Avoid ATM Upgrade Fatigue

Explore Cost Saving Solutions with CE-Based ATMs

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Over the last decade, financial institutions (FIs) have had to upgrade or replace ATMs at a more frequent rate in order to comply with mandated upgrades related to 3DES, ADA, EMV and PCI requirements, to name a few.

On the heels of a barely completed EMV and Windows™ 7 migration, many banks and credit unions are questioning the wisdom of continuing to spend capital on an ATM platform that appears to be headed for extinction. However, ATMs remain vital to an FI's ability to attract consumers since 75 percent of account holders use an ATM and cash accounts for nearly 40 percent of transactions in the U.S.

Now, with the Windows 10 migration just months away, a growing number of FIs are considering simply walking away from traditional Windows-PC based ATMs, perpetual ATM upgrade expenses and the short software life cycles.

ATM Industry stakeholders are examining the features, specifications and advantages of Linux™ and/or Windows IoT-based ATMs for strategic analysis and preparation for future proofing next generation ATMs, however the alternative operating system (OS) will not be available before the Windows 10 migration, it has not been field tested and little is known about whether financial institutions will accept it or what the cost will be.

Getting off the Windows Merry-Go-Round

With the end of support for Windows 7 OS quickly approaching, no networks or processors have announced that ATMs are certified for Windows 10. Wait times for new machines and upgrade kits are 120+ days and once the software is released experts predict there will not be enough technicians available to upgrade ATMs in a timely manner. Even more disheartening is that Microsoft® has already announced the Windows 10 sunset date, only a handful of years past what is shaping up to be an extremely expensive, complicated migration.

With the **Windows 10 migration** just months away, a growing number of banks and credit unions are considering simply walking away from traditional Windows-PC based ATMs, perpetual ATM upgrade expenses and the short software life cycles.

Windows 10 migration will require new hardware in many cases. Some ATMs will require new cores at an estimated $5,000-$10,000 a piece, while relatively low-mileage machines like the NCR™ Persona or the Diebold™ ix ATMs have no upgrade path at all. Replacement terminal prices range from $40,000-$60,000 or more depending on functionality.

For many FIs, the upcoming Windows 10 migration could be the turning point that drives ATM deployers to seek out a permanent non-traditional Windows OS solution, especially smaller banks and credit unions that lack the resources for Windows upgrades every five or six years.

The CE Solution

Dissatisfied FIs that operate traditional Windows-based ATMs are discovering they real-ly do have options. Support has been uninterrupted for Windows Compact 7 (CE) OS-based ATMs, eliminating the headaches associated with what feel like the never-ending cycle of upgrading or replacing hardware to meet the standard Windows OS. Patches are easy and straightforward, while the CE OS requires dramatically less computing power than its Windows 7 or Windows 10 counterparts.

The simplicity and affordability of CE-based terminals allows ATM manufacturers, like Triton Systems, to develop proprietary security solutions that can be maintained past Microsoft's end-of-support dates for CE – extending the life of terminals without sacrificing security. Although, Microsoft will sunset Windows CE Compact 7 in April 2021 and Compact 2013 in October 2023.

Benefits of CE-based ATMs include:

Comparable to Traditional FI ATMs. CE-based ATMs offer all of the traditional features that banks, credit unions and account holders have come to expect. They come with large 15" touch-screens and a variety of configurable features that allow for quick, convenient ATM use as well as added-value options such PIN changes, printing of mini-statements, emailing of receipts and software options that allows users to perform card-free transactions and purchase crypto at the ATM, among others.

- **Cost Savings.** CE-based ATMs are less expensive than their traditional counterparts, easier to service, and require fewer upgrades and patches. The overall cost for some Windows CE ATMs is less than the price of upgrading a traditional Windows terminal and considerably less than buying a new unit to meet Windows 10 requirements. Replacement parts are less expensive as well allowing an FI to deploy a larger fleet for the same price.

