



The Voice of ATMIA US 2019



For Next Gen API App ATMs



2/25/2019

Version 1.0, M. Ficken

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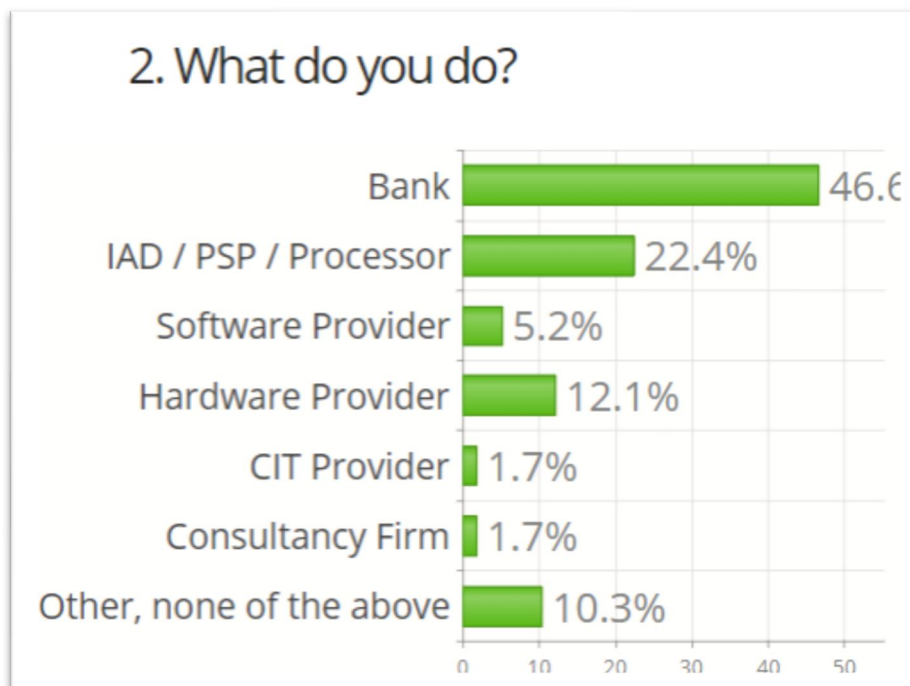
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1 Introduction

This whitepaper will provide you the high lights of my presentation during the workshop 5: The Next Big O/S Migration, **Building a strategy that includes Next-Gen ATMs** including the vote results of the ATMIA US 2019 workshop audience.

Majority of the ATMIA US 2019 Orlando workshop voter audience were deployers (almost 70%), Like shown in the vote result figure below.



The following NextGen Strategy Building Blocks were reviewed during the workshop and in this whitepaper;

1. BLUEPRINT INTEGRATION (Chapter 2)
2. O/S MIGRATION (Chapter 3)
3. FUNCTIONAL UPGRADE (Chapter 4)

We will end this whitepaper in chapter 5 with next steps.

