Sales League Table Report 2026 | Excerpt



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Introduction

The global banking technology market entered 2025 with a clear shift in priorities. After several years of accelerated digital investment, financial institutions are now moving from broad transformation programmes to more selective, outcome-led technology decisions. Banks are reassessing their operating models against a backdrop of stabilising interest rate cycles, tighter regulatory expectations, geopolitical realignment, and the rapid institutionalisation of artificial intelligence across banking functions. In this environment, technology investment is no longer being driven only by digitisation, but by the need to build more resilient, intelligent, and adaptable banking platforms.

Now in its 26th edition, the IBS Intelligence Sales League Table (SLT) continues to provide one of the industry's most comprehensive benchmarks for tracking banking technology adoption and vendor performance globally. Built on verified vendor-submitted deal data, the SLT offers a structured view of where financial institutions are investing, which suppliers are gaining traction, and how technology priorities are evolving across regions, product lines, and system categories.

The 2026 edition captures a market in deliberate recalibration. Artificial intelligence has moved from innovation labs into mainstream banking operations, with growing application across credit underwriting, fraud detection, compliance monitoring, customer engagement, operations, and advisory workflows. At the same time, banks are continuing to prioritise cloud-native infrastructure, composable platforms, real-time data capabilities, and API-led integration as they seek greater agility without the disruption of repeated full-scale replacements. These themes are reshaping how institutions evaluate technology partners, placing greater emphasis on scalability, integration maturity, regulatory coverage, and long-term platform adaptability.

SLT 2026 recorded 1,347 qualifying deals across 19 categories and 60 participating vendors. Of these, 989 were classified under the Global Sales League Table, while 358 were represented under the India Domestic Sales League Table. Deal activity remained particularly strong across the Middle East, Africa, and APAC, reflecting continued investment in core modernisation, digital banking, payments, lending, and regulatory technology. Europe saw sustained technology spend linked to regulatory change and operational resilience, while North America recorded notable platform modernisation activity, including a significant cluster of credit union digital banking transformation programmes.

The market context for 2025 was shaped by several structural forces. Basel IV implementation timelines became clearer across key jurisdictions, increasing focus on risk, capital, reporting, and compliance infrastructure. Geopolitical trade realignments placed renewed attention on cross-border payments, transaction banking, liquidity management, and sanctions-related controls. Meanwhile, artificial intelligence became a practical investment priority rather than a future-facing theme, influencing vendor roadmaps and bank selection criteria across multiple system categories. Against this backdrop, financial institutions increasingly favoured platforms that could support regulatory change, operational efficiency, data-led decision-making, and faster product innovation.

To ensure consistency and comparability across systems, geographies, and years, the SLT excludes licence renewals and extensions to existing licences. Its scope remains restricted to predefined core and back-office system categories. These include Universal Banking, Wholesale Banking covering Transaction Banking and Treasury, Retail Banking, Private Banking, Lending across Retail and Corporate, Digital Banking Channels, Payments across Retail and Wholesale, Treasury & Risk Management, Risk Management, Compliance

Management, InsurTech, Investment and Fund Management, Process Automation & BPM, CRM and Incentive Management solutions.

The SLT is limited to financial institution sales and is compiled annually from submissions made by each supplier and independently verified by IBS Intelligence. The rankings are based on the number of qualifying deals won during the year across system types and geographies. They do not distinguish between large and small deals and are not based on contract value. Domestic deals in the US and India are excluded from the Global Sales League Table and are represented separately through dedicated Domestic Sales League Tables.

This methodology allows the SLT to measure vendor footprint, sales momentum, and institutional adoption across the global banking technology market. With 25 years of exclusive, verified, vendor-submitted data, the SLT has become a trusted reference point for assessing the sales performance of banking technology suppliers across core and back-office systems. Its longitudinal dataset enables year-on-year comparison of market share, regional penetration, supplier strategy, and institutional buying behaviour, providing a clear view of who is buying what, where, and why. The 2026 edition continues this legacy at a time when banking technology investment is becoming more strategic, selective, and architecture-led. It reflects a market defined by AI-led transformation, regulatory intensity, customer-centric innovation, and the transition toward more connected, data-driven banking ecosystems. For banks, vendors, investors, and industry advisors, the SLT remains a critical reference for understanding technology adoption patterns, competitive positioning, and the areas of opportunity shaping the next phase of banking transformation.

4.0 BankWide

BankWide encompasses four key system categories that enable banks to deliver a broad spectrum of financial services across retail, commercial, and investment domains. BankWide includes Universal Banking, Risk Management and new-age digital and automation systems technologies like CRM and Compliance Management. In SLT 2025, BankWide recorded a total of 343 deals, representing a modest increase compared to the previous year's figures. This growth highlights banks' continued commitment to strengthening their core banking capabilities while advancing regulatory compliance and customer engagement through technology. The detailed sections ahead will further explore these system types and their evolving roles as analysed from IBSi Sales League Table 2026 perspective.

4.1 BankWide – Universal Banking | Core

4.1.1 Market Trends

Universal Banking Core systems continue to remain foundational to banks' operational efficiency, resilience, and long-term transformation strategies. As financial institutions modernise their core infrastructure, the focus has shifted from simple system replacement to building platforms that can support AI-native operations, cloud deployment, real-time customer servicing, and faster product innovation.

The market is also seeing increased demand for core platforms that can support composable architecture and progressive modernisation. Banks are looking for systems that allow them to upgrade specific capabilities without undertaking disruptive full-scale replacements. Open API-based architectures, microservices-led deployment models, and software application-based platforms are making core banking systems more configurable, user-friendly, and responsive to changing business requirements.

In 2025, Universal Banking Core recorded 166 qualifying deals in SLT 2026, making it one of the highest-volume and most structurally important categories in the league table. The increase from 122 deals in the previous edition reflects sustained demand for core banking modernisation across regions, particularly as banks seek to replace ageing legacy infrastructure and strengthen their ability to deliver real-time, data-led, and AI-enabled banking services. This continued deal momentum indicates that core banking remains central to institutional technology strategy, even as banks become more selective and outcome-focused in their investment decisions.

