

WHITE PAPER

Windows 10: Be Ready. Be Secure. Be Compliant.

This white paper explains why financial institutions (FIs) and other ATM deployers need to start preparing now to upgrade their ATMs and other self-service terminals to Windows 10.

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On January 14, 2020, Microsoft will stop supporting Windows 7. This means that Microsoft will no longer provide security updates, application patches or technical support for ATM deployers running Windows 7.

As a result, Windows 7-based ATMs are at high risk of not being PCI DSS (Payment Card Industry Data Security Standard) compliant. PCI DSS requires ATMs to be updated with vendor-supplied security patches to protect systems from known vulnerabilities.

January 2020 may seem a long time away, but it isn't if you consider the activities involved from the perspective of hardware, software, and services upgrades in order to complete the migration task.

Diagram: 1 Risks of not migrating to Windows 10



Opportunity for future-proofing

Upgrading to Windows 10 isn't simply a technical migration. In fact, it's an opportunity to further enable you to bring the omnichannel banking world to life for your customers.

Migrating to Windows 10 enables FIs to modernize their ATMs and to support branch transformation solutions such as the latest customer self-service tools that improve the user experience.

Windows 10 will also enable the integration of technologies such as Internet of Things (IoT) smart sensors, biometrics, and contactless/mobile payments technologies into your ATM fleets. You will also benefit from an increased security posture by taking advantage of the improved security architecture built within Windows 10.

As each Windows 10 LTSC (Long Term Service Channel) has a ten year support cycle, FIs can ensure that they have longevity of support in place to support their business needs.

Windows 10 allows ATM deployers to offer their users improved functionality, including contactless access, and mobile-like interactions such as pinch, swipe and zoom.

Consequences of not migrating to Windows 10

Security, Compliance and Protection

Once Microsoft ceases supporting Windows 7, it will no longer provide security updates, application patches, or technical support. This means that Windows 7-based ATMs won't be PCI DSS-compliant and their owners could face penalties. More worrying is that your estate could be at risk from attackers, who could take advantage of known vulnerabilities similar to the WannaCry attacks in which took place in mid 2017.

Protect your brand

Jackpotting leads the headlines ahead of other financial crimes. Maintaining your brand and ensuring customer confidence in using ATMs will allow you to continue to operate optimally.

According to a position paper published by the ATMIA, one of the main benefits of migrating to Windows 10 is increased protection against malware and other forms of cyberattack.

PCI DSS requires ATMs and other types of payment terminals to be updated with vendor-supplied security patches in order to protect systems from known vulnerabilities.

NCR is working with ATM deployers to plan and implement their migration projects to upgrade to Windows 10. This will ensure that their ATM fleets have the latest secure operating system software.

In summary, the potential risks of not moving to Windows 10 comprise:

- Significant losses due to attacks on ATM estates.
- Reputational risk through security vulnerabilities.

- Consumer confidence in using ATMs is shaken.
- No more security patches – i.e. potential exposure to cyber-attack.
- Non-compliance with PCI.

Opportunities to drive your strategic direction

Migration to Windows 10 provides a great opportunity to fully assess what new software capabilities will enhance your business strategy. As part of this process, NCR recommends evaluating the benefits of its CxBanking software in terms of enhanced customer experience.

