distribute cash and other services to millions of cardholders and account holders.

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<sup>1</sup> Please note that ATMIA has developed for use by its members a migration cost model for deployers which enables ATM operators to estimate the costs of migrating under different scenarios.