

Top 50[™] Core Banking Technology Providers 2026 **Scope Document**

September 2025



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Everest Group at a glance





500+ research analysts around the world with offices in North America, Europe, and India



Our philosophy is to focus on depth of impact and quality of interactions



We influence our client ecosystems with business-critical insights and guidance based on specialized, focused data sets



5000+

550+

interactions with senior enterprise stakeholders per year

events (Webinars, VRTs, LinkedIn live, podcasts,

video capsules) per year







We provide our clients with guided expertise driven by our high-engagement culture



5,350+

research engagements in the past 5 years, serving the Global 2000



2000 +

analyst inquiries addressed per year with average CSAT score of 4.71/5



We help clients become experts in their organizations, make confident decisions, and accelerate success outcomes



Our clients are global and diverse

8 of the 12 largest companies

10 of the 12 largest tech companies

7 of the 10 largest financial services firms and healthcare companies

56% 15% Americas Asia Europe



Everest Group's scope of research for Top 50TM Core Banking Technology Providers 2026

Everest Group defines core banking as mission-critical platforms centered on a real-time account ledger with integrated capabilities, serving as a bank's System of Record (SoR) and transaction engine. These platforms are evolving toward modular, cloud-enabled, and platform-driven architectures. They manage the full lifecycle of customer and account data, deposits, lending, payments, cards, and regulatory reporting, while embedding capabilities such as dynamic pricing, integrated risk, treasury, analytics, and Al / gen AI enablement.

These platforms' primary role has expanded beyond secure. accurate, and scalable transaction execution to include deliver agility in product innovation, interoperability with ecosystems, regulatory resilience, and the ability to support banks' growth agendas across retail banking, commercial banking, Small and Medium Enterprise (SME), credit unions, and community banking.

This research provides an objective analysis of the global core banking technology provider landscape, helping banks identify the top core banking platforms and assess their functional, geographic, and innovation capabilities. It serves as a valuable benchmarking tool for technology providers, a starting point for enterprises embarking on their core modernization, and a source of insights for banks exploring alternative providers.

This list is not a comparative capability assessment but a factual, multi-parameter representation of providers' scale, client base, global footprint, ecosystem partnerships, and innovation agenda including adoption of cloud, SaaS, Data & Analytics (D&A), gen AI, and agentic AI.



Everest Group's view of the core banking architecture













Customer experience layer

Account management

Delivery channels

Customer onboarding and KYC

Account opening and maintenance

Account types (loans, savings, etc.)

Customer 360-degree view

Set account controls and limits

Real-time ledger and journal

- General ledger and sub-ledgers
- Real-time posting of transactions
- Automated reconciliation

Payments and card management

- Domestic and cross-border payments
- Card issuing and processing
- Payment authorization and fraud monitoring

Deposits (current and savings)

- Savings, current, time deposits
- Interest calculation and accruals
- Dormant account / escheatment handling

Trade finance and treasury

- · Letters of credit, bills and collections
- FX, derivatives and treasury accounting
- Liquidity and cash management

Lending (consumer, commercial and mortgages)

- Loan origination and underwriting
- Loan servicing and collection
- Credit risk and portfolio management

Interest, fees, and pricing engine

- Product and service fee management
- Interest rate and margin optimization
- Relationship-based dynamic pricing

Regulatory reporting

Financial reporting

Anti-money Laundering (AML) and fraud prevention

Data management

Technology Enablers





Al / gen Al / agentic Al



API gateway



Open banking / development portal



Blockchain/digital assets



Key timelines in the Top 50TM Core Banking Technology Providers 2026 publishing process

September 2025

Launch research effort



Notice and fact check

Everest Group notifies core banking technology providers about the launch of the Top 50™ research and share a link to a brief survey

September - October 2025 Data collection and survey



Data collection and survey with technology providers

We collect survey responses with providers to gain a comprehensive view of their offerings

November 2025 Analyzing inputs-



Calibration of inputs and report preparation

The Everest Group team calibrates inputs from all participants and synthesizes them to get insights and prepare the report

January 2026 Report released



Pre-release and publication

We share the report's pre-release version with the participants ahead of its publication on Everest Group's website.

Why participate? Here's what's in it for you



Gain industry recognition

Be listed among the top 50 leading core banking technology providers, showcasing your company's capabilities to a global audience of decision-makers in the banking and financial services industry



Receive valuable benchmarking

Gain an independent, data-driven view of your firm's core banking capabilities to understand how your firm is positioned in the core banking technology provider landscape



Help shape the industry narrative

Contribute to Everest Group's in-depth analysis of the evolving core banking technology landscape, influencing key conversations

Survey questions (page 1 of 4)

We are sharing the survey questions in advance to help you prepare; the official data request will be made through an online survey

1. What is your firm's overall FY2024 revenue (in US\$)?

	< US\$100M	US\$100-250M	US\$250-500M	US\$500M -1B	US\$1-5B	More than US\$5B	Cannot disclose
2024							