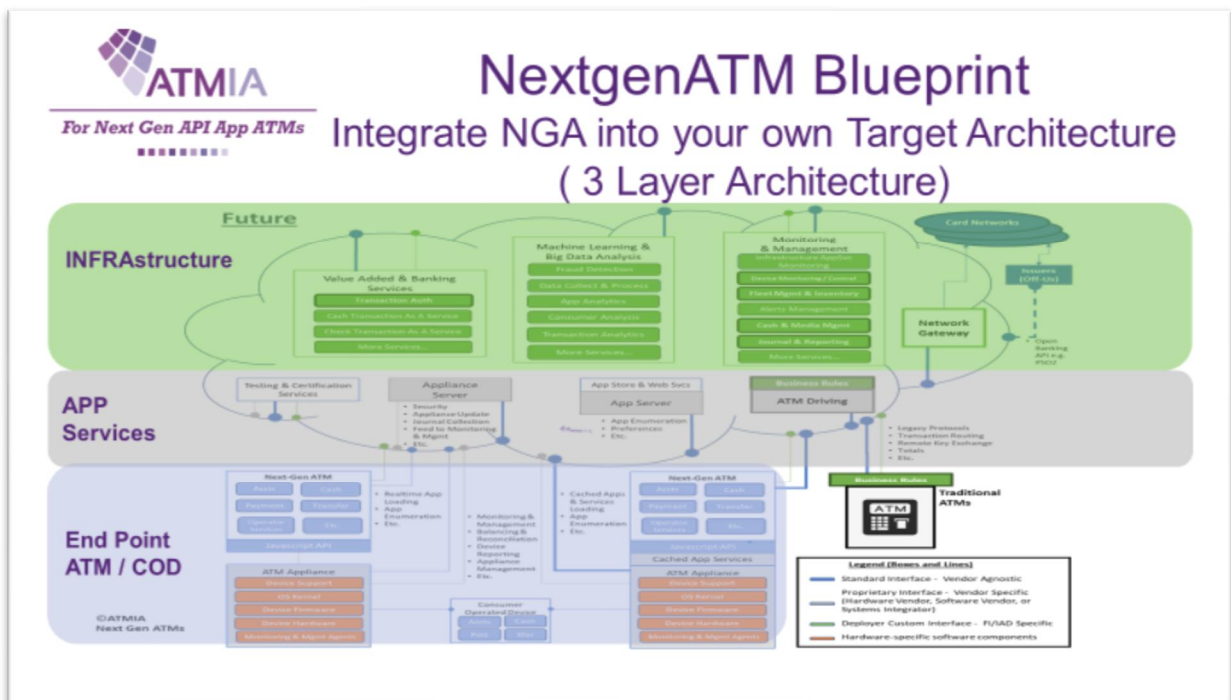
2 BLUEPRINT INTEGRATION

One of the key strategy building blocks is to INTEGRATE the Next Gen Architecture (NGA) Blueprint into your own company target architecture. This apply to all stakeholders FI/Deployers as well as vendors/providers to integrate into their products and services.

2.1 NGA 3 Layer Architecture

You can assess which of the three NextGen ATM blueprint layers are relevant for your own target architecture;

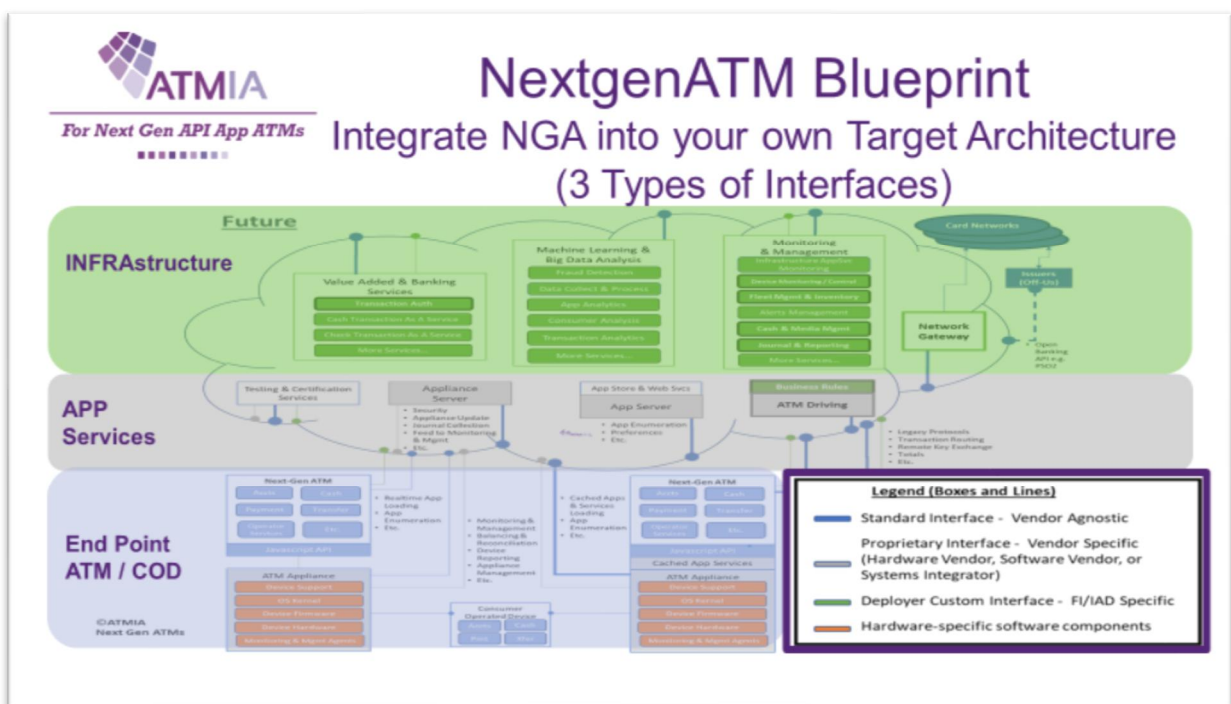
1. End Point (ATM/COD) Layer
2. APP Service Layer
3. INFRAstructure Layer



