**Core Banking Systems**

Core banking systems (CBS) are integral to the banking infrastructure in the USA, enabling banks to manage a wide range of customer activities and transactions efficiently. These systems are provided by a few major companies that dominate the market, offering various solutions tailored to different banking needs.

**Major Core Banking System Providers in the USA**

**Fiserv**

Popular Solutions: DNA, Signature, Premier

Market Share: Serves thousands of financial institutions in the USA.

Features: Real-time processing, extensive APIs, integrated digital banking solutions.

Key Data: Over 13,000 financial institutions globally use Fiserv solutions. DNA, one of its flagship products, is used by over 400 financial institutions worldwide.

**FIS (Fidelity National Information Services)**

Popular Solutions: IBS, Profile, Horizon

Market Share: One of the largest core banking providers globally.

Features: Scalable, advanced analytics, cloud capabilities.

Key Data: FIS serves over 20,000 clients globally, including 14,000 financial institutions, with a significant presence in the USA.

**Jack Henry & Associates**

Popular Solutions: SilverLake System, Core Director, Episys (through Symitar)

Market Share: Strong presence among community banks and credit unions.

Features: Customizable, strong customer support, user-friendly.

Key Data: Over 1,000 banks use Jack Henry's core systems, with Symitar's Episys being used by over 800 credit unions.

**Temenos**

Popular Solutions: T24 Transact, Infinity

Market Share: Growing presence in the USA, particularly among digitally-focused banks.

Features: Open architecture, AI integration, cloud-native solutions.

Key Data: Temenos has over 3,000 clients globally, with an increasing number of American banks adopting its solutions.

**Oracle FSS**

Popular Solutions: Flexcube, Banking Platform

Market Share: Used by a mix of global and regional banks.

Features: Modular, comprehensive functionality, high configurability.

Key Data: Oracle FSS serves hundreds of banks globally, with Flexcube being implemented in over 600 financial institutions across 140 countries.

**SAP**

Popular Solutions: SAP for Banking

Market Share: Popular among large, multinational banks.

Features: Integrated with enterprise resource planning (ERP), strong in analytics.

Key Data: SAP's banking solutions are used by over 14,000 financial institutions globally.

**Trends in Core Banking Systems**

**Digital Transformation**

Banks are increasingly investing in core systems that support digital banking capabilities, including mobile banking, online banking, and omnichannel experiences.

**Cloud Adoption**

There is a shift towards cloud-based core banking solutions for scalability, cost-efficiency, and flexibility.

**API Integration**

Open banking and the use of APIs are becoming more prevalent, allowing banks to integrate third-party services and improve customer experience.

**Real-time Processing**

The demand for real-time transaction processing is rising, pushing banks to upgrade their core systems to handle real-time data and transactions.

**Security and Compliance**

Enhanced security measures and compliance with regulatory requirements are critical features being incorporated into core banking systems.

**Data on Core Banking Systems Usage**

**Fiserv**

Market Penetration: Over 13,000 financial institutions use Fiserv’s solutions globally.

Recent Adoption: DNA platform chosen by more than 300 banks and credit unions in the USA.

**FIS**

Market Reach: Supports over 14,000 financial institutions globally.

Growth: Continued expansion with acquisitions and technological advancements.

**Jack Henry & Associates**

Usage: Over 1,000 banks use Jack Henry’s core systems.

Community Focus: Strong penetration in community banks and credit unions.

**Temenos**

Clients: Over 3,000 clients globally.

USA Focus: Increasing adoption by American banks for innovative and flexible solutions.

**Oracle FSS**

Implementation: Flexcube used by over 600 financial institutions.

Global Presence: Wide reach across 140 countries, including the USA.

**SAP**

Adoption: Used by over 14,000 financial institutions.

Integration: Strong presence among large, multinational banks.

Example: Fiserv's Market Impact

According to industry reports, Fiserv’s DNA platform is highly regarded for its real-time processing capabilities and has been adopted by over 300 banks and credit unions in the USA. This highlights Fiserv’s significant impact on the core banking market in the country.