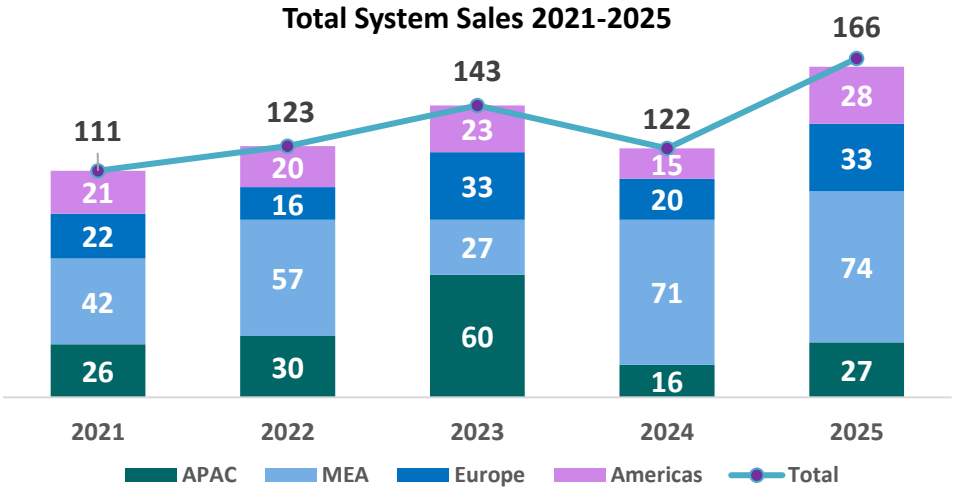


Figure 1: Market Trend for Universal Banking | Core: Geographic Break-up

4.1.2 Universal Banking | Core | Sales League Table

Table 1: IBSi Sales League Table 2026 – Universal Banking | Core

Product	Supplier	# Deals (Previous years in bracket)
Temenos Core Banking Services (Temenos Transact)	Temenos	85 (46, 76, 62, 49, 48, 51, 43, 45, 43,34, 37, 35, 34, 27, 38, 40, 40, 44, 40, 32, 28, 24, 32, 36, 42, 34, 33, 19, 15, 10, 29, 7, 9)
Finacle Core Banking	Infosys Finacle	18 (14, 11, 10+, 8+, 17+, 10+, 13+, 15+, 17+, 16, 9, 9, 14+, 12+, 8+, 14+, 14, 13, 3, 13, 14, 9, 8, 11, 9, 2)
CapitalBanker	Capital Banking Solutions	2 (12, 8, 3, 1, 2, 2, 0*, 3, 0*, 1, 2 ,2, 3, 4, 3)
SBP Core Banking	SBS	10 (10, 0*, 0*, 0*, 0*, 10, 0, 6, 10, 4, 2 ,2, 5, 2, 7, 3, 4, 3, 7, 3, 5, 2, 5, 1, 1, 3)
Essence	Finastra	4 (10, 8, 9, 6, 1, 5, 2, 4, 5, 4, 3 ,2, 2, 4, 6, 1, 2)
ICBS (Integrated Computerized Banking System)	BML Istisharat	7 (5, 5, 5, 3, 2, 3, 2, 2, 1, 4, 1 ,3, 1, 3, 3, 6, 6, 5, 5, 3, 4, 3, 2, 3, 5, 3, 4)
KiyaAI Digital Core Banking Solution	KiyaAI	2+ (5, 8, 4+, 1+)
CapitalConnect	Capital Banking Solutions	0* (4, 6, 2)
ICS BANKS	ICS Financial Systems	6 (4, 5, 6, 5, 2, 1, 0*, 7, 9, 3, 0*, 5, 4, 5, 5, 8, 6, 10, 11)
Infrastructure, Technology and Architecture	Temenos	18 (4)
Core Banking Service	Finova	1
Core Banking Platform	Jack Henry	9
Banno Digital Platform	Jack Henry	1
Banno Business	Jack Henry	1
Core Director	Jack Henry	1
Symitar	Jack Henry	1
Core Banking Suite	Tieto EVRY	4
Tuum Core Banking solution	Tuum	5
Vilja Platform	Vilja Solutions	6
Finuevo Suite	Profile Software	0* (2)
VBR RANGE MODULES	Temenos	0* (2)
CapitalControl	Capital Banking Solutions	0* (1)
Topaz Core Banking	Topaz	3 (1, 7, 0*, 1)
Topaz One	Cobis Topaz	0* (1)
Open Banking	Salt Edge	0* (1)
Azentio Islamic Banking	Azentio Software (3i Infotech)	0* (0*, 7, 5, 7)
Ohpen Platform	Ohpen	0* (0*, 2)
Musoni System	Musoni	0* (0*, 0*, 6)
TCS BaNCS	TCS Financial Solutions	0* (0*, 0*, 5+, 7+, 11+, 15+, 13+, 18+, 17+, 11, 8+ ,8 , 9+, 13+, 13+, 17+, 23, 31, 25, 14, 8, 6, 9, 10, 10, 6, 8, 6, 9, 5)
COBIS Serverless	Cobis Topaz	0* (0*, 0*, 2)
COBIS Versión 5.0	Cobis Topaz	0* (0*, 0*, 2)
PowerBanker	Capital Banking Solutions	0* (0*, 0*, 1, 0*, 3, 3, 0*, 1)
Azentio Universal Banking	Azentio	0* (0*, 0*, 1)
COBIS Inclusion	Cobiscorp	0* (0*, 0*, 0*, 2)
Cyberbank Core + Digital	Technisys	0* (0*, 0*, 0*, 1+)
Synergies	Lyst Technologies	0* (0*, 0*, 0*, 1, 5, 0*, 2, 5)

OLYMPIC Banking System	ERI Bancaire	0* (0*, 0*, 0*, 1, 1)
Ababil	Millennium Information Solution	0* (0*, 0*, 0*, 1, 0*, 1)
ICS BANKS ®Digital Banking Solution	ICS Financial Systems	0* (0*, 0*, 0*, 1)
TCS BaNCS and Quartz Solutions	TCS Financial Solutions	0* (0*, 0*, 0*, 1)
MIMICS Banking Software	MIMICS, Inc	0* (0*, 0*, 0*, 1)
BankPLus	EgabiFSI	0* (0*, 0*, 0*, 1)
COBIS	Cobiscorp	0* (0*, 0*, 0*, 0*, 6, 0*, 3)
iMAL	Path Solutions**	0* (0*, 0*, 0*, 0*, 5, 6, 7, 13, 9, 4, 4 ,10, 11, 3, 4, 13, 11, 14, 5, 5, 3)
Bantotal Internet Banking	Bantotal	0* (0*, 0*, 0*, 0*, 3)
Quartz	TCS Financial Solutions	0* (0*, 0*, 0*, 0*, 3)
Avaloq Banking Software	Avaloq	0* (0*, 0*, 0*, 0*, 1)
BANQIN	Bank Genie	0* (0*, 0*, 0*, 0*, 1)
Bantotal Digital Onboarding	Bantotal	0* (0*, 0*, 0*, 0*, 1)
Kiya.ai Microfinance Solution	KiyaAI	0* (0*, 0*, 0*, 0*, 1)
FMS.next	Profile Software	0* (0*, 0*, 0*, 0*, 1)
Fusion Equation	Finastra	0* (0*, 0*, 0*, 0*, 0*, 2, 1)
Cyberbank Core	Technisys	0* (0*, 0*, 0*, 0*, 0*, 1, 2, 2, 0*, 0*, 0* ,1, 1)
SAB AT	SBS	0* (0*, 0*, 0*, 0*, 0*, 1, 1, 2, 5, 2, 2 ,8, 7, 2, 2, 6, 2, 7, 6, 8)
MIMICS Core Processing System	MIMICS, Inc	0* (0*, 0*, 0*, 0*, 0*, 1)
Sopra Banking Amplitude	SBS	0* (0*, 0*, 0*, 0*, 0*, 0*, 9, 3, 13, 11, 5 ,3, 3, 5, 5, 3, 6, 7, 9, 3, 7, 12, 9)
Ethix	International Turnkey Systems (ITS)	0* (0*, 0*, 0*, 0*, 0*, 0*, 3, 0*, 4, 0*, 5 ,1, 4, 3)
RS-Bank	R-Style Softlab	0* (0*, 0*, 0*, 0*, 0*, 0*, 2)
AutoBANKER Premium	Autosoft Dynamics	0* (0*, 0*, 0*, 0*, 0*, 0*, 1, 1, 0*, 0*, 1 ,2, 3, 1, 1, 0*, 0*, 0*, 0*, 1, 2, 1, 1)
SAP Transactional Banking	SAP	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 10)
e-IBS	Datapro	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2, 5, 3, 6 ,7, 1, 2, 8, 6)
Mercury	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*+, 1, 1)
Bank 21 Century	Inversia	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*+, 0*+, 5+, 11, 10,14,12,12,18,11,10,12,15)
Abanks	Grupo ASI	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 5)
Horizon	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*+, 0*+, 3+)
IBS	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*+, 0*+, 1+)
Flexcube	Oracle FSS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 28, 27, 15, 17+, 28, 32, 33+, 39+, 20, 43, 37, 36)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Temenos Core Banking Services retained its leadership in the Universal Banking Core category, reporting 85 new customer deals and commanding approximately 60% category share. Deal activity was concentrated across Africa, the Middle East, and APAC, where core banking modernisation programmes remain at scale and digital-first competition is compressing traditional multi-decade technology

replacement cycles. Temenos' consistent performance across successive SLT cycles reinforces its deeply embedded position in global banking infrastructure.

Infosys Finacle ranked second in the category with 18 deals for Finacle Core Banking, increasing from 14 deals in the previous year. The vendor continued to build momentum across the Middle East and Africa corridors, supported by demand for scalable and integrated core banking platforms. SBS followed with 10 deals for SBP Core Banking, reinforcing its position as a significant player in the African market.