2.2 NGA 3 Types of Interfaces

You can assess which of the three NextGen ATM blueprint interface types are relevant for your own target architecture;

1. Standard BLUE Vendor Agnostic
2. Proprietary GREY Vendor Specific
3. Deployer GREEN Custom FI/IAD Specific



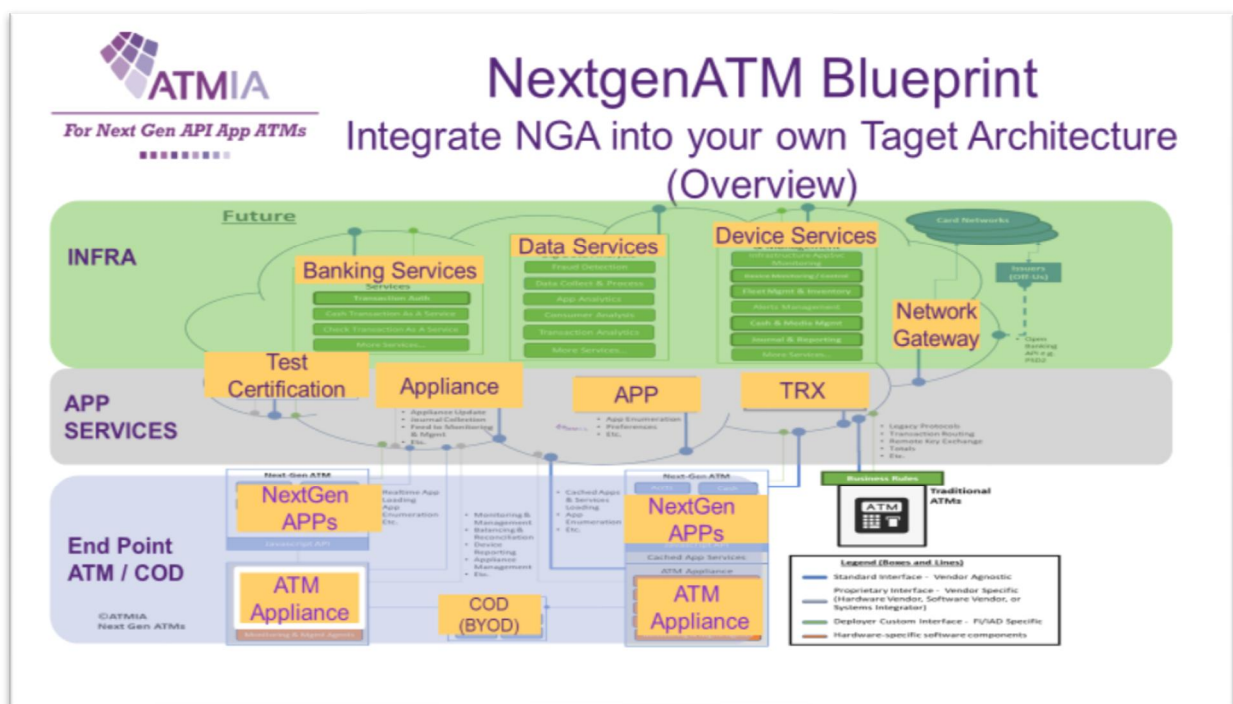
2.3 NGA Overview

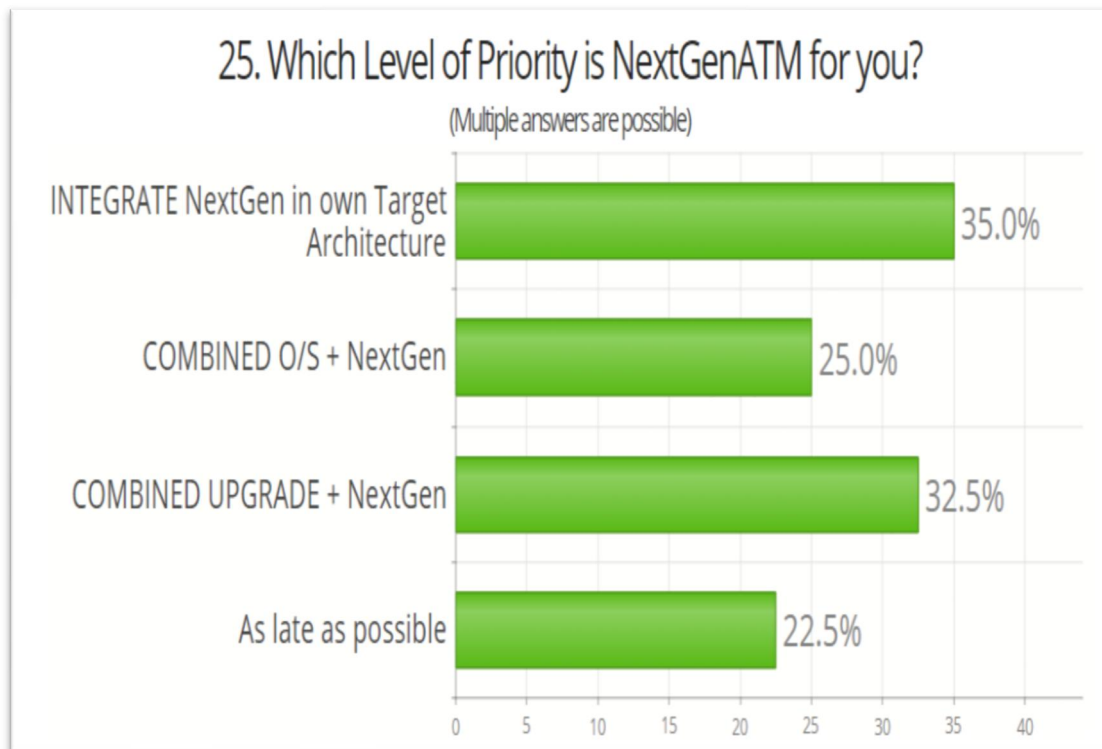
