

Global ATM Software



ATM Omnichannel Integration Demands Software Evolution - Strategic Positioning Now Critical

Banks' ATM Software Projects Increasingly Extend Beyond the Channel

- Banks are rapidly transforming ATMs into integrated ecosystem touchpoints, with omnichannel initiatives connecting mobile banking, CRM platforms, and enhanced authentication creating urgent demand for advanced software capabilities
- Digital transformation projects demand new functionality for personalisation, biometric authentication, and seamless cross-channel experiences, with procurement requirements evolving as the ATM's strategic role is redefined
- As leading banks worldwide pursue ambitious integration roadmaps, vendors who understand these shifting technical and business requirements will capture disproportionate market share in this pivotal transition period

Comprehensive Market Intelligence Reveals Where Vendors Must Position for Growth

- Detailed multivendor software market sizing across regions pinpoints exactly where adoption is accelerating and which segments offer the highest-value opportunities
- Complete competitive analysis covering vendor shares down to individual country level, plus identification of banks using multivendor solutions, provides precise intelligence to benchmark performance and identify white-space opportunities
- In-depth bank profiles reveal actual procurement processes, vendor selection criteria, and future project priorities - from monitoring software to authentication technologies - delivering insights to align product roadmaps with customer needs

Unmatched Methodology: Data You Can't Find Anywhere Else



QUANTITATIVE BASELINE

- Robust 30-year ATM data baseline
- Nearly 20 years of focused research on ATM software
- Supplemented by wider branch and ATM strategy research programme



TRIANGULATION & VALIDATION

- Accuracy of submissions verified using in-house data and other sources
- Supplier input combined with existing Datos Insights data to cover total market
- Robust forecast review process



PRIMARY RESEARCH

- Ongoing monitoring of vendors and solutions used in each market
- Information solicited from >20 software vendors
- Strategic insights from telephone interviews with major banks



SECONDARY RESEARCH

- Published data from central sources and major players in each market
- In-depth investigation to determine scope/completeness of data and adjust for consistency
- Assessment of published data sets to eliminate cross-market inconsistencies

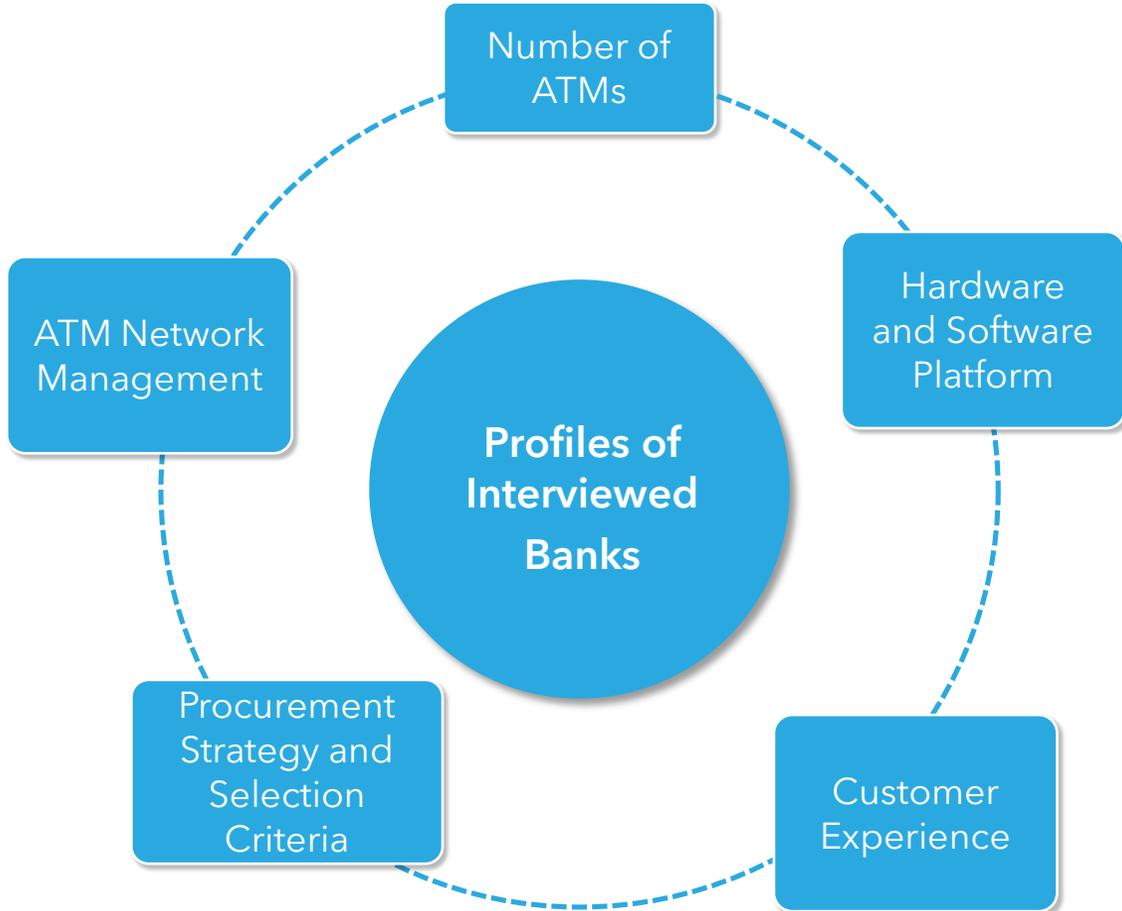
Data on ATM application and monitoring software, including figures for “multivendor” projects

