

ATM Market Forecast - Valued at USD 26.68 Billion in 2025 with 3.28% CAGR Through 2035

Automated Teller Machine (ATM) Market Size, Share & Research Report By Deployment Model (On-Premise ATMs, aaS ATMs, Managed Services)

BEIJING, BEIJING, CHINA, July 6, 2026 /EINPresswire.com/ -- The Global [ATM market](#) reached USD 26.68 billion in 2025 and is projected to grow from USD 27.56 billion in 2026 to USD 36.84 billion by 2035, registering a CAGR of 3.28% during the forecast period.

Central bank mandates across India, Brazil, and Nigeria requiring minimum cash-access points within specified radii of population clusters have anchored fresh deployment cycles, while fleet modernization budgets at major retail banks in North America and Europe channel billions into next-generation hardware.



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The ATM market continues to evolve through smart banking technologies, enhanced security features, and growing demand for self-service financial solutions.”

Market Research Future (MRFR)

India’s Reserve Bank directed commercial banks in 2023 to ensure ATM access within a 5-kilometer radius of every village with a population above 5,000, triggering an estimated 28,000 new installation commitments over three years, while Brazil’s Banco Central enforced similar proximity thresholds under its Pix-Cash framework requiring interoperable terminals at postal outlets and lottery shops. These twin forces regulatory push and capital refresh form the foundational growth catalysts for the ATM market through the next decade.

A generational technology shift is redefining the ATM market. Legacy single-function dispensers are giving way to multi-modal terminals equipped with cash-recycling

cassettes, biometric authentication, and NFC tap-to-withdraw capability. Diebold Nixdorf’s 2024

investor update cited a USD 1.4 billion global pipeline for intelligent terminal upgrades across its banking client base, reflecting how deeply this transformation runs.

JPMorgan Chase disclosed USD 620 million in ATM infrastructure spending across 2023–2025 to upgrade roughly 16,000 units with cash-recycling and cardless withdrawal modules, compressing the replacement interval from 10 years to 6–7 years and accelerating ATM market revenue on a per-unit-value basis.

Cash-recycling modules that accept, validate, and redispense banknotes cut armored-car replenishment runs by 40–50%, translating into annual cash-logistics savings exceeding USD 35 million for a mid-sized European retail bank with 3,000 terminals.

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□ How Significant Is the ATM Market's Growth?

The ATM market's trajectory from USD 26.68 billion in 2025 to a projected USD 36.84 billion by 2035 reflects the structural durability of cash-access infrastructure investment across global economies, even as digital payment adoption advances in mature markets. The market's 3.28% CAGR is anchored by compliance-driven deployments in emerging economies, intelligent terminal upgrade cycles in developed markets, and the expanding role of ATMs as multi-service financial platforms extending well beyond basic cash dispensing.

Off-site installations captured 35.3% of ATM market revenue in 2025, reflecting retailers' and independent deployers' expansion into high-traffic corridors, while mobile ATM units are forecast to grow at the fastest deployment CAGR of 9.35% through 2035, driven by event-based and disaster-relief deployment mandates. Cash-dispenser units accounted for 37.5% of ATM market share in 2025 by type, while intelligent ATMs are advancing at the highest type-level CAGR of 9.50% as banks pursue transaction-menu diversification.

Banking and financial institutions held 58.9% of the ATM market size in 2025 by end user, while retail and convenience locations register the highest end-user CAGR at 6.55% through 2035. Deployment solutions represented 48.9% of ATM market share by service model in 2025, while managed ATM services are rising at a 5.05% CAGR as banks outsource fleet operations to reduce fixed overhead.

□ What Does the Future Hold for the ATM Market?

AI-powered predictive operations represent the ATM market's most transformative near-term operational evolution. Machine-learning algorithms analyzing real-time cash levels, transaction velocity, and component diagnostics are shifting ATM management from scheduled to [predictive maintenance](#), with early adopters reporting 30% reductions in downtime and 15% lower cash-in-

transit costs.

NCR Atleos's AllConnect Data Engine platform, processing telemetry from approximately 80,000 managed terminals globally, exemplifies the data-platform model that is transforming fleet operators' operational economics and creating new analytics-based revenue streams through its ATM Insights anonymized transaction-data service.

Platform economics and open-banking API integration are transforming ATMs from simple cash points into multi-service financial platforms. Account opening, loan disbursement, insurance enrollment, and government-benefit distribution can all be delivered through ATM software layers without hardware changes, expanding revenue per unit by an estimated 25–40%. India's Jan Dhan–Aadhaar–Mobile stack already routes direct-benefit transfers through ATM withdrawal, and similar architectures are emerging in Brazil and Kenya.