Other consistent performers in this category include Jack Henry, SBS, BML Istishirat, ICSFS- ICS Banks and Vilja Solutions. Their continued presence reflects a competitive market where regional depth, implementation track record, Islamic banking capabilities, and flexibility of deployment remain important differentiators for financial institutions evaluating core banking platforms.

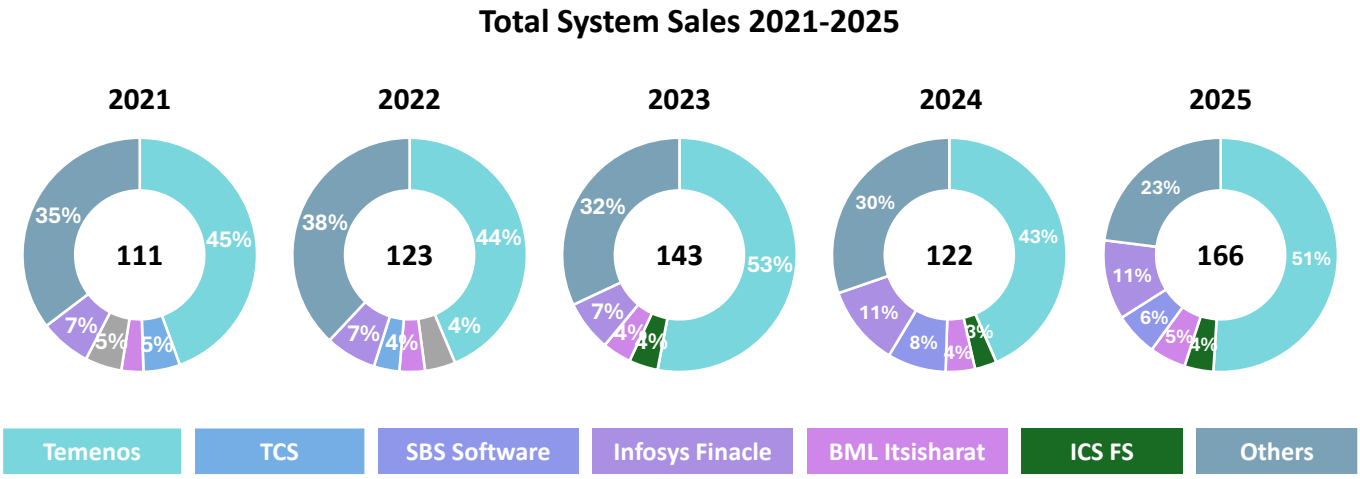


Figure 6: Universal Banking | Core: Deals by Supplier 2021 – 2026

4.2 BankWide – Risk Management & Compliance Management

4.2.1 Market Trends

In 2025, financial institutions continued to prioritise risk and compliance management solutions as regulatory expectations, financial crime risks, and AI-related governance requirements intensified across major markets. The combined total for Risk Management and Compliance Management stood at 90 qualifying deals in SLT 2026, comprising 39 Risk Management deals and 51 Compliance Management deals. While the overall volume moderated from the previous year, demand remained strategically significant as banks continued to strengthen their risk, regulatory reporting, financial crime, and compliance infrastructure.

The market is being shaped by the convergence of regulatory complexity and AI-powered risk intelligence. Basel IV capital adequacy requirements entering implementation phases across the EU and UK have increased the need for more robust risk modelling, capital calculation, and reporting systems. At the same time, greater regulatory scrutiny of AI-driven credit and market risk models is pushing banks to invest in platforms that provide stronger model governance, explainability, and auditability. Risk management systems are therefore evolving from static reporting tools into more integrated intelligence layers that support real-time monitoring, scenario analysis, and proactive risk decisioning.

Compliance Management retained its position as one of the most strategically urgent areas of banking technology investment in 2025. Evolving anti-money laundering requirements, real-time sanctions screening, stricter customer due diligence expectations, and the EU AI Act's implications for model transparency in financial crime detection continued to drive institutional demand for next-generation compliance platforms. Banks are increasingly looking for solutions that combine client lifecycle management, KYC automation, due diligence orchestration, regulatory reporting, and AI-enabled monitoring within a more unified compliance operating model.

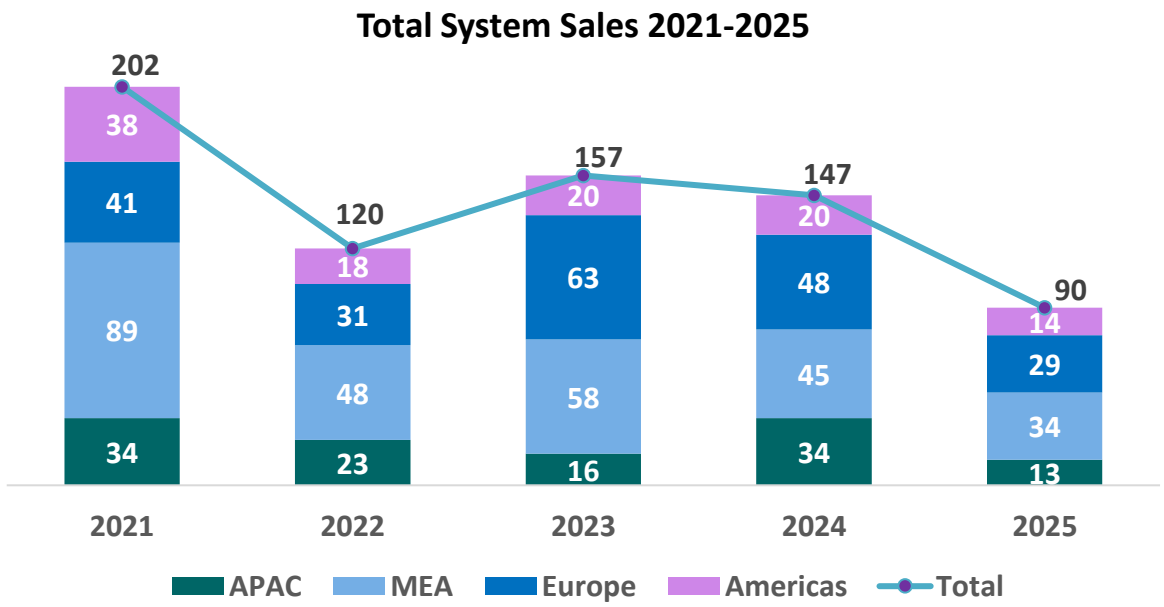


Figure 2: Market Trend for Risk & Compliance: Geographic Break-up

4.2.2 Risk Management | Sales League Table

Table 2: IBSi Sales League Table 2026 – Risk Management

Product	Supplier	# Deals (Previous years in bracket)
Temenos Risk & Compliance	Temenos	19 (12, 54, 24, 39, 84, 53, 43, 27, 25)
AxiomSL	Nasdaq	4 (5, 10, 8, 18+)
Flagright Platform	Flagright	0* (4)
Topaz OFD	Cobis Topaz	0* (2)
KiyaAI Anti-Fraud Solution	KiyaAI	2 (2)
AML Screening (Transaction Monitoring & Customer Screening)	AMLYZE	3
Multi-Asset Risk System (MARS) Collateral Management	Bloomberg	2
Bloomberg Research Management (RMS)	Bloomberg	1
Digital Certificates	Entrust Datacard	1
Finacle Asset Liability Management	Infosys Finacle	1
Anti-Money laundering (AML)	NICE Actimize	1
Watch List Screening	NICE Actimize	1
X-Sight Suspicious Activity Monitoring	NICE Actimize	1
Risk Analytics & Decision Solution	Provinir	2

