

# **Global Core Banking Software Market By Component (Solution and Services), By Deployment Type (On-premise and Cloud), By End User (Banks, Financial Institutions and Others), By Region, Industry Analysis and Forecast, 2020 - 2026**

<https://marketpublishers.com/r/G6AEDCEADDACEN.html>

Date: September 2020

Pages: 298

Price: US\$ 3,600.00 (Single User License)

ID: G6AEDCEADDACEN

## **Abstracts**

The Global Core Banking Software Market size is expected to reach \$15.7 billion by 2026, rising at a market growth of 10.3% CAGR during the forecast period. Online, centralized banking in real-time is facilitated by Core Banking Solutions (CBS). Through which all the data and transaction details of an account holder are kept up on the network server. That information can easily be accessed by the account holder from any location. In the course of recent years, banks and financial institutions have changed exceptionally regarding administrations, offerings, and in general activities, on account of the technological developments that have achieved these changes in the landscape of the banking services environment landscape to the depth.

The expanding need of overseeing the account of clients from a singer server is boosting the development of the Core banking solution market. Also, banking services are searching for cheaper solutions which can help them in diminishing replacement costs. This component becomes a trigger, boosting the market of Core banking solution and is anticipated to observe a significant development during the forecast period. Likewise, the growing adoption of innovation among the client is changing their need and how they collaborate with banks is boosting the development of the Core banking software market globally. This factor is setting off the market development of Core banking software all around the world.

Additionally, this new Core banking software innovation assists in expanded digitization and connectivity and greater security in financial institutions. Attributable to this factor,

the market is developing at a very fast pace and is anticipated a steady development during the forecast period. Nonetheless, in rural territories, banks have been confronting difficulties to meet client requirements regarding innovation and culture. Subsequently, this factor is acting as a limitation of this market. Also, numerous financial institutions are focusing on this new innovation to cater to client prerequisites, subsequently, the impact of this restriction is medium and is anticipated to be low during the forecast period.

Based on Component, the market is segmented into Solution and Services. Solutions segment is further bifurcated Enterprise Customer Solutions, Loans, Deposits and Others. The Services segment is further classified into Professional Service and Managed Service. Based on Deployment Type, the market is segmented into On-premise and Cloud. Based on End User, the market is segmented into Banks, Financial Institutions and Others. Based on Regions, the market is segmented into North America, Europe, Asia Pacific, and Latin America, Middle East & Africa.

The major strategies followed by the market participants are Partnerships. Based on the Analysis presented in the Cardinal matrix; Oracle Corporation and Tata Consultancy Services Ltd. are the forerunners in the Core Banking Software Market. Companies such as Fidelity Information Services (FIS), Inc., Infosys Limited, and Fiserv, Inc., Temenos AG, Unisys Corporation, Finastra Group Holdings Limited, Infracore Technologies Ltd., and Capgemini SE are some of the key innovators in the market.

The market research report covers the analysis of key stake holders of the market. Key companies profiled in the report include Infosys Limited (EdgeVerve Systems), Oracle Corporation, Tata Consultancy Services Ltd., Fiserv, Inc., Temenos AG, Fidelity Information Services (FIS), Inc., Unisys Corporation, Capgemini SE, Infracore Technologies Ltd. and Finastra Group Holdings Limited (Vista Equity Partners).

#### Recent strategies deployed in Core Banking Software Market

##### Partnerships, Collaborations, and Agreements:

Sep-2020: Infosys Finacle, part of EdgeVerve Systems announced that Prabhu Bank, a leading banking and financial services group in Nepal implemented Finacle Core Banking Solution. Now, Prabhu Bank would scale its retail and corporate operations and provide customers a digital experience, with an enriched product and services portfolio.  
May-2020: Tata Consultancy Services announced its collaboration with Continental Bank. Under this collaboration, the Continental Bank selected Tata Consultancy

Services' (TCS) cloud banking solution to digitally transform its banking business. The bank deployed the TCS BaNCS Cloud solution for developing new products and expanding its footprint in larger banking and fintech ecosystem.

Apr-2020: EdgeVerve, a subsidiary of Infosys signed a collaboration agreement with IBM. Under this collaboration, IBM aimed to establish a Banking Center of Excellence for the Finacle Digital Banking Solution Suite in Athens. The Center would provide consulting and integration services to implement the Finacle suite to help accelerate advanced digital banking transformation and modernization projects.

