

Windows 10: ATM operators readying for massive software update

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On January 14, 2020, Microsoft will end support services for the Windows 7, the operating system that drives 3.5 million ATMs worldwide. This reality has organizations in the industry scrambling to develop and deploy workable OS update strategies. But how are these efforts progressing?

Bank and credit unions move fast

Microsoft publicized the Windows 7 sunset date back in 2017, which is when a good number of banks and credit unions began planning ATM software updates to get ahead of the compliance curve. The PCI Security Standards Council requires ATM operators to maintain machines that protect consumer privacy via stable backend infrastructure and advanced data security controls.

The OS is perhaps the most critical variable in this equation. **Windows 7, post sunset, will not facilitate PCI compliance, as Microsoft will no longer provide feature updates and security patches.** This unfortunate reality drove many banks and credit unions to begin the OS update process last year. Countless others have since embarked on the very same journey.

Most of the entities making the transition have adopted Windows 10, which Microsoft released in July 2015. The OS supports an astonishing range of applications and deployments, allowing ATM operators to develop tailored experiences that meet the specific needs of their respective customer bases.

Some trade organizations and other groups are championing non-Microsoft alternatives, including software centered on the open-source Linux platform. However, Windows 10 is the ideal upgrade option for most, as it not only offers familiarity but also comes with almost unmatched back-end support from Microsoft.

The move from Windows 7 to 10 takes between 11 and 13 months, so those who have not started by now are already behind the curve. ATM operators that have not yet made the swap are running out of time.

Executing the Windows 10 upgrade

According to Payments Journal, the upgrade process features three standardized steps:

- Evaluate existing machines: ATM operators should assess their current equipment to ensure that the Windows 10 upgrade is possible, as many ATMs, including some of those with Windows 7 installed, might not accept the OS without considerable tweaking.
- Develop effective upgrade roadmaps: planning is the key to success here. For this reason, it is critical that ATM operators take time to roll out realistic and exhaustive Windows 10 upgrade strategies.
- Connect with ATM suppliers: Banks and credit unions with an understanding of their hardware needs and workable upgrade roadmaps should then reach out to ATM suppliers to establish update timetables and address any other variables that might impact execution.

In addition to progressing through these steps, businesses in the financial services sector should think about how they can maximize the Windows 10 upgrade process to perform additional ATM maintenance work and usher in further improvements.

With the Windows 7 sunset date less than six months away. ATM operators cannot afford to wait any longer and should embark on the Windows 10 update journey today.