Global ATM Software Database		
Metric	Years	Countries
Multivendor application software, by vendor and country	2015, 2017, 2020, 2022, 2025 Forecasts to 2028*	AP: Australia, Bangladesh, India, Indonesia, Japan, Malaysia, New Zealand, Pakistan, Philippines, South Korea, Taiwan, Thailand, Vietnam, Others NA: Canada, USA LAC: Argentina, Brazil, Chile, Colombia, Ecuador, Mexico, Peru, Others WE: Austria, Belgium, Denmark, France, Germany, Greece, Ireland, Italy, Netherlands, Portugal, Spain, Sweden, Switzerland, Turkey, UK, Others CEE: Belarus, Bulgaria, Croatia, Czech Republic, Hungary, Kazakhstan, Poland, Romania, Russia, Ukraine, Uzbekistan, Others MEA: Egypt, Israel, Morocco, Nigeria, Saudi Arabia, South Africa, UAE, Others
ATM platform (middleware), by vendor and country	2015, 2017, 2020, 2022, 2025	
Multivendor monitoring software, by vendor and country	2015, 2017, 2020, 2022, 2025 Forecasts to 2028*	
Number and names of banks using multivendor software	2025	

* Forecast data are not segmented by vendor

† In addition to the above individual countries and territories, the Database includes key statistics for ~180 markets grouped under regional “Others”

Qualitative Insights into Software and Strategy for 36 Deployers across 22 Markets



Countries with Bank Profiles in Part 2			
Australia	Czech Republic	India	Spain
Brazil	Egypt	Indonesia	Turkey
Canada	France	Italy	UK
Chile	Germany	Netherlands	USA
Colombia	Greece	Philippines	
Croatia	Hungary	South Africa	

Unrestricted Team Access: Maximizing Value Across Your Company



Market Report

- Key market statistics, trends and commentary by country
- Regional and global comparative analyses
- Familiar PowerPoint format facilitates re-use of material



Market Database

- Comprehensive data easily extracted for further analysis



Video Conference

- Live session to present findings to your organisation and discuss implications



Expert Support

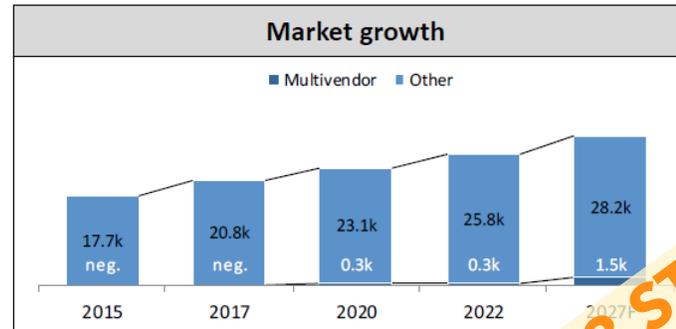
- Subject matter experts to aid understanding of data and underlying assumptions

Penetration of multivendor software in the Philippines is low

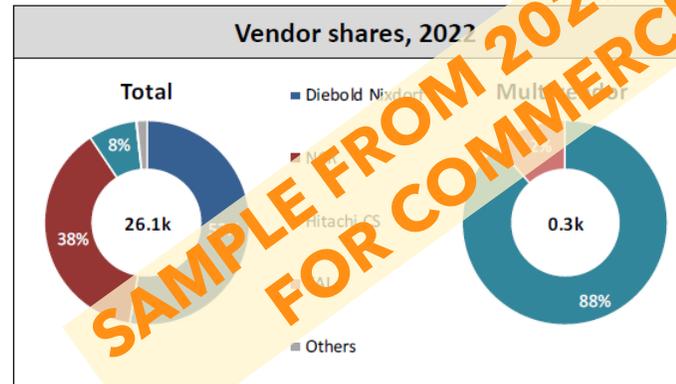
ATM SOFTWARE 2023 PART 2: BANK PERSPECTIVES

Key facts, 2022			
Metric	Multivendor	Other	Total
# ATMs	339	25,761	26,100
- Global Rank	#57		#25
Penetration	1%	99%	100%
- Global Rank	#58		

Multivendor deployments: UCPB, Citibank



Market insights
<ul style="list-style-type: none"> ▶ Just two banks in the Philippines were using multivendor application software on their ATMs at end-2022 ▶ The Philippines is a fragmented market with many small banks which are less likely to adopt multivendor software ▶ There is forecast to some growth between 2023 and 2027 but penetration of multivendor solutions is unlikely to increase significantly ▶ Hitachi Channel Solutions and KAL are the only manufacturers present in the multivendor market



SBI offers the following services across its ATM fleet: dynamic currency conversion, trust donation, SBI life insurance payments, SBI credit card payments, cheque book requests, approval of internet banking beneficiaries, mobile phone number updates/registration, KYC updates, enabling and disabling debit cards, and setting debit card transaction limits.