Feb-2020: Oracle has been selected by Several of Africa's innovative digital-first banks. Under this collaboration, the banks are using Oracle Financial Services' FLEXCUBE Universal Banking platform for transforming their processes and delivering a centralized experience for customers.

Jan-2020: FIS announced a cooperative agreement with Union Bank. The agreement was aimed to deliver a next-generation core banking platform to power the bank through its next iteration of digital offerings. Union Bank has been using the FIS Modern Banking Platform to co-develop and co-engineer systems that are the core of its banking transformation program to drive innovation and address the evolving needs of its clients today and into the future.

Jan-2020: FIS announced that it has been selected by First Republic Bank, a leading provider of private banking, private business banking, and wealth management services. The Bank has been using the FIS IBS platform as part of a core banking modernization program. The new FIS solution provides expanded functionality and data analytics to serve the specific needs of First Republic clients. The bank also got benefits from the ability to integrate innovative third-party solutions through the growing FIS Code Connect ecosystem of open application programming interfaces.

Jan-2020: Tata Consultancy Services (TCS) teamed up with Manchester-based Voyager Alliance Credit Union and its associate entity, Retail Credit Union. These Credit Union entities implemented the TCS BaNCS Cloud for Banking to digitally transform their core banking operations and enable faster payments.

Jan-2020: Finastra has been selected by TONIK, the first licensed digital-only bank in Southeast Asia. TONIK selected Fusion Essence in the cloud to power its end-to-end core banking capabilities. The collaboration would support TONIK as it launched its retail deposit and customer loan services in the Philippines, giving it agility and the ability to scale quickly.

Nov-2019: Oracle came into collaboration with Nile Bank following which Oracle aimed to provide its core banking services to Nile Bank. The bank installed Oracle Flexcube, alongside Oracle implementation partner Profinch's data platform, FinCluez, and automation platform, FinFlowz. Flexcube modernized the bank's core systems and transformed the bank to a digital, agile, and connected Bank.

Oct-2019: Fiserv has been selected by the Uwharrie Bank following which the bank deployed Fiserv's technology in expanding its digital transformation strategy. Based on Fiserv's core account processing platform DNA, the bank remodeled its operations, increased agility, and integrated its solutions through open architecture and APIs. It has also added card services to their existing Fiserv solutions, as part of the technology transformation.

Oct-2019: Temenos announced its collaboration with IPDC Finance Limited, a non-bank financial institution. Under this collaboration, the bank adopted and implemented the R18 version of the Temenos T24 core banking software.

Oct-2019: Finastra collaborated with Seattle Bank, a single branch boutique bank. Under this collaboration, the bank selected Fusion Phoenix from Finastra to be the open, modern core to run its banking operations, enabling the bank to better serve clients. The core banking system has been integrated with additional Finastra solutions, including Fusion Mortgagebot, Fusion Card Payments, Fusion Analytics, Fusion Item Processing Services, Fusion LaserPro, and Fusion Digital Banking.

Sep-2019: Unisys Corporation signed an agreement with Far Eastern International Bank (FEIB) of Taiwan. Following the agreement, the former company aimed to upgrade and modernize the bank's IT environment for its core banking system. FEIB uses Unisys' Chinese System Finance (CSF) core banking system. This system provides consumers and businesses with services ranging from customer relationship management, deposits, and payments to funds transfer, risk monitoring, and regulatory reporting.

Sep-2019: Infosys Finacle came into partnership with Shivalik Mercantile Co-operative Bank Ltd. Following the partnership, the bank implemented the Finacle Digital Banking Suite on the cloud. The service includes the Finacle Core Banking and Finacle Digital Channels solutions, with internet and mobile banking offerings.

Jun-2019: Tata Consultancy Services (TCS) announced that Lansforsakringar Bank deployed TCS BaNCS for Core Banking to power the next leg of their digital transformation journey. The solution supports the Swedish retail banking portfolio for loan processing, complex payments infrastructure including integration with Bankgirot, real-time payments (SWISH), Privatgirot, Plusgirot, and the Riksbank, and reconciliations.