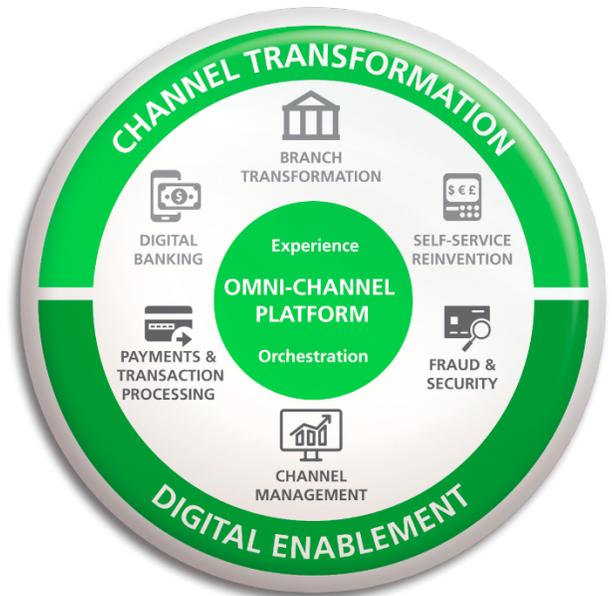
NCR Financial Services brings the omnichannel world to life with its CxBanking solutions portfolio. CxBanking allows you to seamlessly connect across all self-service and assisted service touchpoints for higher efficiency, security and growth — with more personalized experiences for your customers.

NCR's CxBanking makes this all possible by providing a strong, flexible, singular platform to build and connect enterprise software, new or existing infrastructure, and dynamic services. All of this results in easier integration, streamlined management, and a more secure foundation for you.

In today's banking industry, it's all about the consumer's omnichannel experience. NCR - through Cxbanking - can help FIs achieve channel transformation through:

- **Digital banking** – delivering data-enabled digital banking solutions and omnichannel experiences that you can monetize and that your customers will love and recommend.
- **Branch transformation** – deliver omnichannel branch experiences while migrating routine transactions to self-service channels and refocusing and empowering your staff on and for increased advisory and sales activities.

NCR's CxBanking solution portfolio



- **Self-service reinvention** – delivering a personalized omnichannel experience through contemporary design and fully integrated hardware, software and services solutions.

To make this all happen, NCR can facilitate digital enablement through:

- **Payments and transaction processing** – delivering contemporary, efficient, and reliable processing services for retail banking transactions.
- **Fraud and security** – securing the device and the communications, identifying fraudulent transactions, and protecting the customer throughout their omnichannel experience.
- **Channel management** – enabling amazing self-service consumer experiences and drive profitable growth with industry-leading network and cash management solutions.

“NCR’s innovative CxBanking solutions will revolutionize how consumers experience what you are able to offer. This initiative is bold. It’s broad. It’s the bridge between what consumers experience today and what they expect in the future.

Be ready, be secure, be compliant.”

– Frank Gauld, VP ISG

What do I need to do now?

ATM deployers with large ATM fleets face potentially complex technical and operational challenges in upgrading to Windows 10, which is why they should start planning their migration now.

ATM deployers need to work closely with their ATM vendors on their Windows 10 migration process, to benefit from their expertise in complex migration projects.

Diagram 2: 5 step process to Windows 10 migration



Step 1 - Engage now with NCR to start conversations of the way forward

Your partner NCR will help you understand the scope of the activities ahead of you. Our experts will give you confidence and take you through this migration journey and address any concerns and questions you may have.

Step 2 - Define overall strategy

Set up a Windows 10 Workshop with NCR to define an overall Windows 10 and business transformation strategy.

Step 3 – Audit and assess ATM network

Hardware considerations

NCR can help you undertake an audit of your ATM network to verify the exact status of your ATM hardware (e.g. processors) and software stack. A plan will then be formulated to cover the various stages of their Windows 10 migration.

NCR will determine if you need any hardware upgrades to support Windows 10. If any ATMs aren't capable of running Windows 10, you may decide to replace them with NCR's SelfServ 80 Series ATMs rather than upgrade them.

Whatever your choice, it's important to work with an NCR representative to have accurate information on your hardware and your options for replacing or upgrading it.

NCR's industry-leading range of ATMs and kiosks can all be ordered as Windows 10-ready.

Software considerations

It's equally essential to audit the software in your ATM network to ensure that all software components are capable-of running on Windows 10.

Your ATM software platform will typically include several items such as the ATM operating system software, application software, and security software. It may also include other specific software for your ATM network that will also need to be Windows 10 compatible.

