



Top 50[™] Core Banking Technology Providers 2026

Scope Document

September 2025

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Founded in
1991



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



90%
renewal rate

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



5000+
interactions with senior
enterprise stakeholders
per year



180,000+
Report views in 2023



112,000+
LinkedIn followers



550+
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



25K+
Global event attendance in 2023

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%
Americas

29%
Asia

15%
Europe

Everest Group's scope of research for Top 50™ 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 AI / 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 Customer onboarding and KYC <hr/> Account opening and maintenance <hr/> Account types (loans, savings, etc.) <hr/> Customer 360-degree view <hr/> Set account controls and limits	Real-time ledger and journal <ul style="list-style-type: none">• General ledger and sub-ledgers• Real-time posting of transactions• Automated reconciliation Payments and card management <ul style="list-style-type: none">• Domestic and cross-border payments• Card issuing and processing• Payment authorization and fraud monitoring	Deposits (current and savings) <ul style="list-style-type: none">• Savings, current, time deposits• Interest calculation and accruals• Dormant account / escheatment handling Trade finance and treasury <ul style="list-style-type: none">• Letters of credit, bills and collections• FX, derivatives and treasury accounting• Liquidity and cash management	Lending (consumer, commercial and mortgages) <ul style="list-style-type: none">• Loan origination and underwriting• Loan servicing and collection• Credit risk and portfolio management Interest, fees, and pricing engine <ul style="list-style-type: none">• 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



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



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?

<input type="radio"/> < 5
<input type="radio"/> 5-10
<input type="radio"/> 6-10
<input type="radio"/> 11-15
<input type="radio"/> 16-20
<input type="radio"/> > 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)

Region	Presence? (<input type="radio"/> Yes / <input type="radio"/> No)
North America	<input type="radio"/> Yes <input type="radio"/> No
UK and Ireland	<input type="radio"/> Yes <input type="radio"/> No
Europe (excluding UK)	<input type="radio"/> Yes <input type="radio"/> No
Middle East and Africa	<input type="radio"/> Yes <input type="radio"/> No
Asia Pacific (APAC)	<input type="radio"/> Yes <input type="radio"/> No
Latin America	<input type="radio"/> Yes <input type="radio"/> No

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

- ☐ Retail banking
- ☐ Small and Medium Enterprise (SME) banking
- ☐ Commercial banking
- ☐ Credit unions
- ☐ Community banking
- ☐ Islamic banking
- ☐ 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? (<input type="radio"/> Yes <input type="radio"/> No)	Details / public URLs (if any)
Account management	<input type="radio"/> Yes <input type="radio"/> No	
Real-time ledger and journal (transactions)	<input type="radio"/> Yes <input type="radio"/> No	
Deposits (current and savings)	<input type="radio"/> Yes <input type="radio"/> No	
Lending (consumer, mortgage, commercial)	<input type="radio"/> Yes <input type="radio"/> No	
Interest, fees, and pricing engine	<input type="radio"/> Yes <input type="radio"/> No	
Trade finance, treasury, and liquidity	<input type="radio"/> Yes <input type="radio"/> No	
Risk, limits, and regulatory reporting	<input type="radio"/> Yes <input type="radio"/> No	
Card issuing and processing	<input type="radio"/> Yes <input type="radio"/> No	
Payments (domestic, real-time, and cross-border)	<input type="radio"/> Yes <input type="radio"/> No	
D&A, AI, Gen AI toolkits	<input type="radio"/> Yes <input type="radio"/> No	
Customer experience management	<input type="radio"/> Yes <input type="radio"/> No	
Blockchain / digital currency / CBDC handling	<input type="radio"/> Yes <input type="radio"/> No	
API gateway / open banking / developer portal	<input type="radio"/> Yes <input type="radio"/> No	