2. What is your core banking FY2024 revenue (in US\$)?

	< US\$50M	US\$50-100M	US\$100-250M	US\$250 -500M	US\$500M -1B	More than US\$1B	Cannot disclose
2024							

3. How many new core banking clients signed in FY2024?

o < 5	
∘ 5-10	
o 6-10	
o 11-15	
o 16-20	
o > 20	

Survey questions (page 2 of 4)

We are sharing the survey questions in advance to help you prepare; the official data request will be made through an online survey

4. In what regions does your core banking platform have live client deployments (Select all that apply)

5. Which banking segments does your core banking platform currently serve? (Select all that apply)

Region	Presence? (○ Yes / ○ No)
North America	∘ Yes ∘ No
UK and Ireland	∘ Yes ∘ No
Europe (excluding UK)	∘ Yes ∘ No
Middle East and Africa	∘ Yes ∘ No
Asia Pacific (APAC)	∘ Yes ∘ No
Latin America	∘ Yes ∘ No

Retail banking	
Small and Medium Enterprise (SME) banking	
Commercial banking	
Credit unions	
Community banking	
Islamic banking	
1 Microfinance	

☐ Development banks

☐ Other (please specify) _____

Survey questions (page 3 of 4)

We are sharing the survey questions in advance to help you prepare; the official data request will be made through an online survey

6. Please indicate whether you offer each of the following modules by selecting the appropriate option and providing details if applicable.

Modules	Product offering? (○ Yes ○ No)	Details / public URLs (if any)
Account management	∘ Yes ∘ No	
Real-time ledger and journal (transactions)	∘ Yes ∘ No	
Deposits (current and savings)	∘ Yes ∘ No	
Lending (consumer, mortgage, commercial)	∘ Yes ∘ No	
Interest, fees, and pricing engine	∘ Yes ∘ No	
Trade finance, treasury, and liquidity	∘ Yes ∘ No	
Risk, limits, and regulatory reporting	∘ Yes ∘ No	
Card issuing and processing	∘ Yes ∘ No	
Payments (domestic, real-time, and cross-border)	∘ Yes ∘ No	
D&A, AI, Gen AI toolkits	∘ Yes ∘ No	
Customer experience management	∘ Yes ∘ No	
Blockchain / digital currency / CBDC handling	∘ Yes ∘ No	
API gateway / open banking / developer portal	∘ Yes ∘ No	



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Survey questions (page 4 of 4)

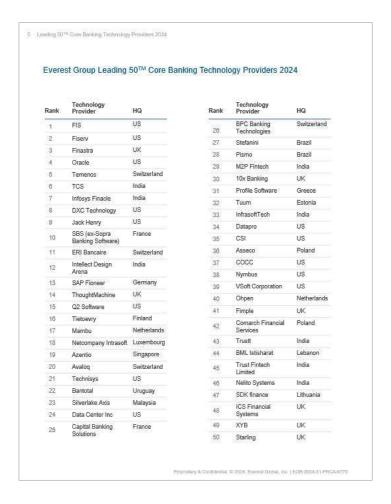
We are sharing the survey questions in advance to help you prepare; the official data request will be made through an online survey

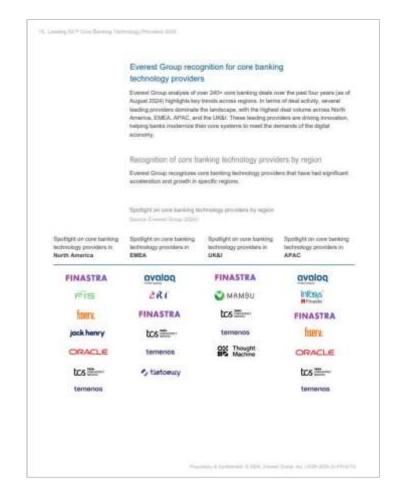
- 7. Please list the names of all products/solutions you currently offer in the core banking space.
- 8. Do you have official partnerships with one or more of the hyperscalers? (Select all that apply)

Hyperscaler	Details / public URLs (if any)
Amazon Web Services	
Microsoft Azure	
Google Cloud Platform	
Others	

- 9. Please provide details of your AI, Gen AI, and agentic AI offerings, including any partnerships or live client case studies that demonstrate these capabilities.
- 10. Please upload collateral (e.g., brochures, solution briefs, presentations) that describes your core banking platform and capabilities.