From an applications perspective, updated versions of ATM applications will be required to run Windows 10. NCR can help you assess your application requirements, and determine appropriate software and versions that will be required. Additionally, any in-house or third-party applications will need to be Windows 10 compatible.

Categorize and prioritize software

This task involves identifying all the software used in your network and contacting all suppliers of that software regarding the availability of support for Windows 10.

Some software may already be available in Windows 10 format, some may require a several minor changes, and some may need to be upgraded.

At the end of this task, you will have a list of software that either needs to be changed or upgraded along with their associated cost.

How to gather hardware and software inventory

This may be a relatively simple task or it may be quite complex. If you already have an inventory management system such as that offered by NCR's APTRA Vision solution, then it may simply be a matter of running the relevant reports to define the list of ATMs with their current installed hardware and software.

If you don't have such a system, then it is possibly a more significant manual task.

You must gather details about your ATM/kiosk estate including the relevant hardware installed and the PC core configuration such as installed memory, printers, deposit modules, etc. You will then need to provide the inventory to NCR.

NCR can also assist with your hardware and software audit including site visits by its Worldwide Customer Services organization and the development of scripts by Professional Services to run software inventory reports.

Step 4 - Define an implementation and migration plan

Upgrade hardware first, then deploy software

This may be the preferred approach to ensure you receive all the upgrades you require. It will also be the preferred approach if you have software distribution capabilities. You will upgrade your hardware, ensure it is functioning correctly where possible, and then initiate a remote software upgrade.

Analyze and categorize hardware upgrades

With Windows 10, you may wish to develop the business case for upgrading or replacing older ATMs to the new SelfServ80 Series. This task involves analyzing the inventory collected in the previous stage, assessing which ATMs can and which cannot be upgraded, developing the costs of upgrading or replacing ATMs, and deciding on the most appropriate approach for your organization.

Also, during this task, you should identify what other hardware upgrades make sense for your business.

For example, while doing any necessary updates for Windows 10, you may decide to perform other upgrades (e.g. add anti-skimming devices). A Windows 10 upgrade means visiting many of your ATMs - you can leverage that opportunity to install other hardware upgrades at the same time.

Migration rights for Windows 10

As deployers are planning their migration to Windows 10, in many situations it will be appropriate to utilize migration rights – i.e. the capability to order new units with Windows 10 license, but run Windows 7 for a limited period of time whilst appropriate migration and certification activity takes place.

Core configurations

The recommended PC core configuration for Windows 10 in a SelfServ environment is as follows:

System requirements:

- 64-bit only.
- Recommended 4GB memory, free disk space dictated by application.
- Intel 4th generation (Haswell processor or later required).
- I5 processor for multifunction environments.
- I3 for single function.

On-site software installation

NCR Worldwide Customer Services can install the operating system and ATM software at a time of your choosing either with the hardware upgrades or as a separate event.

Step 5 - Pilot and deploy

Work with NCR to execute your deployment plan and migrate to Windows 10 successfully.

Get started now, the clock is ticking

As January 2020 is not that far away, NCR encourages customers to engage now and start Step 1 today. Please email us at [NCR Windows 10 Migration](#).

About the sponsor:

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across financial, retail, hospitality, travel, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier.

NCR is helping its customers respond to the demand for fast, easy, and convenient transactions with intuitive self-service and assisted-service options. But what NCR does goes beyond niche technologies or markets. Its solutions help businesses around the world increase revenue, build loyalty, reach new customers and lower their costs of operations

NCR understands the external challenges facing FIs including changing consumer expectations, the disruptive impact of technology and the burden of regulatory oversight.

In today's omnichannel world, consumers expect to connect with their FI, wherever they are and through whichever device they choose. They want the FI to know them, help them, and advise them using relevant information, tailored to their unique needs.

NCR has a range of software solutions to help FIs meet these challenges. For more information, please visit:

<https://www.ncr.com/financial-services>