TCS BaNCS	TCS BaNCS	1
NtSaaS	NumTech	0* (2)
BASELPLUS	EgabiFSI	0* (1)
OFSAA Suite	EgabiFSI	0* (1, 1, 0*, 1)
Napier Continuum	Napier	0* (1)
Transaction Screening System	Napier	0* (1)
PSD2 Compliance Solution	Salt Edge	0* (1, 2)
AutoResilience	Ascent Business	0* (0*, 4, 5, 8)
ALMIS Front Office	ALMIS International	0* (0*, 2)
RiskExec	Asurity	0* (0*, 2)
Azentio One Risk Management	Azentio Software	0* (0*, 1+, 0*, 10+)
Credit Scoring	EgabiFSI	0* (0*, 1)
Nasdaq Risk Platform (NRP)	Nasdaq (Adenza)	0* (0*, 1)
RolloverAnalyzer	InvestorCOM	0* (0*, 0, 4)
PeerCompare	InvestorCOM	0* (0*, 0, 2)
Finastra ARC	Finastra	0* (0*, 0, 2)
RiskAvert	Profile Software	0* (0*, 0, 1, 1)
Objectway Risk Services	Objectway	0* (0*, 0, 1)
Loxon IFRS9 Calculation Engine	Loxon	0* (0*, 0, 0*, 1 , 0*, 1, 1, 2, 2)
AXIS - Reports	Asseco	0* (0*, 0, 0*, 1)
Operational Risk module of Loxon Basel Calculation Engine	Loxon	0* (0*, 0, 0*, 1)
AutoRISK	Autosoft Dynamics	0* (0*, 0, 0*, 1)
XBRL reporting module of Loxon Basel Calculation Engine	Loxon	0* (0*, 0, 0*, 1)
Ababil	Millenium Information Solution	0* (0*, 0, 0*, 1)
Sopra Banking Platform	SBS	0* (0*, 0, 0*, 0*, 16)
Imagine Trading System	Imagine Software	0* (0*, 0, 0*, 0*, 12)
MX.3	Murex	0* (0*, 0, 0*, 0*, 11, 5, 0*, 5, 5)
ACI Fraud Management	ACI Worldwide	0* (0*, 0, 0*, 0*, 3)
iMAL	Path Solutions**	0* (0*, 0, 0*, 0*, 2, 1, 0*, 3)
Fusion Risk	Finastra	0* (0*, 0, 0*, 0*, 1, 3, 1, 4, 1)
Kastle Integrated Risk Management Solution	Azentio Software	0* (0*, 0, 0*, 0*, 1)
Credit Risk Management Platform	Actico	0* (0*, 0, 0*, 0*, 0*, 4)
AXIS	Asseco	0* (0*, 0, 0*, 0*, 0*, 3)
Intellect Risk Management	Intellect Design Arena	0* (0*, 0, 0*, 0*, 0*, 3)
ACTICO Platform	Actico	0* (0*, 0, 0*, 0*, 0*, 3)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Risk Management recorded 39 qualifying deals in SLT 2026, sustaining momentum as financial institutions continued to invest in stronger risk infrastructure. Temenos emerged as the category leader with 19 deals for Temenos Risk & Compliance, drawing particularly strong activity from institutions in

the Middle East and Africa, where regulatory modernisation programmes remain underway. Nasdaq's AxiomSL secured second position with 4 deals, supported by its focused strength in regulatory reporting analytics and continued relevance among institutions managing multi-jurisdictional reporting mandates.

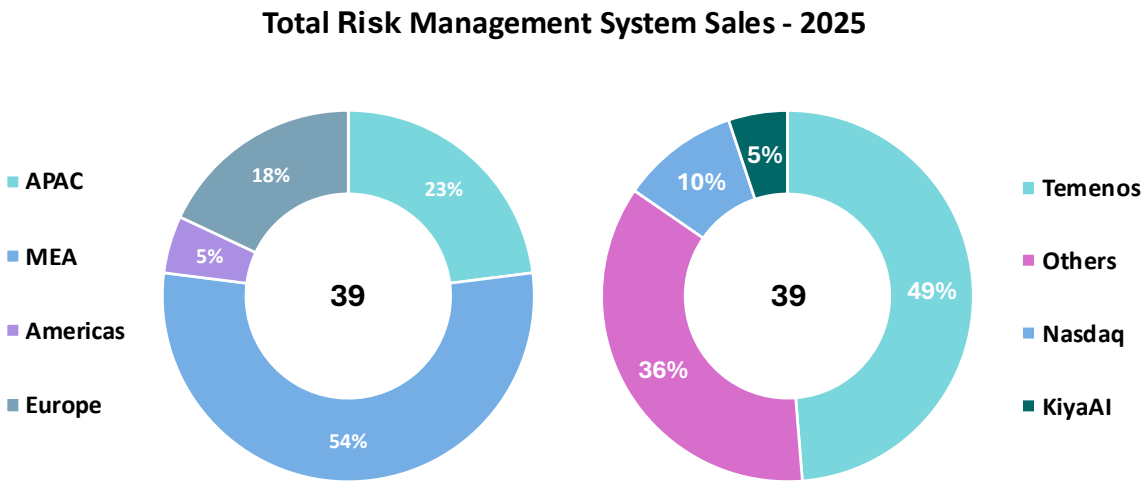


Figure 3: 2025 Deals Analysis – Risk Management

5.0 Retail Banking

Retail Banking encompasses four key system categories that enable banks to deliver a broad range of financial services to individual customers. These systems support everyday banking functions across retail core banking, lending, digital channels, and payments, while also enabling banks to improve customer servicing, product access, and transaction efficiency. As customer expectations continue to shift toward digital-first, real-time, and personalised banking experiences, retail banking technology investment is increasingly focused on modernising both the front-end experience and the underlying infrastructure that supports it.

In 2025, Retail Banking remained the largest system grouping within the Global Sales League Table, accounting for 35.1% of global system sales. Deal activity was led by Digital Banking & Channels, which recorded the highest number of qualifying deals across all SLT 2026 categories. This reflects the continued importance of digital engagement, channel modernisation, and customer experience transformation. At the same time, banks continued to invest in retail lending, retail payments, and selective retail core modernisation, indicating that retail banking transformation remains a balanced agenda across customer-facing, credit, transaction, and core infrastructure layers.

5.3 Retail– Digital Banking & Channels

5.3.1 Market Trends

Digital Banking & Channels remained the strongest expression of retail banking transformation in SLT 2026. As customers increasingly expect seamless, mobile-first, and personalised banking experiences, financial institutions are continuing to invest in digital engagement platforms that can support onboarding, servicing, payments, relationship management, and product access across integrated channels.

In 2025, the category was shaped by the continued rise of digital-first competition, credit union modernisation, and the need for banks to upgrade legacy digital channel infrastructure. Banks are increasingly looking for platforms that can deliver a consistent user experience across mobile, web, branch-assisted, and partner channels, while also supporting API-led integration, data-driven personalisation, and faster release cycles. Digital channels are no longer viewed only as customer-facing applications, but as strategic engagement layers connected to core banking, payments, lending, and analytics platforms.

The Digital Banking & Channels category recorded 196 qualifying deals in SLT 2026, making it the highest-volume category across the entire league table. This performance highlights the scale of ongoing retail banking transformation and the continued prioritisation of digital servicing, customer experience, and channel modernisation.

