

KAL PERSPECTIVE

A new XFS is born

...and it may change the ATM world

By Steve Hensley, Executive Vice President for Global Sales, KAL

Imagine an ATM so small you could mistake it for a POS device. Imagine an ATM so small it does not even need an operating system. Imagine an ATM that can run on batteries. Imagine an ATM on top of a mountain connected only by wireless. Imagine a cash dispenser that is connected directly to cloud services. Imagine an ATM that is delivered as independent components from different vendors that you can plug and play.

You will not need to imagine for much longer... XFS4IoT is here.

XFS4IoT is the new generation of the XFS standard. It is OS-agnostic, cloud-native and has built-in end-to-end security for each component. It is time to remove the limitations of the past and create a new blank canvas. XFS4IoT was born in December 2020 when it was published in preview form by the CEN XFS committee.

Jumpstarting migration

In order to jumpstart the implementation of XFS4IoT, KAL has created a new open-source workgroup. Over 60 companies and 150+ people representing the entire ATM industry have joined the new workgroup to help create an open-source SP-Dev framework.

XFS version 3 is the global standard that defines the interface to ATM components for the global banking business, and it has been a huge success, running on hundreds of thousands of ATMs and used by banks everywhere for many years. XFS enables inter-operability among ATM applications and ATM hardware so banks are free to choose the best software and the best hardware regardless of supplier.

XFS version 4 is the new version of XFS and is called XFS4IoT. The industry is now at the beginning of creating the new standard that will eventually take over and provide enormous

benefits to all ATM stakeholders including vendors, banks and ATM users.

To turbo-charge the implementation of XFS4, KAL has gathered representatives from all corners of the ATM world including ATM manufacturers, ATM component vendors, system integrators, software vendors, test tool developers and other types of companies involved with ATMs. Together we have formed the 'XFS4IoT SP-Dev' workgroup and our mission is to jumpstart the migration to XFS4IoT and paint our new masterpiece.

The migration first requires the development of new XFS4IoT SPs. The goal of the workgroup is to facilitate the rapid creation of new SPs and maximise the inter-operability between applications and the new SPs by using a common software 'framework'.

The output of the new workgroup will be an open-source framework that will be freely available for anyone to use. It will be used by the workgroup's companies to rapidly create production-ready XFS4IoT SPs, greatly reducing the time to market and accelerating the industry's migration to XFS4IoT.

An open invitation

On 23 March 2021, we held the inaugural XFS4IoT SP-Dev workgroup meeting. Our fourth meeting will be on 4 May 2021, and we plan to hold meetings regularly.

If your organisation is not represented yet – please do join. You are free to contribute as much or as little as you like. Our hope is that your company chooses to use the framework as the foundation for your SP development. The framework can also help with migration of XFS3 applications to XFS4, as well as the design of new hardware types to work with XFS4.

This is an open invitation for you to join us. ■

For more information, please visit www.kal.com/xfs



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