You can assess each Service Component of the NextGen ATM blueprint Layers which are relevant for your own target architecture.

INFRA Layer : Banking Services, Data Services, Device Services, Network Gateway

APP Layer: Test/Certification, Appliance, APP, Transaction

End Point Layer: NextGen APPs, ATM Appliance, COD





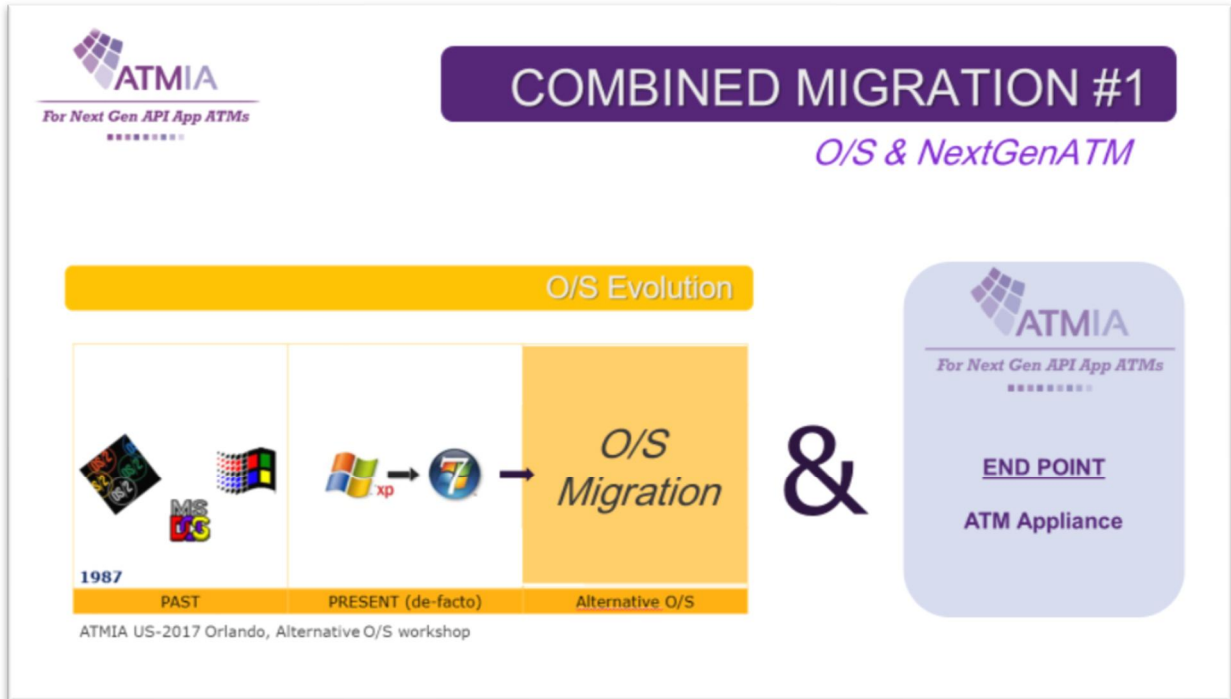
As shown in the Vote figure 35% will INTEGRATE NextGen into their own Target Architecture.