5.3.2 Digital Banking & Channels | Sales League Table

Table 3: IBSi Sales League Table 2026 – Digital Banking & Channels

Product	Supplier	# Deals (Previous years in bracket)
Temenos Digital	Temenos	40 (28, 63, 49, 79, 106, 38, 35, 33, 30)
KiyaAI Digital Banking Solution	KiyaAI	0* (19, 0*, 0*, 0*, 2)
TigiOS	Techurate	0* (12)

Finacle Digital Engagement Suite	Infosys Finacle	8 (10, 8+, 5, 5+, 5, 6, 8, 10, 8)
CapitalDigital	Capital Banking Solutions	1 (5, 7, 3, 0*, 6, 6, 0*, 5)
Intellect iGCB	Intellect Design Arena	0* (5, 16+)
NETinfo Digital Banking Platform	NetInfo	0* (4, 8)
TCS BaNCS	TCS Financial Solutions	0* (4, 15+, 2, 1, 0*, 7, 2, 2, 1)
Open Banking Platform	Salt Edge	1 (3, 2)
Worx Digital Banking	Cubic Systems	0* (2)
SBP Digital Banking	SBS Software	8 (2, 1, 5, 2, 2, 5, 0*, 0*, 1)
Azentio Banking Financing Solution	Azentio Software	0* (1)
Topaz One	Cobis Topaz	0* (1, 1)
Worx Corporate Digital Onboarding	Cubic Systems	1 (1)
Pilla	Additiv	1
Alkami Platform	Alkami	5
WorldFirst	Ant International	1
Apiture Digital Banking Platform	Apiture	5
Digital Banking Platform	Bankjoy	1
Candescent	Digital Banking	2
CR2	Bankworld	1
Entrust Identity	Entrust Datacard	2
FintechOS Platform	FintechOS	1
ICS BANKS	ICS Financial Systems	6
Banno Digital Platform	Jack Henry	1
Lumin Digital Platform	Lumin Digital	7
Mahalo Thoughtful Banking	Mahalo	9
Mahalo Credential Assurance Technology	Mahalo	6
Digital Banking Solution	Mastercard	2
Topaz Omniteller	Topaz	1
Topaz SERVCore	Topaz	1
Tuum Software as a service	Tuum	3
Bpeople	Bantotal	0* (0*, 7, 9, 1, 0*, 3)
Modefin OEBP	Modefin	0* (0*, 7, 9, 15, 7)
Azentio Islamic Banking	Azentio Software	0*(0*, 6+, 1)
Intellect iGTB	Intellect Design Arena	0* (0*, 6+, 9)
Mahalo Banking Platform	Mahalo	7 (0*, 6)
Azentio ONEBanking	Azentio Software	0* (0*, 2+, 2)
KiyaAI Omnichannel	KiyaAI	0* (0*, 2, 8, 13+)
Commercial deposit origination	MANTL	0* (0*, 2)
Digital - Channels - Malauzai	Finastra	0* (0*, 1+)
FusionBanking	Finastra	0* (0*, 1+, 0*, 0*, 0*, 0*, 0*, 1)
KiyaAI Metaverse Solution	KiyaAI	0* (0*, 1+)
MANTL Platform	MANTL	0* (0*, 1)

Arya Digital Banking	VSoft	0* (0*, 1)
Intellect Digital Banking Experience Platform	Intellect Design Arena	72 (0*, 0*, 13, 56+, 21, 16, 22, 14, 15)
DigiWave Digital Banking Platform	Software Group	0* (0*, 0*, 12, 14)
Digibanc	Codebase	0* (0*, 0*, 7)
Vilja Deposit	Vilja Solutions	0* (0*, 0*, 4)
Digibanc CX	Codebase	0* (0*, 0*, 2)
Azentio Digital Banking	Azentio Software	0* (0*, 0*, 0*, 10+)
Digibanc BNPL	Codebase	0* (0*, 0*, 1)
Autumverse (Previously FinFlowz)	Profinch	0* (0*, 0*, 1, 4)
RIB, CIB	Clayfin	0* (0*, 0*, 1)
Mobile Banking	Finastra	0* (0*, 0*, 1)
Vilja Asset Finance	Vilja	0* (0*, 0*, 1)
Cyberbank Konecta	Technisys	0* (0*, 0*, 0*, 11)
Backbase Digital Sales	Backbase	0* (0*, 0*, 0*, 7, 1)
Avaloq Engage	Avaloq	0* (0*, 0*, 0*, 5)
SmartVista	BPC Group	0* (0*, 0*, 0*, 4, 0*, 2)
Backbase Retail Banking	Backbase	0* (0*, 0*, 0*, 4)
Client and Account Workflow	Asseco	0* (0*, 0*, 0*, 4)
Fusion Corporate Channels	Finastra	0* (0*, 0*, 0*, 3, 0*, 1)
Backbase Business & Retail Banking	Backbase	0* (0*, 0*, 0*, 2, 24)
Cyberbank Digital	Technisys	0* (0*, 0*, 0*, 2, 0*, 9, 3)
Synergies	Lyst Technologies	0* (0*, 0*, 0*, 1, 5, 0*, 4)
MIMICS Mobile Wallet App Interface	MIMICS, Inc	0* (0*, 0*, 0*, 1)
Backbase Business Banking	Backbase	0* (0*, 0*, 0*, 1)
Backbase retail, SME, Wealth	Backbase	0* (0*, 0*, 0*, 1)
Bantotal Core Banking	Bantotal	0* (0*, 0*, 0*, 1)
Agent Banking	Asseco	0* (0*, 0*, 0*, 1)
Backbase Digital Sales for Retail & Business Onboarding	Backbase	0* (0*, 0*, 0*, 1)
mBanka	Asseco	0* (0*, 0*, 0*, 1)
Backbase Neo-Bank	Backbase	0* (0*, 0*, 0*, 1)
MS Azure (BaaS)	Backbase	0* (0*, 0*, 0*, 1)
Backbase SME	Backbase	0* (0*, 0*, 0*, 1)
RMB, PFM	Clayfin	0* (0*, 0*, 0*, 1)
Foreign Exchange Workflow	Asseco	0* (0*, 0*, 0*, 1)
BX CBP, BX PF	Bankware Global	0* (0*, 0*, 0*, 1)
Digital Onboarding for Conventional & Islamic Banking	EbixCash Financial Technologies	0* (0*, 0*, 0*, 1)
Digital Sales, digital assist	Backbase	0* (0*, 0*, 0*, 1)
Private Wealth Mobile Banking	Backbase	0* (0*, 0*, 0*, 1)
Appzillon Digital Banking Solution	i-exceed	0* (0*, 0*, 0, 0*, 27, 24, 23, 17, 15)
Kastle Digital Solution	Azentio Software	0* (0*, 0*, 0*, 0*, 4, 6)

eBanka Plus	Asseco	0* (0*, 0*, 0*, 0*, 3)
Retail Digital Omni Channel Platform	Clayfin	0* (0*, 0*, 0*, 0*, 2)
iMAL	Path Solutions**	0* (0*, 0*, 0*, 0*, 1, 2, 6)
Backbase Engagement Banking Platform	Backbase	0* (0*, 0*, 0*, 0*, 1)
Business Banking Omni Channel	Clayfin	0* (0*, 0*, 0*, 0*, 1)
Corporate Omni Channel	Clayfin	0* (0*, 0*, 0*, 0*, 1)
Genie-Video Branch	Bank Genie	0* (0*, 0*, 0*, 0*, 1)
Pre Paid Banking	Clayfin	0* (0*, 0*, 0*, 0*, 1)
Retail Mobile Banking	Clayfin	0* (0*, 0*, 0*, 0*, 1)
Avaloq Wealth	Avaloq	0* (0*, 0*, 0*, 0*, 1)
Digital Banking Platform	Backbase	0* (0*, 0*, 0*, 0*, 0*, 16)
CapitalConnect	Capital Banking Solutions	2 (0*, 0*, 0*, 0*, 0*, 6)
Genie-Transformation	Bank Genie	0* (0*, 0*, 0*, 0*, 0*, 4, 5)
Ababil	Millennium Information Solution	0* (0*, 0*, 0*, 0*, 0*, 3)
Nucleus Lending Mobility	Nucleus Software	0* (0*, 0*, 0*, 0*, 0*, 2, 0*, 0*, 2)
Conectus	Objectway	0* (0*, 0*, 0*, 0*, 0*, 1, 2)
Advice	Objectway	0* (0*, 0*, 0*, 0*, 0*, 1, 1, 3)
ACI Universal Online Banker	ACI Worldwide	0* (0*, 0*, 0*, 0*, 0*, 1)
COBIS Retail	Cobiscorp	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
COBIS Omniteller	Cobiscorp	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
KiyaAI Agency Banking Solution	KiyaAI	1 (0*, 0*, 0*, 0*, 0*, 1)
KiyaAI Mobile Banking Solution	KiyaAI	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
Clayfin Digital Banking	Clayfin	0* (0*, 0*, 0*, 0*, 0*, 0*, 5, 0*, 2)
InterBank Retail	R-Style Softlab	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 3)
Ethix Net	International Turnkey Systems (ITS)	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2)
VolPay	Volante Technologies	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2)
Avaloq Banking Suite	Avaloq	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1, 5, 4)
AutoMWALLET	Autosoft Dynamics	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
COBIS Internet & Mobile Banking	Cobiscorp	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Apak Aurius	Sopra Banking Software (APAK)	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
FMS.next	Profile Software	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
TrustBankCBS	Trust Software	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
COBIS Customer Experience	CobisCorp	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2, 3)
AutoWEB	Autosoft Dynamics	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1, 1)
Fincraft Mobile Banking	Nelito Systems	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
SAP Commercial Omni Channel Banking	SAP	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2)
SAP Hybris FS Accelerator / SAP Hybris Commerce	SAP	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Intellect Design Arena emerged as the category leader with 72 deals for eMACH.ai Digital Engagement Platform. A major contributor to this performance was the acquisition of Central 1 Credit Union's digital banking product portfolio, a suite purpose-built for credit unions with deep market penetration across North America. Temenos ranked second with 40 deals for Temenos Digital, sustaining its strong franchise across Africa, the Middle East, and Europe.

