

WHITE PAPER Windows 7 & EMV ATM Upgrade Information

Finally! Edge 5.0 with XFS 6.01 and Windows 7 support ships to all networks for certification.

November 2013

Windows Update

Attention, NCR has a platform and is shipping this to all network labs to be tested for certification. This is good news for you the reader because it is now real, rather than being just talked about. This information means you can soon purchase **NCR Edge 5.0** for your ATMs by 1st Quarter of 2014, as this will support both EMV and Windows7. Regarding the announcement Microsoft's support for Windows XP will cease by 4/2014, you need to plan, and now you can. With this in mind we encourage you to analyze the risk and security exposure on your ATMs if EMV is not enabled or Windows7 is not installed. Just so you know most networks will be requiring that ATMs be upgraded from Windows XP to Windows 7. This upgrade will require three main components - **processor, memory and software.**

Most older ATM models contain **Pentium processors** (or less) that are not robust enough to house Windows 7. In most cases, a minimum dual-core processor will be needed. In addition, Windows 7 will require a minimum of 4Gb of **memory**. That is more than most ATMs contain today in the field. Therefore, your specific hardware needs will vary depending on the manufacturer, model and age of your ATM. Additionally your ATM will need to have its current Windows platform updated to Windows 7. The specific ATM **software** that drives your ATM will also need to be upgraded. Both of these will require a technician to be onsite in order to load the new software on to the ATM. Something you may want to consider at this time if you have an older ATM, is whether the cost of upgrading is still the best solution, or to replace the ATM with a new model that will be both Windows 7 and EMV ready and which will save you time and money in the long run.

To help you with the transition your Informa Sales Consultant will make an on site visit to your ATM locations. He or she, will take down the serial number of each ATM and submit it to our office. We will check the specifications of each ATM to ascertain if it is ready to accept Windows 7. Then we will instruct your Informa Sales Consultant to contact you with the information and assist you in planning how you can make a smooth transition when the time comes.

EMV Update

You may also find that Windows 7 migration will be a catalyst for making other major changes to your networks. With **ADA compliance** remaining an issue as well as the pending **EMV compliance** in the future you may want to discuss all the services Informa can offer you with your Sales Consultant. Three years away from EMV mandates, compliance delays by deployers and operators could also mean heavy impending penalties related to fraud committed with noncompliant ATMs, or even worse, lost revenue for you. EMV (*short for Europay, MasterCard and Visa*). EMV chip-based payment cards, also known as smart cards, contain an embedded microprocessor, a type of small computer. The microprocessor chip contains the information needed to use the card for payment and is protected by various security features. Chip cards are a more secure alternative to traditional magnetic stripe payment cards. According to the Aite Group, an estimated \$8.6 billion is lost to card fraud in the United States each year. The U.S. Secret Service estimates that more than \$1 billion of this amount is lost directly at ATMs.

The swipe is gone!

The one big change for the consumer will be that they will no longer swipe their credit cards and will need to leave the card in the reader until the transaction is completed. This will require informing and educating the consumer in order that they will need to change the way they perform their transactions.

To date, there are no universal deadlines for the EMV migration in the U.S. Visa and MasterCard have issued their own individual liability shift deadlines for ATM owners, with MasterCard's dates coming a full year prior to Visa's deadline. Discover continues to consider their strategy for ATMs and has yet to make a formal announcement. The ATM Industry Association (ATMIA), the National ATM Council (NAC) and other associations are working with the networks; requesting a realistic and consistent approach to chip card migration.

There is no mandate to make your machines EMV capable. While the dates below are not mandates for ATM owners, they are indicative of a liability shift from VISA and MasterCard to the ATM owner.

So you can continue running magstripe, but the risk and the consequences of fraud will be very high and extremely expensive to your financial institution.

October 1, 2015

The counterfeit fraud liability shifts to merchants for POS card fraud (*excluding fuel selling automated terminals*).

October 1, 2017

Counterfeit card fraud liability shifts to ATM owners for fraudulent transactions completed on any **Visa** debit card.

October 1, 2016

Counterfeit fraud liability shifts to ATM owners for fraud committed through any **MasterCard** debit card.

October 1, 2017

The liability shifts to merchants for fraud committed through automated fuel-selling terminals.

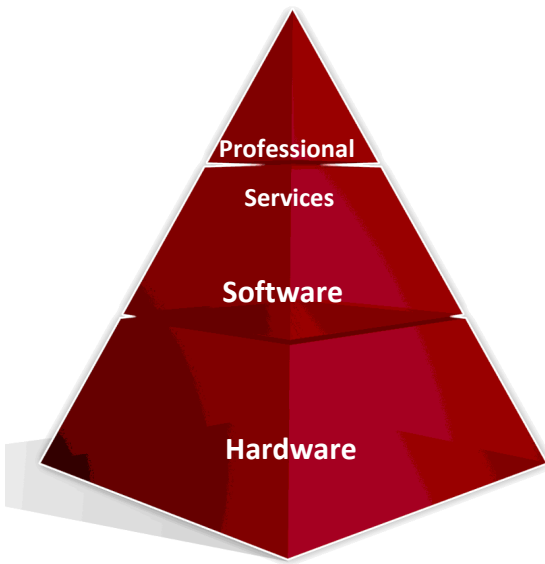
In order to upgrade for EMV, some ATMs will need to be outfitted with a level 1 EMV-certified card reader, as well as new software once it has been tested and certified by our Informa technicians. In addition, implementation of EMV may also involve modifications to other parts of the ATM or replacement for those that cannot be upgraded.

Upgradable ATMs

Diebold Opteva Series	NH 2700	Triton Traverse
Hantle 1700	NH 4000	Triton RL1600
Hantle 1700W	NH 5000	Triton RL2000
Hantle C4000	NH 5100T	Triton RL5000
Hantle C4000P	NH 5300CE	Triton FT5000
Hantle T4000	NH 5300XP	Triton RT2000
GRG H Series	NH 5600	Triton 8100
NCR Self SErv Series	NH 7000	Triton 9100
NCR Personas Series	NH 7600	Triton 9600
NH 1800	Triton ARGO	Wincor Cineo Series
NH 2600 (Halo)	Triton Traverse	

Not Upgradable ATMs

Diebold IX Series	NCR 56xx Series	Triton RL5000xp
Tranax MB1000	All Tidel machines	Triton FT5000xp
Tranax MB1500	Triton Mako	Triton FT7000
Tranax MB 2100	Triton 9500	
Tranax MB2100T	Triton 9800	
Tranax 2200		



These changes, which can take up to a year to complete, involves hardware, software and professional services to ensure compatibility on the back end. Informa provides leading solutions for all three layers. We are a **Distinguish Partner** with NCR and we are the best in our field to assist you on this journey. Furthermore we are offering a flexible range of options for your consideration as you map out a strategic plan regarding these changes. This includes support for selected Personas hardware, Professional and Customer Services, extended NCR APTRA software support on Windows XP while you migrate, and a choice of Windows 7 variants to best fit your own needs.

To learn more about how Informa Business Systems, Inc. can help ease the transition to Windows 7 and EMV, please contact your sales representative visit our website at www.informabusiness.com