# An Opportunity for Change: Windows 10 Migration

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The ATM and financial self-service industries are buzzing with discussions about the looming Windows 10 deadline. Microsoft has mandated that customers transition to Windows 10 by January 2020. The penalty for noncompliance? No more security updates and no more patches; in short, Microsoft will stop supporting Windows 7.

The forced migration leaves many financial institutions facing expensive ATM and financial self-service hardware upgrades to ensure that their existing equipment will support Windows 10. Not to mention expensive new licenses – some of these upgrades will cost financial institutions upward of $6,000 per ATM. Key questions from banking executives around the world include:

- **How does this upgrade benefit my business?**
- **Are there other options?**
- **Upgrade or buy new?**
- **How do I break the cycle?**

### How does this upgrade benefit my business?

The operating system upgrade itself brings several advantages over Windows 7, mostly driven by tighter requirements for security. These added protections against malware and other forms of cyberattack are worthy investments. Maintaining PCI DSS compliance is also a critical benchmark in our industry, and failing to migrate to Windows 10 will likely put your institution out of compliance.

However, many institutions are using this migration as an opportunity to review their entire ATM strategy. Faced with mandates from both Microsoft and ATM vendors, financial institutions are looking at new players in the industry for help. Some ATM vendors are requiring software application migrations that have nothing to do with Windows 10. Institutions are put in a tough situation by Microsoft, but the requirements that some ATM vendors are needlessly imposing on their customers make things even worse.

Do not be a victim – there are options for breaking the cycle. Onboarding a new ATM supplier can be a challenge, but the fact that the operating system, ATM application, and hardware are changing anyway makes for a much easier process. For years, many institutions have yearned for better ATM service, the

latest technology, a more agile partner, and fresh thoughts about self-service. Now is the chance for institutions to disrupt the duopoly.

There has never been a better time to work with a new ATM partner to make sure you have best-in-class service, great pricing, and leading ATM and branch transformation technology.

### Are there other options?

Hyosung is participating in a consortium of banks, credit unions, ATMIA, and ATM vendors that meets regularly to determine a potential path forward with an alternate operating system. Creating a new industry protocol is a challenging and lengthy process; currently, Hyosung cannot recommend an alternative to upgrading to Windows 10.

However, we suggest looking at the entire ATM channel strategy vs. viewing this as a forced migration. For most financial institutions, this project will be expensive and time-consuming. In today's efficiency-and-consumer-experience-driven world, it makes sense to evaluate the following:

- **Does my current ATM application support core integrations today?**
- **Can I perform all the transactions my consumers desire?**
- **Am I happy with service performance?**
- **Am I familiar with other security products offered by other partners?**

Hyosung is focused on delivering solutions like our **MoniPlus** software application that creates value for the consumer *and* the institution. Before investing in your current partners for another Microsoft cycle, do some research to determine whether their solutions align with your goals. You might be surprised with what you find.

### Upgrade or buy new?

Many financial institutions have a wide variety of ATM hardware deployed. Some have brand-new units, some have 10-year-old units, and some even older. Upgrades (especially software applications imposed on you by ATM vendors) are expensive and, outside of maintaining current levels of security, do not offer much in the way of efficiency or customer experience.

For recently purchased units, it may make sense to upgrade the unit. For example, if the unit is three years old and requires a new operating system, new core processor, and new ATM application, it may make sense to upgrade. You will be understandably upset that the vendor sold you hardware and an ATM application that had a 36-month shelf life, but due to depreciation, it will be tough to justify buying a new unit.

However, see the previous section about evaluating your entire ATM and self-service channel. This is the perfect time to investigate new partners and start holding your existing partners accountable.

On units that are approximately five years or older, things get a little more complicated. Depending on depreciation, it may make sense to buy a new ATM with the latest technology. If you are investigating this option, it is very likely that Microsoft and your current ATM vendor are requiring an operating system, ATM application, and in some cases hardware platform changes along with the new units.
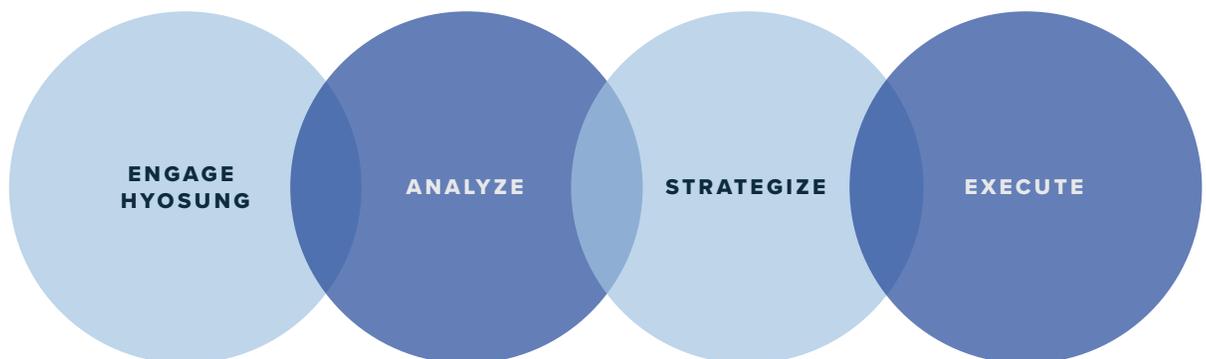
With copious amounts of expense and management required no matter which path you take, it makes sense to evaluate your entire self-service channel to see how much better it can be with Hyosung.

## How do I break the cycle?

Contact us at **bankinfo@nhausa.com** today to start the process of getting the most out of the Windows 10 migration. View this as an opportunity to break the cycle and provide real value to your consumers and your institution.

World class ATM experts and partners will identify how Hyosung can create a better Self Service Enviroment

Hyosung experts will guide you on the most efficient strategy to get the most out of your Win 10 migration

**ENGAGE HYOSUNG**

**ANALYZE**

**STRATEGIZE**

**EXECUTE**

Our team will evaluate your current ATM fleet and management paint points: **Service Efficiency Security**

Leverage the best service organization, partners and professional services in the industry to execute flawlessly

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