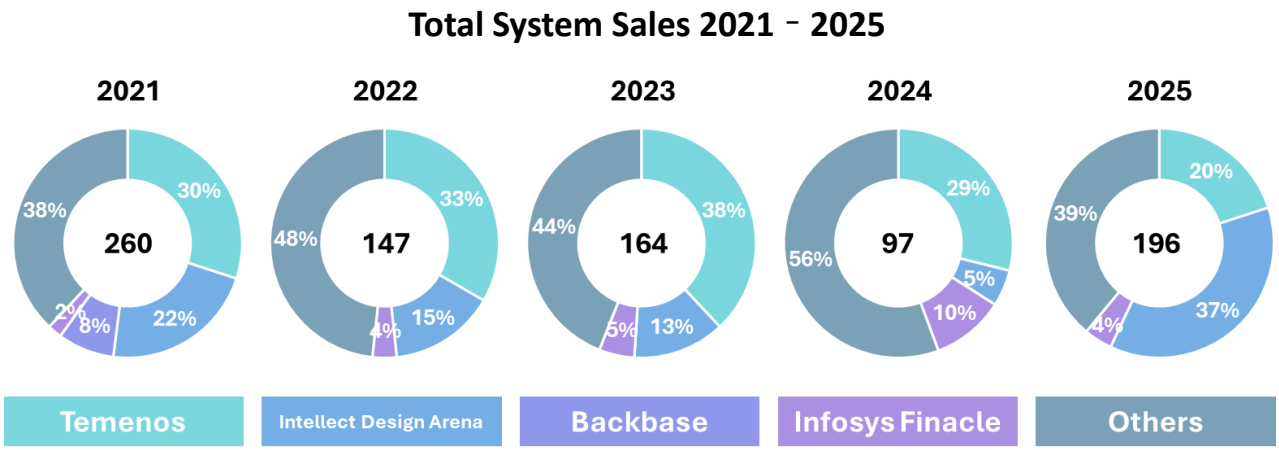


Figure 4: Digital Banking & Channels: Deals by Supplier 2021 – 2026

5.4 Retail Banking – Payments | Retail

5.4.1 Market Trends

Retail Payments continued to remain a significant area of investment in SLT 2026, supported by the structural shift toward real-time, API-native, and interoperable payment infrastructure. As consumers expect faster, more secure, and more convenient transaction experiences, banks are modernising payment platforms to support instant payments, digital wallets, account-to-account transfers, and embedded payment capabilities.

The market is also being shaped by the expansion of regional instant payment schemes and UPI-linked settlement architecture. Banks are increasingly prioritising payment systems that can support high transaction volumes, real-time processing, stronger fraud controls, and integration with broader digital banking ecosystems. Retail payments modernisation therefore remains closely linked to customer experience, operational resilience, and broader transaction infrastructure upgrades.

In SLT 2026, the Retail Payments category recorded 95 qualifying deals, reflecting steady demand for modern payment infrastructure across both mature and emerging markets.

5.4.2 Payments | Retail | Sales League Table

Table 4: IBSi Sales League Table 2026 – Payments | Retail

Product	Supplier	# Deals (Previous years in bracket)
Temenos Payments	Temenos	54 (49, 66, 44, 43, 47, 51, 17, 7, 4)
SBP Payments	SBS Software	7 (17, 0*, 1, 0*, 1, 0*, 0*, 0*, 1)
Finacle Payments Suite	Infosys Finacle	19 (17, 8+, 8, 0*, 0*, 9, 4, 0*, 1)
TCS BaNCS	TCS Financial Solutions	1 (3, 16+, 0*, 0*, 0*, 1, 1)
KiyaAI Omnichannel and Payments Solution	KiyaAI	0* (3)

KiyaAI UPI & Merchant Management Solution	KiyaAI	0* (3)
Alipay+	Ant International	1
Capital Payments	Capital Banking Solutions	1
Instant Payments	Mastercard	1
Debit & Credit Card	Mastercard	6
Selfserv Series	NCR Atleos	1
ClaimsPay Platform	One Inc	2
PremiumPay Platform	One Inc	1
TietiEVRY Payment Hub	Tieto EVRY	1
Finuevo Core	Profile Software	0* (1)
Intellect iGCB	Intellect Design Arena	0* (0*, 9+, 5, 20+, 7, 6)
Mobile Wallet	Modefin	0* (0*, 1)
Mobile Financial Solution	Modefin	0* (0*, 1)
SPB Evolution	Topaz	0* (0*, 1)
Pix	Topaz	0* (0*, 1)
Autumverse (Previously FinFlowz)	Profinch	0* (0*, 0*, 6, 1)
Azentio Islamic Banking	Azentio Software	0* (0*, 0*, 3)
Sopra Banking Platform	SBS	0* (0*, 0*, 1, 0*, 1, 0*, 0*, 0*, 1)
Mobiquity Pay	Comviva	0* (0*, 0*, 1)
SmartVista	BPC Group	0* (0*, 0*, 0*, 24, 0*, 14)
ACI Enterprise Payments Platform	ACI Worldwide	0* (0*, 0*, 0*, 9+, 6)
ACI Secure eCommerce	ACI Worldwide	0* (0*, 0*, 0*, 8+, 5)
ACI Acquiring	ACI Worldwide	0* (0*, 0*, 0*, 5+)
Ababil	Millennium Information Solution	0* (0*, 0*, 0*, 3)
ACI Issuing	ACI Worldwide	0* (0*, 0*, 0*, 2+, 4)
Card Pin Management	Asseco	0* (0*, 0*, 0*, 1)
CapitalClearing	Capital Banking Solutions	0* (0*, 0*, 0*, 1)
PowerCARD	HPS	0* (0*, 0*, 0*, 0*, 13, 0*, 1)
ACI Low-Value Real-Time Payments	ACI Worldwide	0* (0*, 0*, 0*, 0*, 7)
iMAL	Path Solutions	0* (0*, 0*, 0*, 0*, 1)
ACM-ASSSECO CARD MANAGEMENT	Asseco	0* (0*, 0*, 0*, 0*, 1)
UP Retail Payments Solution	ACI Worldwide	0* (0*, 0*, 0*, 0*, 0*, 23)
Access Control Server	FSS	0* (0*, 0*, 0*, 0*, 0*, 6)
FSS Payment Gateway	FSS	0* (0*, 0*, 0*, 0*, 0*, 3, 4+)
FSS Reconciliation Suite	FSS	0* (0*, 0*, 0*, 0*, 0*, 2, 2+)
FSS Card Management Suite	FSS	0* (0*, 0*, 0*, 0*, 0*, 2, 1+)
UP eCommerce Payments	ACI Worldwide	0* (0*, 0*, 0*, 0*, 0*, 2)
ATM Monitor	FSS	0* (0*, 0*, 0*, 0*, 0*, 1)
Prepaid, ACS, Recon	FSS	0* (0*, 0*, 0*, 0*, 0*, 1)
Vexi	Vexi	0* (0*, 0*, 0*, 0*, 0*, 1)
Intellect Payments	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 8, 11, 6)

ProximityPayEdge	Infosys Finacle	0* (0*, 0*, 0*, 0*, 0*, 0*, 1, 0*, 1+)
FSS Unified Payment Interface	FSS	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
PROFITS® Integrated Core Banking System	Intrasoft International	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
Quartz	TCS Financial Solutions (TCS BaNCS)	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
GPP-SP	Finastra	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 5)
AutoWEB	Autosoft Dynamics	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2)
Intellect Cards Management System	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2)
Trax	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Cyberbank Core	Technisys	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Fincraft H2H	Nelito Systems	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Temenos retained its leadership position in Retail Payments for the tenth consecutive year, recording 54 deals for Temenos Payments. Its performance was rooted in a deeply embedded position across European and African banking infrastructure, where payments modernisation cycles remain ongoing. Infosys Finacle ranked second with 19 deals for Finacle Payments Suite, with concentrated activity across APAC and African markets.