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

5 Leading 50™ Core Banking Technology Providers 2024

Everest Group Leading 50™ Core Banking Technology Providers 2024

Rank	Technology Provider	HQ	Rank	Technology Provider	HQ
1	FIS	US	26	BPC Banking Technologies	Switzerland
2	Fiserv	US	27	Stefanini	Brazil
3	Finastra	UK	28	Pismo	Brazil
4	Oracle	US	29	M2P Fintech	India
5	Temenos	Switzerland	30	10x Banking	UK
6	TCS	India	31	Profile Software	Greece
7	Infosys Finae	India	32	Tuum	Estonia
8	DXC Technology	US	33	InfrasoftTech	India
9	Jack Henry	US	34	Datapro	US
10	SBS (ex-Sopra Banking Software)	France	35	CSI	US
11	ERI Bancaire	Switzerland	36	Asseco	Poland
12	Intellect Design Arena	India	37	COCC	US
13	SAP Pioneer	Germany	38	Nymbus	US
14	ThoughtMachine	UK	39	VSoft Corporation	US
15	Q2 Software	US	40	Ohpen	Netherlands
16	TietoEvry	Finland	41	Fimpe	UK
17	Mambu	Netherlands	42	Comarch Financial Services	Poland
18	Netcompany Intrasoft	Luxembourg	43	Trustt	India
19	Azentio	Singapore	44	BML Istisharat	Lebanon
20	Avaloq	Switzerland	45	Trust Fintech Limited	India
21	Technisys	US	46	Nelito Systems	India
22	Bantotal	Uruguay	47	SDK finance	Lithuania
23	Silverlake Axis	Malaysia	48	ICS Financial Systems	UK
24	Data Center Inc	US	49	XYB	UK
25	Capital Banking Solutions	France	50	Starling	UK

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Everest Group recognition for core banking technology providers

Everest Group analysis of over 240+ core banking deals over the past four years (as of August 2024) highlights key trends across regions. In terms of deal activity, several leading providers dominate the landscape, with the highest deal volume across North America, EMEA, APAC, and the UK&I. These leading providers are driving innovation, helping banks modernize their core systems to meet the demands of the digital economy.

Recognition of core banking technology providers by region

Everest Group recognizes core banking technology providers that have had significant acceleration and growth in specific regions.

Spotlight on core banking technology providers by region

Source: Everest Group (2024)

Spotlight on core banking technology providers in North America

Spotlight on core banking technology providers in EMEA

Spotlight on core banking technology providers in UK&I

Spotlight on core banking technology providers in APAC

FINASTRA

FIS

fiserv

jack henry

ORACLE

tcs

temenos

avaloq

ARI

FINASTRA

tcs

temenos

tietoevry

FINASTRA

MAMBU

tcs

temenos

Q2

Thought Machine

avaloq

Infosys

FINASTRA

fiserv

ORACLE

tcs

temenos

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Geographical distribution of Leading 50™ core banking technology providers

The global core banking technology market has a diverse geographical landscape, with providers headquartered in a variety of regions. As banks around the world recognize the need to overhaul their outdated engines, core banking modernization has become a top priority. In this section, we provide an overview of the leading 50 core banking technology providers' distribution based on their headquarters, highlighting key trends and factors driving growth in each region.

Everest Group Leading 50™ Core Banking Technology Providers by HQ region¹

EMEA 34%

North America 26%

APAC 20%

UK&I 14%

Rest of the World 6%

Among deals announced in the last four years (as of August 2024), EMEA leads with 31% of deals, followed closely by North America (27%) and APAC (20%). UK&I, with 12% of deals, is a mature but smaller market in terms of core banking investments, while RoW, at 4%, represents emerging opportunities for future growth. This geographic distribution underscores the global appetite for core banking modernization, with EMEA and NA continuing to invest heavily, while APAC is rapidly catching up.