Highlights from the 2024 edition of our Top 50™ Core Banking Technology Providers report









Appendix

Everest Group's coverage on core banking

BFS Technology and Technology Services Research calendar

Core Banking: emerging technology trends and Everest Group's research coverage

Composable and cloud-native core architectures

Banks are modernizing through APIfirst, componentized core platforms that support faster product innovation

Smart contracts and real-time processing

Core engines are evolving to support real-time settlement, tokenized assets, and smart contract execution logic

Agentic AI in core banking orchestration

Multi-agent systems are enabling autonomous orchestration across payments, compliance, and ledger operations

Recently published reports

<u>Leading 50™ Core</u> Banking Technology Providers 2024

- Ranks 50 tech providers across retail and commercial core banking
- Offers insights into regional trends, ecosystem partnerships, and modernization priorities

The Next Stage of Connected Banking: The Impact of Al-powered Physical Devices on Financial Ecosystems

- Explores how physical AI is transforming smart devices into real-time financial service endpoints
- Provides a roadmap for banks to embed services into connected ecosystems and autonomous interactions

Tech Launch Perspectives

Financial Crime Mitigation (FCM) - Review of Temenos' temenos FCM AI Agent Product Launch

Payments – Review of Mambu's Product Announcements WMAMBU at Money 20/20 Europe 2025

Analyst insights and blogs

Banking on Autonomous Agents: Embracing Agentic AI in Financial Services

Funding Modernization Through Growth Acceleration: A Strategic Pivot from Cost to Value

Disrupting the Core by 2030: Enterprise Vision Driving Demand for Agile, Collaborative Core Banking Platforms

The Great Core Banking Shakeup: Why System Integrators and Consulting Firms Must Act on This Modernization Wave

The Evolution of Core Banking Technology: From Foundations to a New Horizon | Blog

Upcoming research launches

Leading 50™ Core Banking Technology Providers 2026 (Q1 2026)

Banking Customer Experience Orchestration Products (CXOP) Products PEAK Matrix® Assessment 2025 (Q3 2025)

Source: Everest Group (2025)



Comprehensive technology landscape covering BFS verticals, such as lending, wealth management, financial risk and compliance, and private equity









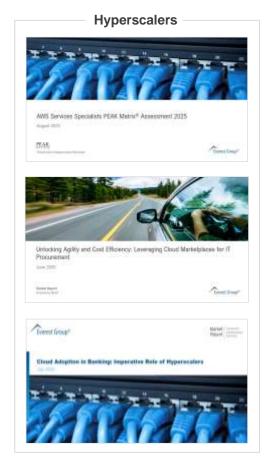
[NOT EXHAUSTIVE]



Everest Group has an industry leading research coverage across technology and services that serve the entire ecosystem from enterprises to technology providers

[NOT EXHAUSTIVE]

Technology coverage













Research calendar

Banking and Financial Services Technology and Technology Services

Reports title	Description	Release date
Banking IT Services and Technology – State of the Market 2025	Overview of the banking IT services industry, encompassing market size, growth drivers, key characteristics, emerging technologies, value proposition, and outlook on trends, challenges, and opportunities	Published
Alternative Assets IT Services and Technology State of the Market 2025	Overview of the alternative assets IT services industry, encompassing market size, growth drivers, key characteristics, emerging technologies, value proposition, and outlook on trends, challenges, and opportunities	Published
The Next Stage of Connected Banking: The Impact of Alpowered Physical Devices on Financial Ecosystems	Examines the role of AI-powered physical devices in enhancing connected banking, banking-as-a-lifestyle, improving customer experiences, and reshaping financial ecosystems	Published
Front-to-Back Modernization in Wealth Management Supplier Intelligence Playbook: Front Office Transformation	Playbook offers a strategic roadmap for navigating the wealth management technology landscape, encompassing technology themes across front office, outlook on trends, and key technology suppliers	Published
Private Equity Market Report: Unlocking Value Through Technology-Driven Change	Explores how PE firms are embedding digital, AI, ESG, and cloud capabilities across the investment life cycle, from diligence to exit, to accelerate returns and differentiate in a competitive fundraising environment	Published
Digitizing the Lending Lifecycle - Platforms, Processes, and Priorities for a Real-Time Future	Explores the digitization of the lending lifecycle, focusing on evolving processes and strategic priorities shaping a real-time, future-ready lending environment. Analyzes how technology modernization enhances efficiency, customer experience, and competitive differentiation across lending operations.	Published
Cloud-First Financial Future – How Enterprises can Accelerate BFSI Transformation with Hyperscalers	Explores hyperscalers capabilities, compliance offerings, partnerships, and innovations driving BFSI transformations	Q3 2025
Systems of Execution in Wealth Management: Enabling Intelligent Execution at Scale	This viewpoint introduces Systems of Execution as the next frontier in wealth management, enabling intelligent, real-time, and scalable decision-making across the client journey.	Q3 2025
Banking Customer Experience Orchestration Products (CXOP) Products PEAK Matrix® Assessment 2025	Comprehensive analysis of technology provider landscape in banking CXOP and positioning on the Everest Group PEAK Matrix	Q4 2025
Asset and Wealth Management (AWM) Customer Experience Orchestration Products (CXOP) Products PEAK Matrix® Assessment 2025	Comprehensive analysis of technology provider landscape in AWM CXOP and positioning on the Everest Group PEAK Matrix	Q4 2025
BFSI Marketing Technology Products PEAK Matrix® Assessment 2025	Comprehensive analysis of technology provider landscape in BFSI MarTech products and positioning on the Everest Group PEAK Matrix	Q4 2025
Top 50™ Core Banking Technology Providers 2026	Identifies the leading 50 technology providers serving the core banking market across banking segments	Q1 2026



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