After assessment of the NGA layers, interfaces and components which are relevant for your own target architecture,

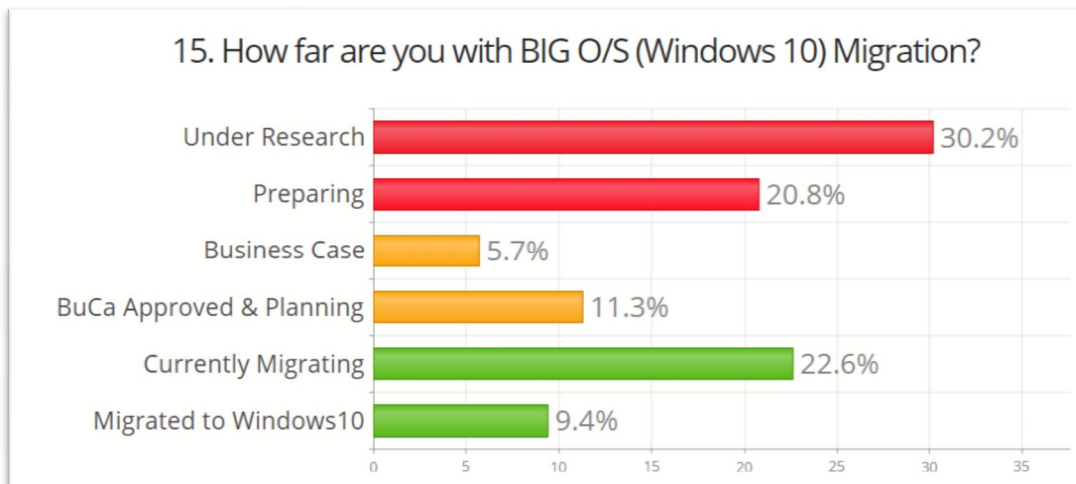
*you can define your strategy
how to INTEGRATE NGA (agnostic & specific)
into your own company / product / service target architecture.*

3 O/S MIGRATION

Like Multi-Vendor Software (MVS) were combined with O/S Migration to Windows 7, a logical same next step is to combine the Next BIG O/S Migration (Windows 10) together with the NextGen End Point Layer ATM Appliance component.



This will apply for >50% who still do not have an approved Business Case (BuCa) for Big O/S (W10).