Core banking technology deals by buyer geography² 2021-24: 240+ deals

Rest of the World 4%

Asia Pacific 20%

United Kingdom & Ireland 12%

North America 27%

Europe, Middle East & Africa 31%

¹ Distribution by geography of deals announced/announced

Source: Everest Group (2024)

² Geographic & Sub-Geographic © 2024, Everest Global, Inc. | EGR-2024-31-FRCA-0778

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 API-first, 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

[Leading 50™ Core 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 AI-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

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)

Tech Launch Perspectives

[Financial Crime Mitigation \(FCM\) – Review of Temenos' FCM AI Agent Product Launch](#)

 temenos

[Payments – Review of Mambu's Product Announcements at Money 20/20 Europe 2025](#)

 MAMBU

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](#)

Source: Everest Group (2025)

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


[NOT EXHAUSTIVE]

Lending




Digitizing the Lending Life Cycle – Platforms, Processes, and Priorities for a Real-time Future
June 2022

Special Report
Banking and Financial Services Information Technology



Consumer Loan Origination Systems (LOS) – Products PEAK Matrix® Assessment 2024
November 2023


PEAK
Banking and Financial Services Information Technology



Consumer Loan Origination Systems – Provider Compendium 2024
December 2023


Provider Compendium
Banking and Financial Services Information Technology

Wealth management




Front-to-back Modernization in Wealth Management Supplier Intelligence Playbook: Middle-office Reimvention
July 2025. Comprehensive Research / Table of Contents

Research Report
Banking and Financial Services Information Technology



Wealth Management Products PEAK Matrix® Assessment 2024
October 2023. Comprehensive Research / Table of Contents


PEAK
Banking and Financial Services Information Technology



Wealth Management Modernization through Innovation, Hyperpersonalization, and Technology-led Disruption
June 2023


State of the Market Report
Banking and Financial Services Information Technology

Financial risk and compliance




Leading 50™ Financial Crime and Compliance (FCC) Technology Providers 2025

Research Report
Banking and Financial Services Information Technology



Digital Identity Solutions: The Tech Engine Driving Financial Crime and Compliance (FCC)
March 2022


Research Report
Banking and Financial Services Information Technology



Innovation Watch: Generative AI Applications in Financial Crime and Compliance (FCC)
April 2025

Research Report
Banking and Financial Services Information Technology


Private equity



Private Equity Market Report: Unlocking Value Through Technology-Driven Change
July 2022. Comprehensive Research / Table of Contents


Research Report
Banking and Financial Services Information Technology

Alternate assets



Alternative Assets IT Services and Technology State of the Market 2025
June 2022

State of the Market Report
Banking and Financial Services Information Technology



Alternative Assets Operations Services State of the Market 2025
August 2023

State of the Market Report
Banking and Financial Services Information Technology

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

Hyperscalers

AWS Services Specialists PEAK Matrix® Assessment 2025
August 2025

Unlocking Agility and Cost Efficiency: Leveraging Cloud Marketplaces for IT Procurement
June 2025

Cloud Adoption in Banking: Imperative Role of Hyperscalers
May 2025

GenAI

Exploring Generative AI's Role in Reshaping the Future for BFSI Enterprises
April 2025

Life Sciences AI and Analytics Services for Commercial PEAK Matrix® Assessment 2025
July 2025

Life Sciences AI and Analytics Services for Commercial PEAK Matrix® Assessment 2025
July 2025

Enterprise platforms

Life Sciences Enterprise Platform Services PEAK Matrix® Assessment 2025
June 2025

Salesforce Services - Unpacking Salesforce Industry Cloud Growth Momentum
December 2024

Intelligent Automation Platform (IAP) - State of the Market 2025
March 2025

Sustainability

Sustainable Engineering Services - Provider Compendium 2025
April 2025

Sustainable IT Services PEAK Matrix® Assessment 2025
January 2025, Comprehensive Assessment | State of the Market

Cybersecurity Services State of the Market 2025
February 2025, Comprehensive Assessment | State of the Market

Automation

Intelligent Automation Platform (IAP) - State of the Market 2025
March 2025

Cybersecurity

Cybersecurity Services State of the Market 2025
February 2025, Comprehensive Assessment | State of the Market

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 AI-powered 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

Stay connected

Dallas (Headquarters)

info@everestgrp.com

+1-214-451-3000

Bangalore

india@everestgrp.com

+91-80-61463500

Delhi

india@everestgrp.com

+91-124-496-1000

London

unitedkingdom@everestgrp.com

+44-207-129-1318

Toronto

canada@everestgrp.com

+1-214-451-3000

Website

everestgrp.com

Blog

everestgrp.com/blog

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