- **No Long Wait Times.** Wait times for Windows 10 ATMs and upgrade kits are currently hovering between 90-120 days. As the Windows 7 sunset date approaches, lead times are expected to become even longer. Windows CE units are available in a matter of weeks, not months – ensuring FIs remain in compliance with evolving PCI standards.

- **No Sacrifice in Security.** Windows CE ATMs have several security benefits, most notably they are hacked less often than their mainstream counterparts. Triton's ATMs, for example, include the following security measures.

  » Triton ATMs currently run a proprietary, "locked-down" version of Microsoft Windows Compact 7 that is customized to add additional security beyond what is provided by Microsoft.

  » To ensure the highest level of security, the ATM does not provide access to the OS or internal storage except through the software interface. Software can only be installed by loading an update, which must be digitally signed by the manufacturer.

  » Triton ATM's use the Windows CE "Trusted Environment" to verify the authenticity of all software. Every component is signed with the manufacturer's private key which must be verified by the OS before executing. This prevents the ATM from executing software not created or approved by the manufacturer.

» All system tools have been removed from the OS that an attacker might use to access or manipulate the system including File Explorer™, Windows Desktop, Internet Explorer™, Command Shell™, ActiveSync™ and Remote Desktop™.

» All security updates provided by Microsoft are regularly monitored. To date, Triton has never had to install an update for any security reason and is committed to monitoring security issues, beyond support by Microsoft support and provide updates for as long as feasible.

» In the event a security issue is identified on an OS that is no longer supported by Microsoft and cannot be addressed by Triton, an upgrade path to a newer OS version or hardware upgrade will be provided.

- **American Made.** Triton's CE-based ATMs are the only American made ATM on the market. Buying American products helps contribute to a more stable future for the entire country through the support of local businesses and the creation of jobs for future generations. Manufacturing in the U.S. also tends to lean toward cleaner, eco-friendly practices with a higher quality of goods, as well as allowing for the reduction in the trade deficit and avoiding foreign political debates.

Compliance, hardware and software changes have created industry-wide uncertainty in the planning and budgeting for ATM fleets, while frequent upgrades and lack of ongoing support pose major financial threats to banks and credit unions alike. As the most universal customer access channel in the financial services industry, the ATM is a critical touch point and maintaining an updated ATM fleet is essential to remaining competitive for FIs.

With CE-based ATMs, banks and credit unions can enjoy the best of both worlds: affordable, high-functioning terminals that are safe and secure, and do not require purchasing of new units or upgrades every few years.

ARGO 15 & FT FEATURES

Display	• 15" Captive-Touch • Rear Service Panel with 7" Touch Screen Display • 12" & 7" Available on Stand-Alone Models	
Advertising	• Backlight Integrated Signage • Lighted Keypad • Integrated Topper Signage • Topper Signage (Stand-Alone Unit)	• Custom Welcome Screen • Custom Ad Screen Graphics (Up to 6 Rotating Screens) • Receipt Graphics
Card Reader Options	• EMV (Standard) • Anti-Skimming • NFC	
Cash Capacity	**ARGO 15** • Capable of holding 8,000 notes. • Configuration options include 1-4 cassettes, 2,000 notes.	**ARGO FT** • Capable of holding 9,000 notes. • Configuration options include 1-3 cassettes, 3,000 notes
Communications	• TCP/IP with SSL (Standard) • Supports Third-Party Wireless Devices	
Printer Options	**ARGO 15** • 60mm (Standard) • 80mm or 80mm with Printer Presenter	**ARGO FT** • 80mm with Printer Presenter (Standard)
Security	• UL 291 Business Hours or Level 1 Vault Option • Electronic Locks (Standard FT) • Kaba® Mas Cencon • Surveillance Camera • Shoulder Surfing Protection	• Door Switch • High Security Control Panel Lock • SSL • TKM (Remote Key) • MACing
Added Value	• Multiple Languages • e-Receipts • Supports Cardless Transactions • Purchasing of Crypto Currency	• PIN Changes • Mini-Statement Printing • Remote Monitoring via Triton Connect

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