

# FACTORS TO CONSIDER IN YOUR ATM 'UPGRADE CALCULATIONS'

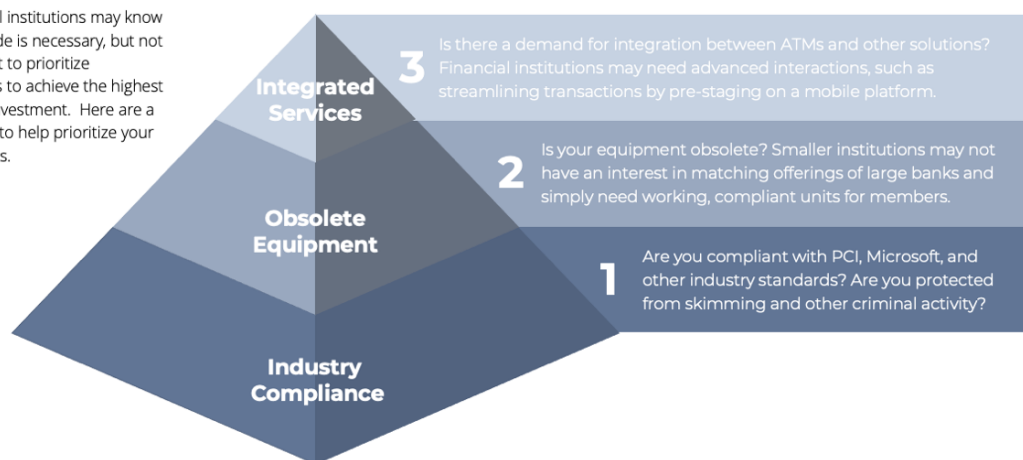
Often, financial institutions may know an ATM upgrade is necessary, but may not know how best to prioritize enhancements to achieve the highest ROI for their investment. Below are a few simple questions your team can pose to prioritize your ATM's upgrades.

## Prioritizing ATM Upgrades

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### Must-Have vs. Nice-To-Have

Often, financial institutions may know an ATM upgrade is necessary, but not know how best to prioritize enhancements to achieve the highest ROI for their investment. Here are a few questions to help prioritize your ATM's upgrades.



- **Upgrade Priority #1: Are we compliant with PCI, Microsoft, and other industry standards? Are we protected from skimming and other criminal activity?**  
If the answer to this question is no, invest in fixing these issues first! Adding hardware, software, or [updating the Windows operating system](#) can be expensive. Still, the downside of having your customers' data breached or your brand disparaged in the media because of noncompliance is just too great of a risk.
- **Upgrade Priority #2: Is our equipment obsolete?**  
Smaller institutions may not be able to afford to keep up with the large banks and have no interest in matching their offerings across multiple platforms. They need working, compliant touchpoints for their customers or members to use. For these, like-new, refurbished equipment and a few new features such as deposit automation, can represent a real win.
- **Upgrade Priority #3: Is there a demand for greater integration between ATM and other bank solutions?**  
Banks are looking for ways to differentiate themselves. Redesigning screen displays and software to have the same look and feel as your online platform or apps may be enough to create the impression of a strong integration. Other financial institutions may see a need for more sophisticated interactions, such as pre-staging transactions on a mobile platform, to streamline transactions once users are in front of the ATM.