May-2019: Temenos came into partnership with Syncordis S.A., a wholly-owned subsidiary of Larsen & Toubro Infotech (LTI). The partnership enabled Syncordis to seamlessly offer an array of Temenos certified services to banks across the globe. Through the partnership, Syncordis attained enhanced capabilities to offer a wide range of services across the Temenos product portfolio and manage migration, training, testing, and upgrade requirements of Temenos clients worldwide.

Apr-2019: Tata Consultancy Services came into collaboration with the National Bank of Bahrain (NBB). The collaboration was focused on providing TCS BaNCS solutions for

core banking. TCS BaNCS is a comprehensive and contemporary solution that has standardized and streamlined NBB's operations across multiple countries where the bank operates including its home market of Bahrain as well as in the UAE and Saudi Arabia, where NBB is continuing to expand its presence and activities.

Apr-2019: Tata Consultancy Services (TCS) announced that ChinaTrust Commercial Bank deployed its core banking product TCS BaNCS in Taiwan. This solution helped the bank in delivering a seamless customer experience, maintaining its leading position in Taiwan, and expanding its footprint into new markets.

#### Acquisition and Mergers:

Jul-2019: FIS acquired Worldpay, one of the world's leading global eCommerce and payment technology companies. The acquisition accelerated FIS' growth and advanced the way the world pays and invests.

Jul-2019: Fiserv completed the acquisition of First Data Corporation, a financial services company. The acquisition enabled the company to become one of the world's leading payments and financial technology providers. Now, Fiserv can deliver value to financial institutions, corporate and merchant clients, and consumers.

Dec-2016: Fiserv announced an agreement to acquire Online Banking Solutions, Inc. (OBS), the third generation of online banking solutions. Through this acquisition, Fiserv would attain additional cash management and digital business banking capabilities, which complement and enrich its existing solutions.

#### Product Launches and Product Expansions:

Aug-2020: FIS unveiled announced the launch of ClearEdge, a subscription-based core banking product targeted at community banks. The model shortens contract terms, as well as eliminates exclusivity agreements and damages charged for terminating a contract. ClearEdge integrates with CodeConnect, FIS's API marketplace, enabling cafe-style integrations from an ecosystem of vendors, fintech, and the banks themselves.

Apr-2019: Unisys Corporation launched the latest version of its Unisys Elevate omnichannel banking software platform. This platform has been helping banks to adopt an open banking approach. The platform features an analytics platform that collects data across all available banking channels and enables the bank to create personalized offers and generate dynamic content based on a customer's spending habits.

Jan-2019: Temenos launched two new products; Temenos Infinity, a breakthrough digital front office product, and Temenos Transact, the next generation in core banking. Through APIs, both products can be implemented independently or integrated. Clients can roll-out new applications in hours utilizing advanced continuous deployment tools

and methodologies.

Scope of the Study

Market Segmentation:

By Component

Solution

Enterprise Customer Solutions

Loans

Deposits

Others

Services

Professional Service

Managed Service

By Deployment Type

On-premise

Cloud

By End User

Banks

Financial Institutions

Others

## By Geography

### North America

US

Canada

Mexico

Rest of North America

### Europe

Germany

UK

France

Russia

Spain

Italy

Rest of Europe

### Asia Pacific

China

Japan

India

South Korea



Singapore

Malaysia

Rest of Asia Pacific

LAMEA

Brazil

Argentina

UAE

Saudi Arabia

South Africa

Nigeria

Rest of LAMEA

Companies Profiled

Infosys Limited (EdgeVerve Systems)

Oracle Corporation

Tata Consultancy Services Ltd.

Fiserv, Inc.

Temenos AG

Fidelity Information Services (FIS), Inc.

Unisys Corporation



Capgemini SE

Infrasoft Technologies Ltd.

Finastra Group Holdings Limited (Vista Equity Partners)

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FIG 15 SWOT ANALYSIS: FIDELITY INFORMATION SERVICES (FIS), INC.

FIG 16 RECENT STRATEGIES AND DEVELOPMENTS: UNISYS CORPORATION

FIG 17 SWOT ANALYSIS: UNISYS CORPORATION

FIG 18 RECENT STRATEGIES AND DEVELOPMENTS: FINASTRA GLOBAL HOLDINGS LIMITED

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