For a more detailed breakdown of specific market share percentages, growth trends, or case studies of individual systems, further research and access to industry-specific reports might be required.

**ATM (Automated Teller Machine) networks**

Automated Teller Machine (ATM) networks in the USA play a crucial role in providing convenient banking services to customers. These networks allow customers to withdraw cash, check account balances, transfer funds, and perform other banking transactions.

**Major ATM Networks in the USA**

**Cirrus (Mastercard)**

Overview: A global ATM network owned by Mastercard.

Coverage: Over 2 million ATMs worldwide, including a significant presence in the USA.

Features: International access, wide acceptance, support for multiple currencies.

**PLUS (Visa)**

Overview: A global interbank network operated by Visa.

Coverage: Over 2 million ATMs worldwide, including extensive coverage in the USA.

Features: International ATM access, acceptance of Visa cards, integration with other financial networks.

**STAR Network**

Overview: One of the largest U.S.-based electronic funds transfer (EFT) networks.

Coverage: Over 2 million ATMs and retail locations in the USA.

Features: Nationwide ATM access, point-of-sale (POS) transactions, and direct debit services.

**Pulse (Discover)**

Overview: An ATM and debit network operated by Discover Financial Services

Coverage: Over 400,000 ATMs in the USA.

Features: Domestic and international ATM access, debit card transactions, integration with Discover cards.

**Allpoint Network**

Overview: The world’s largest surcharge-free ATM network.

Coverage: Over 55,000 ATMs in the USA and globally.

Features: Surcharge-free access, partnerships with major banks and retailers.

**MoneyPass**

Overview: A surcharge-free ATM network in the USA.

Coverage: Over 32,000 ATMs across the USA.

Features: Surcharge-free transactions for member banks and credit unions.

**CO-OP Financial Services**

Overview: A network primarily serving credit unions.

Coverage: Over 30,000 surcharge-free ATMs in the USA.

Features: Access for credit union members, shared branching services.

**Data on ATM Networks Usage**

**Cirrus and PLUS Networks**

Both networks are extensively used for international transactions, with widespread acceptance for Mastercard and Visa cardholders. These networks are crucial for travelers and expatriates.

**STAR Network**

According to a report by Accel, the STAR Network handles billions of transactions annually, emphasizing its extensive use for domestic ATM and POS transactions.

**Pulse Network**

Discover Financial Services reported that the Pulse network supports transactions at over 400,000 ATMs and millions of POS locations, highlighting its broad reach and integration with Discover’s financial products.

**Allpoint Network**

Allpoint Network claims to be the largest surcharge-free network, serving major banks like Chase, Bank of America, and Citi, and reaching a large customer base through partnerships with retailers like Target and Walgreens.

**MoneyPass Network**

MoneyPass has a significant presence with over 32,000 ATMs, providing surcharge-free access to customers of member banks and credit unions, enhancing convenience and reducing transaction costs for users.

**CO-OP Financial Services**

CO-OP’s network is essential for credit union members, offering access to over 30,000 surcharge-free ATMs and supporting the cooperative model of shared services among credit unions.

**Trends in ATM Network Usage**

**Surcharge-Free Networks**

Increasing customer demand for surcharge-free transactions has led to the growth of networks like Allpoint, MoneyPass, and CO-OP, which offer fee-free access to ATMs for their members.

**Integration with Mobile and Digital Banking**

Many ATM networks are now integrated with mobile banking apps, allowing users to locate ATMs, manage transactions, and receive real-time notifications.

**Enhanced Security**

ATM networks are implementing advanced security measures, including EMV chip technology, contactless transactions, and enhanced fraud detection systems.

**Decline in Cash Usage**

Despite the proliferation of ATMs, there is a gradual decline in cash usage due to the rise of digital payments, mobile wallets, and contactless payment methods. This trend may impact the future growth of ATM networks.