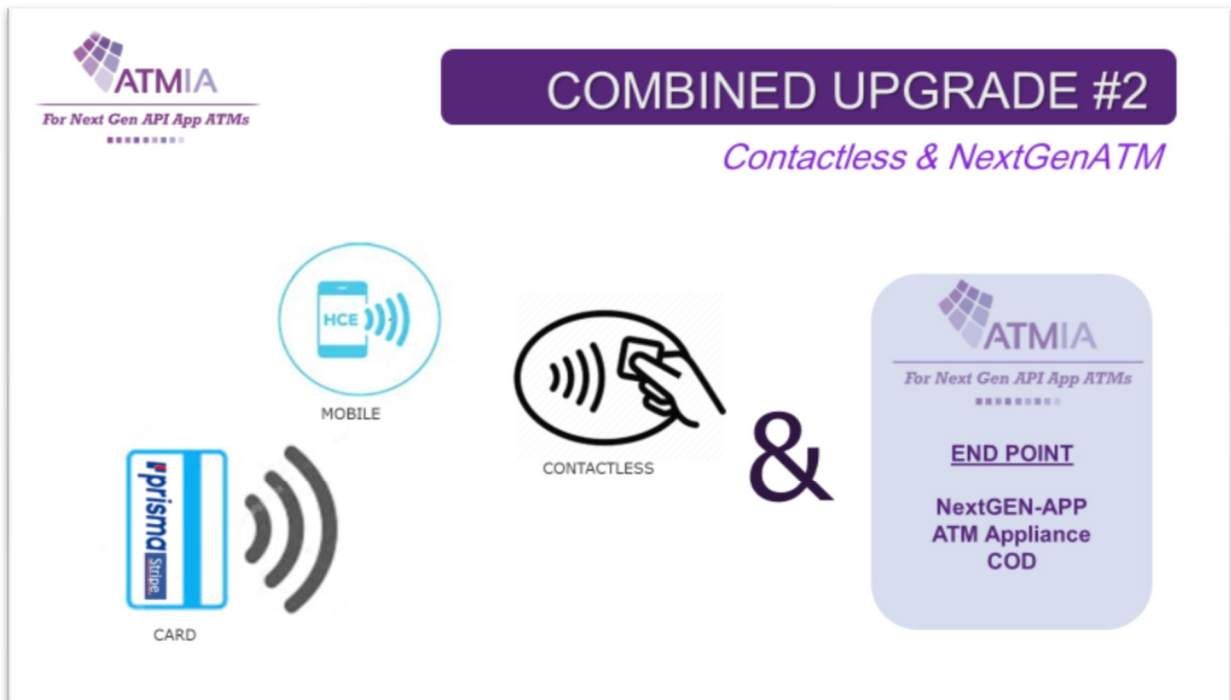
Like ATMIA EU 2018 Madrid the majority 51% research / prepare their businesscase for the next BIG O/S (Windows 10) Migration, while 32% is currently migrating or did already migrated to Windows 10.

4 FUNCTIONAL UPGRADE

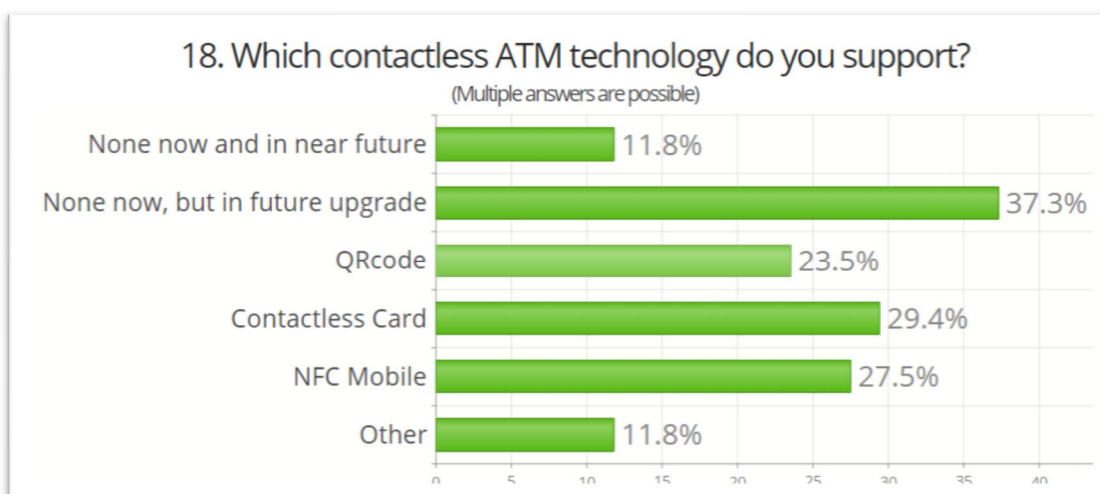
The main two functional upgrades are contactless and biometrics.

4.1 Contactless

Contactless support using a contactless card (ICC or Prisma-Stripe technology) or using a mobile phone using HCE and NFC technology can be combined with NextGen ATM Blueprint too.