There is usually a member of branch staff present to assist customers using SBI's self-service technologies.

Procurement

The bank has been using Hyosung TNS ATM application software in a cross-vendor capacity on some ATMs since 2018, and currently runs it on nearly 30 different hardware models – including cash recyclers – from four different manufacturers. SBI requires its hardware manufacturers to provide an operating system and XFS layer that its chosen multivendor application can run over.

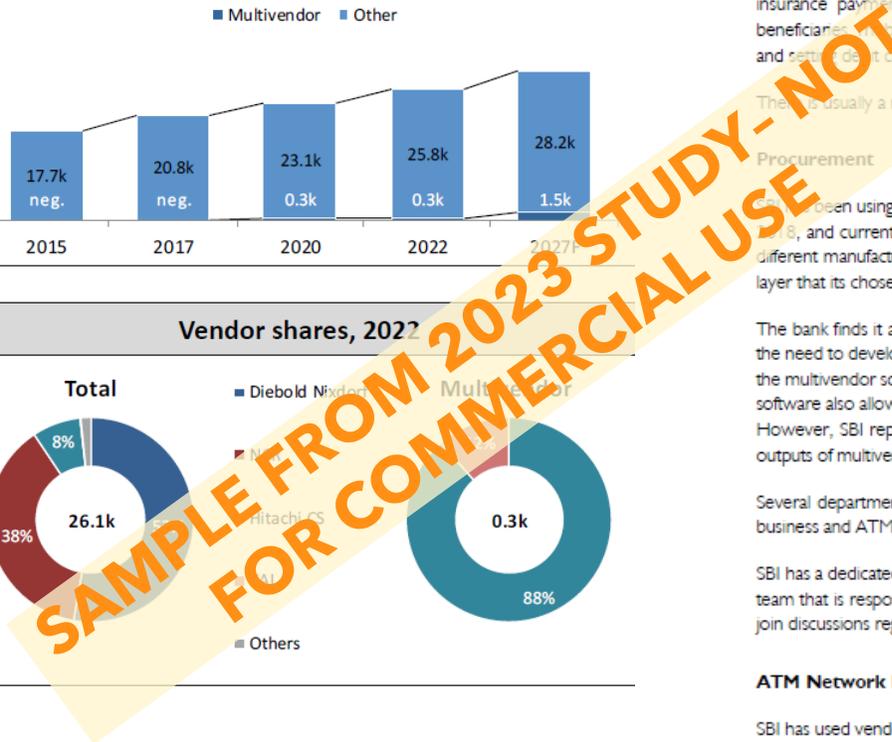
The bank finds it advantageous to purchase application software and hardware separately, as this removes the need to develop individual features for each vendor-native software solution. SBI also finds it helpful that the multivendor software provides real-time details on the activity and status of each ATM. The multivendor software also allows many activities to be carried out remotely, without the need for a field visit to the ATM. However, SBI reports one disadvantage, namely that discrepancies are sometimes observed between the outputs of multivendor software and vendor-native software.

Several departments at SBI are involved in the purchase of ATM application software, specifically the IT, business and ATM departments. An RFP and common tender process are always required.

SBI has a dedicated multivendor software team that takes care of software development, as well as a switch team that is responsible for switch-related issues. Sometimes the respective manufacturers are required to join discussions regarding software development.

ATM Network Management

SBI has used vendor-native monitoring software packages on its ATMs since 2018. It currently supplements



Deep Market Intelligence and Expert-driven Analysis

We empower banking technology vendors through market intelligence and expert insights, helping them identify opportunities, benchmark against competitors, and understand how financial institutions leverage technology to solve business challenges.

COMPREHENSIVE COVERAGE

Full global coverage, including 230 countries and territories

Robust data and insights on multivendor software adoption, and software purchasing strategy

Data and insights on major market players

DEEP MARKET UNDERSTANDING

Multilingual in-house team

Deep industry focus and country expertise

Proprietary research; reliable forecasts

LONG-TERM COMMITMENT

Covering banking automation for >35 years

Reputation for integrity and independence

The authoritative research provider trusted by the industry's major players

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Rowan Berridge
Banking Automation Lead

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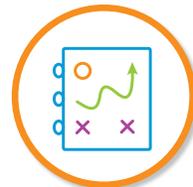
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