Brazil's Banco Central integrated its Pix instant-payment network with ATM cash-out functionality in 2024, allowing any Pix user to withdraw cash at participating terminals without a bank card, expanding the addressable user base by an estimated 40 million unbanked Brazilians.

Central bank digital currency integration and cryptocurrency dispensing represent the ATM market's most significant long-term architectural evolution. At least 130 central banks are exploring or piloting CBDCs as of 2025, according to the Atlantic Council's CBDC tracker, and terminals capable of converting CBDC balances to physical cash will become critical infrastructure as digital currencies reach public circulation. China's e-CNY pilot already supports ATM conversion at over 260,000 terminals, establishing a blueprint for global replication.

Simultaneously, over 38,000 Bitcoin ATMs were operational worldwide by mid-2024, generating more than USD 2,500 per unit monthly, and the EU's MiCA regulatory framework and proposed US stablecoin legislation could make crypto dispensing a mainstream bolt-on module for traditional terminals.

□ Who Are the Key Players in the ATM Market?

The ATM market exhibits medium concentration, with the top five vendors accounting for an estimated 52–58% of global hardware revenue. MRFR identifies the following key participants:

□ NCR Atleos (United States) - the global ATM market leader post its 2023 separation from NCR Corporation, operating the world's largest managed-services portfolio of approximately 80,000 terminals through its AllConnect Data Engine platform and SelfServ hardware series, with an estimated 18–22% global hardware revenue share

□ Diebold Nixdorf (United States/Germany) - a major ATM hardware and software provider offering the DN Series intelligent terminal platform and Vynamic software suite, with an estimated 14–18% revenue share and a strategic pivot toward software-led recurring-revenue

models following its 2023 emergence from Chapter 11 restructuring with USD 1.25 billion in reduced debt

- Hyosung TNS (South Korea/United States) - an aggressive ATM market competitor providing the MoniMax series with cash-recycling and retail-cash-management capabilities, holding an estimated 8–11% global revenue share with strong expansion across Asia-Pacific and North American independent deployer channels
- Fujitsu Limited (Japan) - a precision ATM manufacturer providing the FACT-V series terminals featuring palm-vein biometric authentication technology, with an estimated 5–8% global revenue share and dominant positioning in Japan's biometric-authentication terminal segment
- GRG Banking Equipment Co., Ltd. (China) - the Chinese ATM market leader providing the H68 series intelligent deposit machines, with an estimated 5–7% global revenue share and expanding presence across Southeast Asia and Africa as it leverages its cost-competitive manufacturing base for emerging-market deployment programs
- Hitachi Channel Solutions Corp. (Japan) - a specialist ATM and self-service banking technology provider offering the AX series with Lumada IoT platform integration, holding an estimated 3–5% global revenue share with advanced analytics capabilities targeting predictive maintenance and fleet optimization programs
- Euronet Worldwide, Inc. (United States) - the largest European independent ATM deployer operating a continent-wide network of non-bank terminals under transaction-fee revenue models, with an estimated 3–5% global revenue share and strong positioning across Eastern European and high-tourist-corridor markets
- Triton Systems of Delaware, LLC (United States) - a specialist US ATM manufacturer providing the Argo and TRAVERSE series for the convenience-store and retail sector, with an estimated 2–4% global revenue share and deep channel relationships with fuel station chains and grocery retailers

Competitive dynamics in the ATM market are increasingly shaped by the race toward managed-service subscription models that convert hardware capex into recurring revenue, the integration of AI-driven fleet analytics platforms that differentiate premium operators, and the strategic importance of OEM data-sharing partnerships and CBDC hardware compatibility certifications as central bank digital currency programs advance globally.

□ What Are the Emerging Trends in the ATM Market?

Several transformational trends are redefining the ATM market's evolution through 2035:

Financial-Inclusion Mandates Driving Emerging-Market Deployments: India's RBI 5-kilometer

access radius directive triggering 28,000 new installation commitments, Brazil's Pix-Cash interoperability requirements, and the World Bank's USD 420 million Financial Inclusion Support Framework for shared terminal networks in 14 Sub-Saharan African and Southeast Asian countries are establishing compliance-driven ATM deployment floors in markets where cash-access infrastructure remains below population-need thresholds.