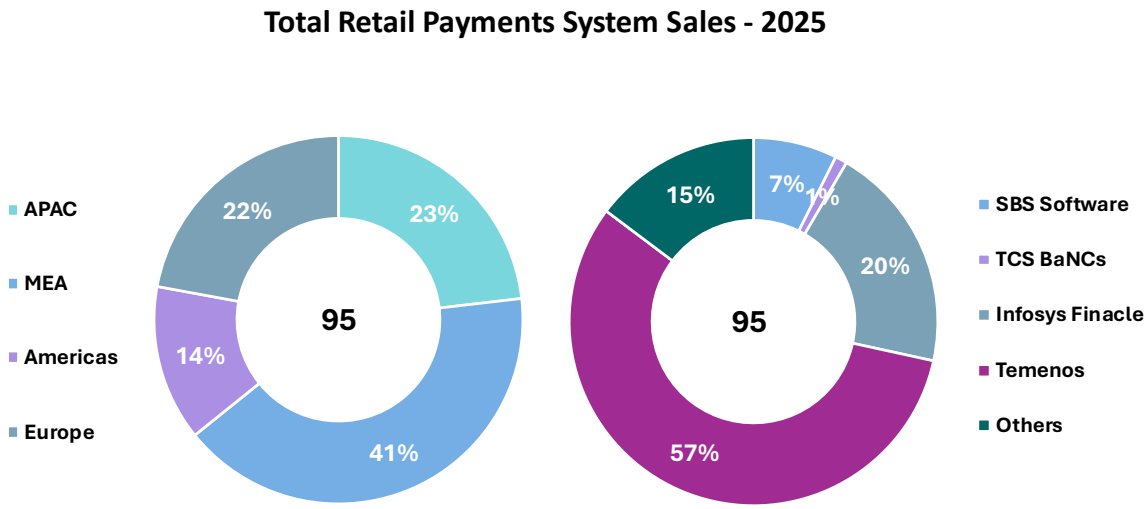


Figure 5: 2025 Deals Analysis – Payments | Retail

6.0 Wholesale Banking

Wholesale Banking systems continue to support the institutional banking capabilities required by corporate, commercial, and financial institution clients. These systems cover wholesale payments, corporate lending, treasury and capital markets, transaction banking, and treasury and risk management. In 2025, investment across wholesale banking was shaped by geopolitical realignment, cross-border payment complexity, treasury modernization and growing need for real-time risk and liquidity visibility.

Wholesale Banking remained one of the strongest system groupings in SLT 2026, accounting for 25.3% of global system sales. Deal activity was led by Treasury & Capital Markets, followed by Transaction Banking, Corporate Lending, Wholesale Payments, and Treasury & Risk Management. The results indicate that banks are continuing to modernise wholesale banking infrastructure to support complex corporate client needs, multi-currency settlement, trade and supply chain finance, capital markets risk analytics, and regulatory reporting requirements.

6.3 Wholesale Banking – Wholesale Banking | Treasury & Capital Markets

6.3.1 Market Trends

Treasury & Capital Markets registered 137 qualifying deals in SLT 2026, making it one of the highest-volume categories within the wholesale banking segment. The category's continued strength reflects sustained institutional demand for upgraded trading platform infrastructure, real-time risk analytics, multi-asset coverage, collateral management, and AI-integrated portfolio management capabilities.

In 2025, banks and capital markets institutions continued to modernise platforms to better manage trading volumes, market volatility, regulatory obligations, derivatives exposure, liquidity requirements. The need for front-to-back integration, improved risk visibility, and stronger analytics capabilities remained central to technology selection, particularly for managing complex treasury operations.

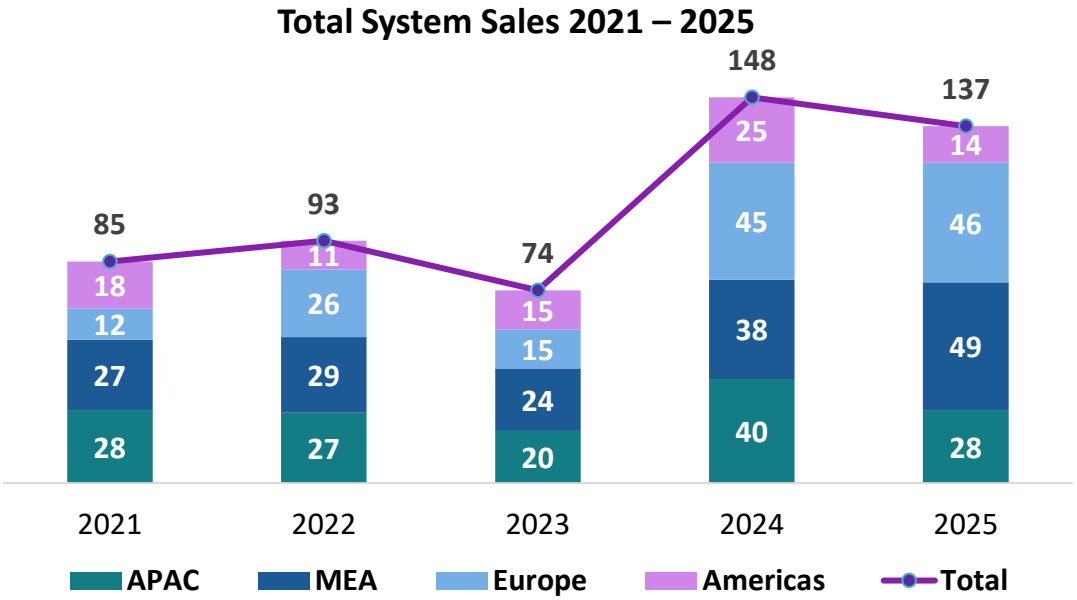


Figure 6: 5-year Market Trend for Wholesale Banking | Treasury & Capital Markets: Geographic Break-up

6.3.2 Wholesale Banking | Treasury & Capital Markets | Sales League Table

Table 5: IBSi Sales League Table 2026 – Wholesale Banking | Treasury & Capital Markets

