

 MVP

# Unveiling the Myth of Windows 10



January 14, 2020 is a big day for the financial industry. It is on this day, according to [Microsoft](#), that support will end for [Windows 7](#) at the ATM. For many, this announcement sounds very familiar. Only a few short years ago, the same death knell was intoned for Windows XP with the same purported risks – no security updates, no application patches, no technical support, PCI non-compliance, increased operating costs, possible performance issues, etc.

But, for many banks and credit unions, despite a massive amount of internal preparation, it did not make the upgrade path to Windows 7 any easier.

“Even after Windows 7 was released, the software was not fully ready for implementation at the ATM,” said Mark Smith, director of business development for [MVP Financial Equipment](#). “The operating system still had to go through network certification and the manufacturers had to complete the drivers to allow for integration.

“While a couple of the ATM manufacturers, such as NCR, were quick with turnaround,” noted Smith, “we saw updates across the board for at least a year because they were still working out the bugs.”

## Why Windows 10?

Currently, there are only a couple options for fully supported ATM operating systems (OS). While there is talk within the industry of developing a more versatile and ATM specific architecture utilizing either Linux or Android components, these options are not currently on the market and their full capabilities have yet to be determined.

ATMs currently in the field are typically running one of three OS – Windows 7, Windows XP or Windows CE. While support has been uninterrupted for Windows CE, eliminating quite a bit of the upgrading headaches many are feeling from the standard OS series, it is also one of the most basic OS' Windows offers. Aside from some gift card dispensing capabilities, added

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*– Mark Smith*



functionality for Windows CE to allow such procedures as deposit taking are not currently available.

Unlike CE, Windows XP has a larger range of capability allowing for deposits, language variations and much more. However, support for Windows XP has long since expired

and any machines still utilizing the system are technically out-of-date and far more vulnerable to security breaches due to lack of software patches and support.

As the fulcrum for the last major OS upgrade, Windows 7 is widely known within the financial industry. This operating system is capable of running the majority of the same software and functionality as Windows XP but with upgraded interfaces and backend security.

Similarly, Windows 10 gives version 7 a run for its money in speed, interface and security – touted as one of the most advanced, secure systems Microsoft has put forth. The OS includes a built-in firewall and security scan system as well as the standard patches and updates that come with a “supported” OS. And it is speculated Microsoft will take Windows 10 to the next level – taking the system to the cloud for added security, additional updates and elimination of physical software.

## The Myth

Rather than hitting the books and figuring out an exact upgrade plan now, banks and credit unions might want to “...employ a little bit of patience,” said Michael Stropes, senior sales executive for MVP Equipment. “If you are really concerned about it, you can go ahead and update to the newest core. But there is a really good chance that a year from now there is going to be a far less expensive upgrade path.”

While some manufacturer representatives are pushing the narrative of obsolescence and replacement, the truth is far more complicated.

***Windows 10 gives version 7 a run for its money in speed, interface and security – it is one of the most advanced, secure systems Microsoft has put forth. The OS includes a built-in firewall and security scan system.***

1. **Windows 10 has yet to be released for ATMs.** Despite a stated end of support date of January 2020 for Windows 7 end of life, as of September 2018 Microsoft has yet to release a Windows 10 version for the ATM.
2. **Release does not mean ready.** Once the OS is released, it will have to be certified by the networks.
3. **Manufacturer timelines.** The ATM manufacturers have to program drivers to allow any OS to operate on their machines. For Windows 7 only one manufacturer was prepared out of the gate while others ran from one month to six months behind...and all of them had to push regular patches for at least another year as they worked out several bugs.
4. **Are you a first adopter?** With the Windows 7 migration, there were quite a few financial institutions that upgraded as soon as the OS was network certified. In many cases, these institutions experienced a great deal of software bugs and system failures first hand. Their reports and issues helped generate the patches and updates that allowed later adopters a smoother transition.
5. **Not all ATMs will be obsolete.** System requirements for Windows 10 are relatively simple, requiring 64-bit, a recommended 4GB memory, Intel 4th generation or above and an I5 for multifunction machines. In many cases, this level of system can be achieved with a simple core upgrade performed in the field.

Obsolete ATMs	Upgradeable ATMs
NCR Personas	30 series
IX	Opteva



*You don't need brand new gear to upgrade your ATMs to Windows 10. The NCR Personas 30 series, for instance, is a workhorse in the industry and can support the latest Estoril core. Similarly, Opteva's can use the Canyon core.*

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“You don’t need brand new gear to make [the Windows 10] upgrade happen,” said Stropes. “The NCR Personas 30 series, for instance, is a workhorse in the industry and can support the latest Estoril core. Similarly, Opteva’s can use the Canyon core.”

## Real Upgrade Options

- 1. Purchase New.** Financial institutions purchasing new machines now are being sent ATMs with the latest cores...still loaded with Windows 7.”What they are getting is a machine currently loaded with the available OS and a code to let them upgrade to Windows 10 at no extra charge – once it is released,” said Stropes.
- 2. Update Machines Now.** Banks and credit unions can select to update through a combination of Windows 10 ready refurbished machines and in-field core upgrades. The ATM fleet will be ready for upgrade at a fraction of the cost of replacing with all new machines. Institutions will then need to purchase Windows 10 and install it once it is officially available.
- 3. Wait.** The latest operating cores are still new to market, making them harder to obtain and more expensive. Despite pressure to the contrary, equipment costs are more likely to go down as availability increases – creating a faster and more reliable upgrade path.

## What Now?

“We recommend you do your due diligence to determine exactly what is required for your ATM fleet,” said Stropes, “then employing patience for the physical upgrade of the equipment, if it is determined that is all that is needed at this time.”

