NCR PERSPECTIVE

Migrating your ATM network to Windows® 7

Don’t follow the pack. Lead it.

By Robert Johnston, Global Marketing Director, ATM Software, NCR

Since the days of OS/2, Microsoft® has been the dominant provider of ATM operating systems – and at every announcement regarding the discontinuation of support for an operating system, angry users complain about being held hostage, forced to migrate ATM networks for no business benefit.

However, this time it’s different. Migrating ATM networks to Windows 7 opens up opportunities to deliver a dramatically improved customer experience as well as to respond more effectively to security and compliance requirements, and to reduce operating costs.

Exceeding expectations

Windows 7 enables deployers to respond quickly to changing consumer demands. Today’s consumers expect a more sophisticated user experience, and early deployers of Windows 7 can gain competitive advantage by providing state-of-the-art, user-friendly interfaces that can set them apart from competitors, attract new customers, simplify complex transactions and generate new revenue streams.

When it comes to the customer interface, consumers who are comfortable with emerging technologies have increased their expectations significantly. Windows 7 provides full support for the latest touch-screen technology, and this can help increase customer satisfaction by changing the way they interface with their banks at the ATM.

With a versatile touch-screen environment, banks can introduce features such as ‘touch, swipe and expand’, as well as more complex gesture-based inputs, whereby a user communicates their requests by tracing a pattern with a finger, for example. As always, the emphasis is on ease of use. These features also give more scope to deliver loan and bill payment transactions, as well as other revenue earning transactions that involve more than number input.

But how necessary is it to migrate now if Windows XP is working, stable, trusted and secure? Ultimately, there is no choice – Microsoft is withdrawing support for Windows XP from April 2014. Furthermore, failing to move on from Windows XP has implications from a security and compliance perspective as well as adding to the cost of maintenance. Windows 7 is emerging as the standard corporate operating system worldwide.

Align with the enterprise

By mid-2011, more than 65% of businesses using Windows had either migrated, or made the decision to migrate, their operating systems to Windows 7. As office systems are migrated, banks which also migrate their ATM channels will be at an advantage, as standardised operating systems enable more efficient lab testing, new service introduction and maintenance services. It makes sense for banks to simplify their IT operations.

Windows 7 will also help achieve a consistent consumer experience across the enterprise so that the look and feel of a bank’s ATMs match its other consumer-facing channels. The graphics capability and touch-screen support in Windows 7 provides the power and flexibility needed to achieve this.

A cheaper and more efficient solution

An early decision to migrate can save money on maintenance costs and licensing fees. One advantage of Windows 7 is that it is easy to deploy, providing cost savings as a result of faster installation and reloading times. These savings, which also apply in the on-going maintenance of the operating system, can be realised immediately upon deployment. With application specialists now
focusing on Windows 7, it is likely that the supply of resources and costs of maintenance will be more favourable to those who have migrated, and hardware, drivers and software will also be cheaper and more readily available, while XP alternatives will become increasingly scarce over time.

Migrating now also ensures longer term stability, as Microsoft will be supporting Windows 7 until 2020.

NCR – ahead of the game

NCR’s software is already Windows 7 compatible and all SelfServ™ ATMs sold since launch in 2008 are either Windows 7 ready or easily upgradeable. Upgrade kits are also available for late model NCR Personas™ ATMs. In addition, a special migration rights license provides a logical and less expensive alternative to buying an XP licence now and a Windows 7 licence in a year or two.

For some time now, NCR has been researching the opportunities that a Windows 7 migration would offer deployers, and is fully prepared to help banks exploit these possibilities. In particular, a great deal of research has been carried out into consumer preferences and the way users interact with ATMs.

Securing the future

Moving to Windows 7 also makes sense from a security perspective in that the new operating system will benefit from significant and continuous investment in security. Eli Rosner, Vice President, Global Software Engineering at NCR, said, “Expanded security solutions in Windows 7 include Session Zero Isolation (making it harder for malware to exploit process / session boundaries), a Keyboard Filter as standard (preventing malicious or accidental access to the desktop, pop-up menu, etc.) and the BitLocker utility that encrypts the entire drive on which Windows and data reside.”

Microsoft’s decision not to support Windows XP beyond April 2014 means cessation of security patches, and this will have implications for banks’ risk exposure as well as their ability to meet PSI compliance requirements. That vulnerability carries a high cost. If it transpires that a security patch is needed on an ‘out of support’ XP system, there will be a very significant cost burden to bear in order to have the patch created, and then there will be minimal ability to test the patch in an ATM environment before going live. Surely that is not a risk worth taking.

Planning and delivery

“The introduction of Windows 7 represents a major change for the industry and we strongly encourage customers to plan their migration ahead of April 2014”, states Bob Tramontano, Vice President of Financial Industry Marketing at NCR. “The whole process of planning and implementation can take between six and twelve months, so the sooner you start, the more readily you will take advantage of the benefits of lower operating costs, greater security and a greatly improved user experience. We can help you audit your existing network and decide which machines to upgrade or replace.”

Planning ahead is essential. Given the time required to plan, execute and complete a Windows 7 upgrade on a typical ATM network, it is vital to begin soon. It is also important to get resources aligned and ready for the project in advance so that there is no delay in getting started.

Many deployers will also find that the Windows 7 migration is a catalyst for making other changes to their networks, as it is usually more efficient to include several updates (such as EMV or consumer marketing capability) together in a single project.

Early migration to Windows 7 is more than a necessary cost of doing business. It provides opportunities to deliver the level of services today’s customers expect. Customer satisfaction remains a key differentiator among retail banks – and migrating your ATM network to a Windows 7 environment means you can stay ahead of the competition by providing the most advanced ATM interface, with the highest levels of software security available on the market.

Leader or follower… which would you rather be?