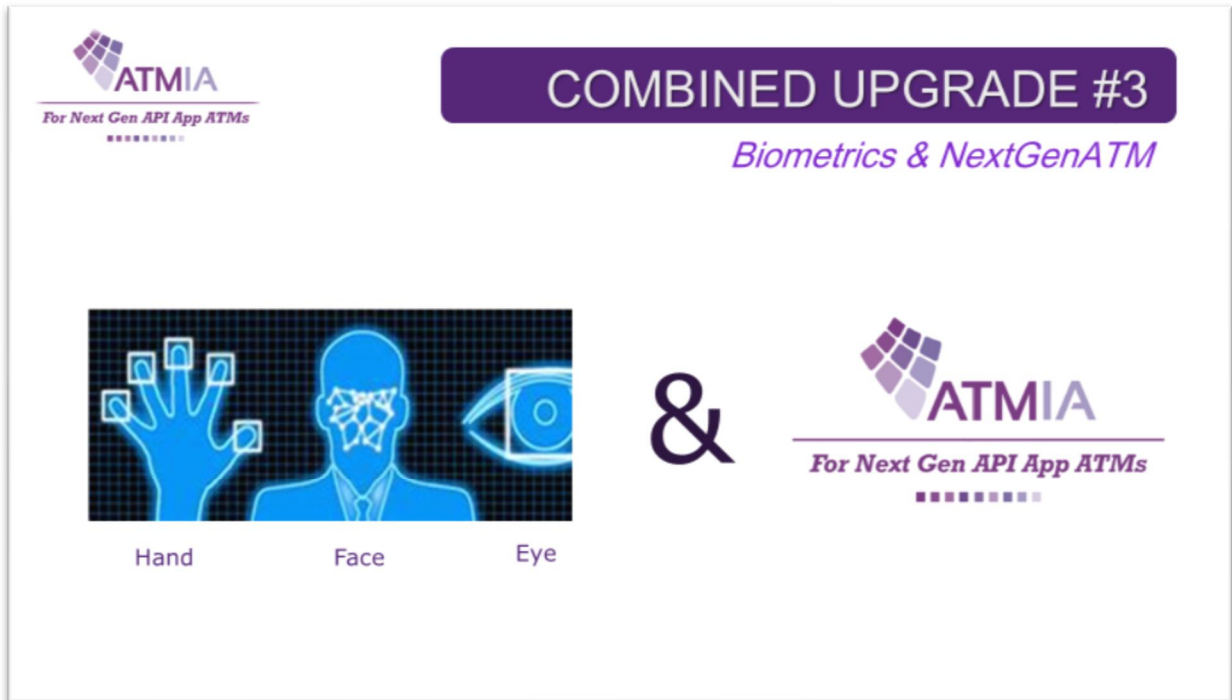
This applies for almost 38% who will support contactless ATM technology in a future upgrade.



Around 25% support already contactless like Contactless Card, NFC Mobile or QRCode.

4.2 Biometrics

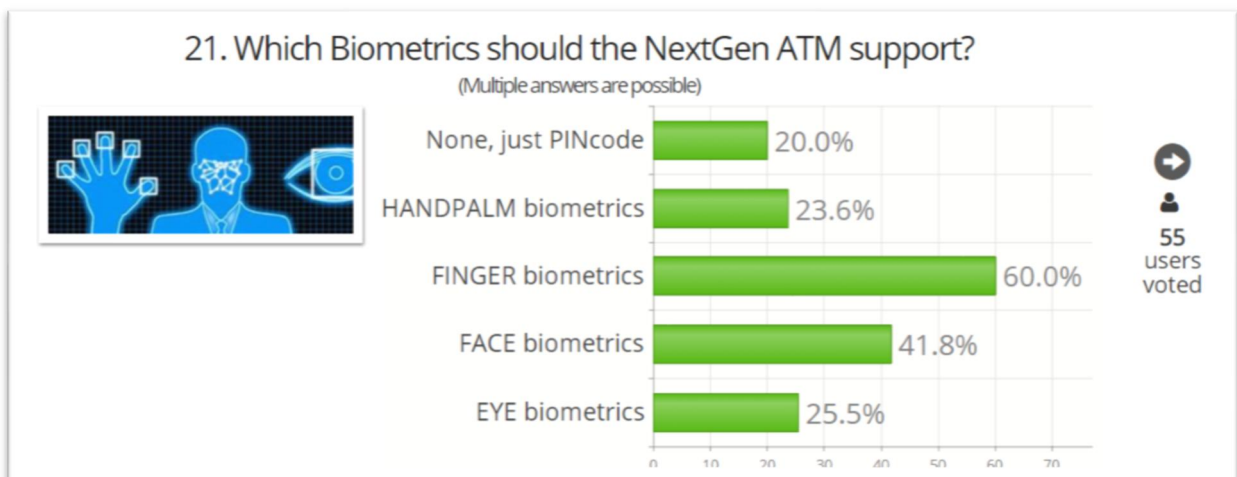
Another combined upgrade is together with biometrics technology (hand, face or eye).