Intelligent Terminal & Smart-ATM Upgrade Cycles: JPMorgan Chase's USD 620 million ATM infrastructure investment across 2023–2025 upgrading 16,000 units with cash-recycling and cardless withdrawal capability, combined with Diebold Nixdorf's USD 1.4 billion intelligent terminal upgrade pipeline, are compressing replacement cycles from 10 to 6–7 years and establishing multi-function, Android-powered smart ATMs as the de-facto replacement standard across North American and European banking estates.

Cash-Recycling Technology Adoption: Cash-recycling modules cutting armored-car replenishment runs by 40–50% and delivering annual cash-logistics savings exceeding USD 35 million per 3,000-terminal fleet are achieving strong ROI-based uptake across European and Asian banking networks, with the European Banking Authority's 2024 efficiency study confirming lifecycle total-cost-of-ownership advantages of 18–22% over a seven-year horizon versus conventional cash-only dispensing terminals.

CBDC & Cryptocurrency ATM Integration: China's e-CNY pilot supporting ATM CBDC conversion at 260,000+ terminals, 38,000+ global Bitcoin ATMs generating USD 2,500+ monthly per unit, and the EU MiCA framework providing regulatory clarity for crypto dispensing are collectively establishing the ATM as a physical-digital currency conversion infrastructure that expands its utility far beyond traditional banknote dispensing.

ATM-as-a-Service & Managed-Service Outsourcing: Subscription pricing bundling hardware, software, cash management, and first-line maintenance into per-unit monthly fees is expanding the ATM market's buyer universe by an estimated 15–20%, enabling credit unions and smaller banks without in-house ATM operations teams to access managed fleet operations, while NCR Atleos's data monetization through its ATM Insights platform adds 3–5% incremental margin contribution from anonymized transaction analytics.

Green-Terminal Design & ESG Reporting Compliance: NCR Atleos and Hyosung TNS's low-power LED displays, sleep-mode firmware, and solar-hybrid enclosures cutting terminal energy consumption by 35%, combined with EU and UK ESG reporting requirements mandating terminal fleet energy footprint disclosure, are accelerating the ATM market's pivot toward sustainable hardware that also earns operators carbon-credit eligibility under emerging voluntary carbon markets.

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□ How Is the ATM Market Segmented?

The ATM market report provides a comprehensive segmentation framework:

By Deployment Model: On-Premise ATMs, ATM-as-a-Service (aaS) ATMs, Managed Services

By Transaction Type: Cash Withdrawal, Cash Deposit, Bill Payment, Other Financial Transactions

By ATM Type: Through-the-Wall ATMs, Lobby ATMs, Drive-Up ATMs

By ATM Compatibility: Cash Only ATM, Card-based ATM, Multi-function ATM

By Security Features: PIN-based Authentication, Biometrics, RFID, Anti-skimming Devices

By Region: North America, Europe, Asia-Pacific, South America, Middle East and Africa

□ What Are the Regional Insights from the ATM Market?

Asia-Pacific commands the largest share of the global ATM market at 34.8% of revenue in 2025, led by China's installed base of over 1.01 million terminals the world's largest undergoing technology refresh as the People's Bank of China mandates digital-yuan dispensing capability by 2027.

North America is the fastest-growing region with a projected CAGR of 6.50% through 2035 the highest of any region globally fueled by the world's largest independent ATM deployer ecosystem where non-bank operators manage over 60% of the installed base, targeting convenience stores, gas stations, and cannabis dispensaries with surcharge-revenue models delivering monthly unit returns of USD 800–1,200.

Europe holds the second-largest regional share at approximately 23.2%, generating USD 6.19 billion in 2025, with Germany representing 26.4% of regional revenue driven by its distinctive cash-culture that keeps the average consumer withdrawing 1.7 times per week through the Sparkassen cooperative banking network.

South America, the Middle East, and Africa collectively represent approximately 22.5% of global ATM market revenue and provide some of the market's most compelling growth narratives. Brazil's Pix integration enabling card-free ATM cash withdrawals for 40 million unbanked consumers, Argentina's inflation-driven cash-demand sustaining elevated transaction volumes, Saudi Arabia's Vision 2030 SAMA NFC-contactless mandate across all bank terminals by 2026, and South Africa's Saswitch shared network processing 800 million annual transactions while adding solar-powered township units represent the diverse demand drivers across emerging-market ATM deployment programs that are expected to generate above-average growth through 2035.

□□□ Industry Analysis Reports by Market Research Future:

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