COMBINED UPGRADE #3
Biometrics & NextGenATM

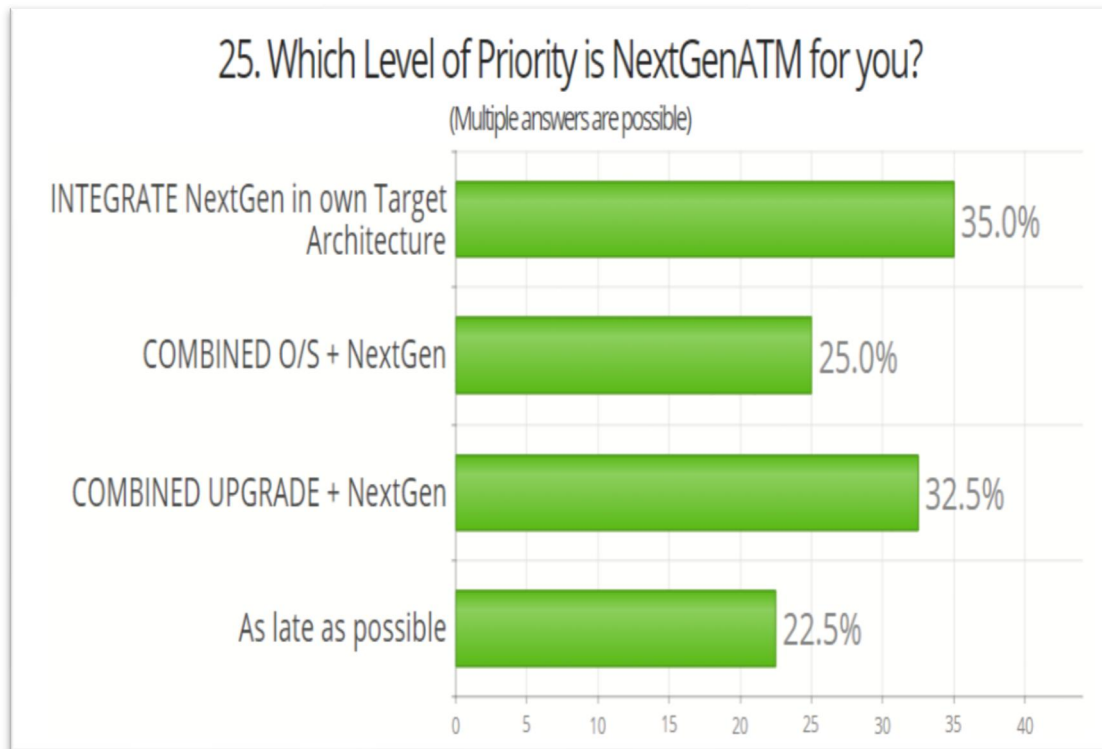
Hand Face Eye

By far FINGER biometrics (60%) want to be supported by the NextGen ATM, followed by FACE (41,8%).



5 Next Steps

Based on the Vote results of the ATMIA US 2019 workshop audience;



we recommend the following NextGen Strategy Building Block steps;

Step-1

Start the NGA assessment (chapter 2) to Integrate NextGen into your own target architecture

Step-2

After this you can start planning to combine multiple projects (O/S Migration, Contactless, Biometrics, ...) with NextGen for implementation.

As NextGen ATM Consultant, I can provide you an independent objective NextGen ATM assessment report (step 1) with some NextGen Strategy Scenario's (step-2) specific for your company. Interested, please contact me.