Product	Supplier	# Deals (Previous years in brackets)
MX.3	Murex	33 (37, 33, 40, 25, 19, 17, 14, 12, 15, 11, 12, 9, 8, 9, 7, 11, 12, 15, 5)
Kondor	Teciem	28 (26, 0*, 4, 3+, 2, 4)
Summit	Teciem	6 (15, 0*, 1, 0*, 2)
Temenos Treasury	Temenos	26 (15, 12, 12)
Opics	Teciem	11 (13, 0*, 0*, 0*, 0*, 1, 8, 5, 7, 3, 1 ,4, 6, 18, 5, 15, 11, 11, 6, 6, 8, 14, 8, 25, 25, 15, 25, 24, 9, 8, 7, 5)
Nasdaq Calypso	Nasdaq	7 (12, 16, 13, 24, 11, 11, 14, 13, 15, 14, 9, 14, 12, 19, 15, 14, 22, 14, 15, 8, 6, 7, 2, 3, 1)
Finacle Treasury	Infosys Finacle	8 (9, 2+, 4, 4+, 6+, 3+, 2)
Solution of Treasuary, Fixed Incomes and Derivatives	Cobis Topaz	0* (6, 2)
TCS BaNCS	TCS Financial Solutions	1 (5, 3+, 4, 4+)
Sophis	Teciem	0* 1 (3)
Fusion Invest	Teciem	1 (3)
Falcon TST	Ant International	3
SCALE	Ant International	1
Bloomberg AIM	Bloomberg	2
Equity Indices Suite	Bloomberg	1
Foreign Exchange Electronic Trading Platform (FXGO)	Bloomberg	1
Bloomberg B-PIPE	Bloomberg	1
Bloomberg Auction Platform	Bloomberg	1
JHA Treasury Management	Jack Henry	1
Mors Treasury Manager	Mors Software	2
Topaz BankPro	Topaz	1
Acumen.plus	Profile Software	0* (3, 0*, 4, 4)
ARC	Finastra	0* (1)
Intellect iGCB	Intellect Design Arena	0* (0*, 4+)
Azentio Islamic Banking	Azentio Software	0* (0*, 1+, 2)
Cobalt	ALMIS International	0* (0*, 1)
Capital Cube	Intellect Design Arena	0* (0*, 0*, 3)
SAP Treasury	Finlync	0* (0*, 0*, 3)
ADAMS Premium	Autosoft Dynamics	0* (0*, 0*, 1, 0*, 0*, 1, 1, 1)
OLYMPIC Banking System	ERI Bancaire	0* (0*, 0*, 1, 0*, 1)
IMS.plus	Profile Software	0* (0*, 0*, 1)
Intellect Treasury	Intellect Design Arena	0* (0*, 0*, 0*, 12+, 4)
AutoEscrow	Ascent Business	0* (0*, 0*, 0*, 6)
Synergies	Lyst Technologies	0* (0*, 0*, 0*, 1, 5)
Azentio Treasury	Azentio Software	0* (0*, 0*, 0*, 1)
CashTrea	Credence Analytics	0* (0*, 0*, 0*, 0*+, 0*, 0*, 0*+, 3)

SaaS Treasury	FIS	0* (0*, 0*, 0*, 0*, 6+)
Enterprise Treasury and Messaging	FIS	0* (0*, 0*, 0*, 0*, 5+)
Markets	Finastra	0* (0*, 0*, 0*, 0*, 4, 4, 0*, 2, 5, 3, 4, 5, 3, 7, 9, 19, 25, 15, 8)
Kastle Treasury and Forex Solution	Azentio Software	0* (0*, 0*, 0*, 0*, 1+)
Acumen-net	Profile Software	0* (0*, 0*, 0*, 0*, 1, 6, 7, 4)
Capital Banker	Capital Banking Solutions	0* (0*, 0*, 0*, 0*, 1)
iCashpro+	Aurion Pro	0* (0*, 0*, 0*, 0*, 1)
ICBS	BML Istisharat	0* (0*, 0*, 0*, 0*, 1)
iMAL	Path Solutions**	0* (0*, 0*, 0*, 0*, 1)
Axia	Profile Software	0* (0*, 0*, 0*, 0*, 0*, 2)
Intellect DTB	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 6)
Intellect Liquidity Management	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 2, 4)
Post-Trade	Finastra	0* (0*, 0*, 0*, 0*, 0*, 0*, 2)
Avaloq Banking Suite	Avaloq	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
Finacle Liquidity Management	Infosys Finacle	0* (0*, 0*, 0*, 0*, 0*, 0*, 1)
iDeal	Credence Analytics	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*+,0*+, 7+)
Ambit Quantum	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 5+, 11, 8, 10, 9, 7, 8, 8, 8, 15, 5, 9, 1, 14, 6, 19, 6)
Integrity	FIS	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 3+, 1+)
SAP Treasury	SAP	0* (0*, 0*, 3)
Intellect OneTREASURY	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 3)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Teciem retained the category leadership position with 48 deals. The platform continued to sustain its position as a reference standard for front-to-back capital markets infrastructure across global tier-one and tier-two institutions, supported by its multi-asset coverage, risk analytics depth, and evolving AI integration.

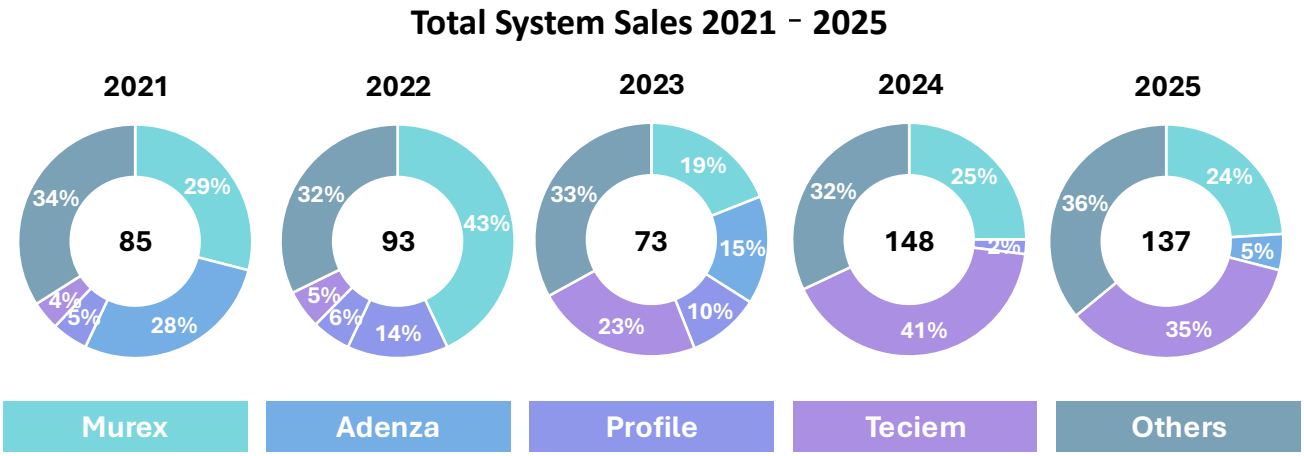


Figure 7: Wholesale Banking | Treasury & Capital Markets: Deals by Supplier 2021 – 2026

7.0 Wealth Management

The global Wealth Management technology market continues to evolve as private banks, wealth managers, family offices, and asset management institutions seek platforms that can support more personalised advisory, efficient portfolio management, and stronger client engagement. In 2025, technology adoption in this segment was shaped by AI-assisted advisory, digital onboarding, hyper-personalised portfolio curation, and the need for more integrated front-to-back wealth management infrastructure.

While deal volumes were more selective compared to larger retail and wholesale banking categories, the Wealth Management segment continued to reflect targeted investment in platforms that can improve advisor productivity, enhance client experience, and support changing investment preferences. Institutions are increasingly looking for solutions that combine portfolio management, client lifecycle management, analytics, reporting, and digital engagement capabilities within more unified wealth technology architectures.

7.1 Wealth Management – Private Banking & Wealth Management

7.1.1 Market Trends

Private Banking & Wealth Management recorded 23 qualifying deals in SLT 2026. The category continued to attract investment as wealth managers modernised platforms to serve high-net-worth clients through more personalised, data-led, and digitally enabled service models. AI-assisted advisory, digital onboarding, and hyper-personalised portfolio curation emerged as the core technology themes influencing buying decisions across wealth management institutions globally.

The market reflects a shift from traditional relationship-led servicing toward more intelligence-led wealth management. Institutions are increasingly seeking platforms that can help relationship managers generate client insights, streamline onboarding, improve portfolio recommendations, and deliver more consistent engagement across digital and assisted channels. The Middle East, APAC, and Europe remained important markets, supported by rising wealth creation, regional private banking expansion, and continued modernisation of advisory platforms.

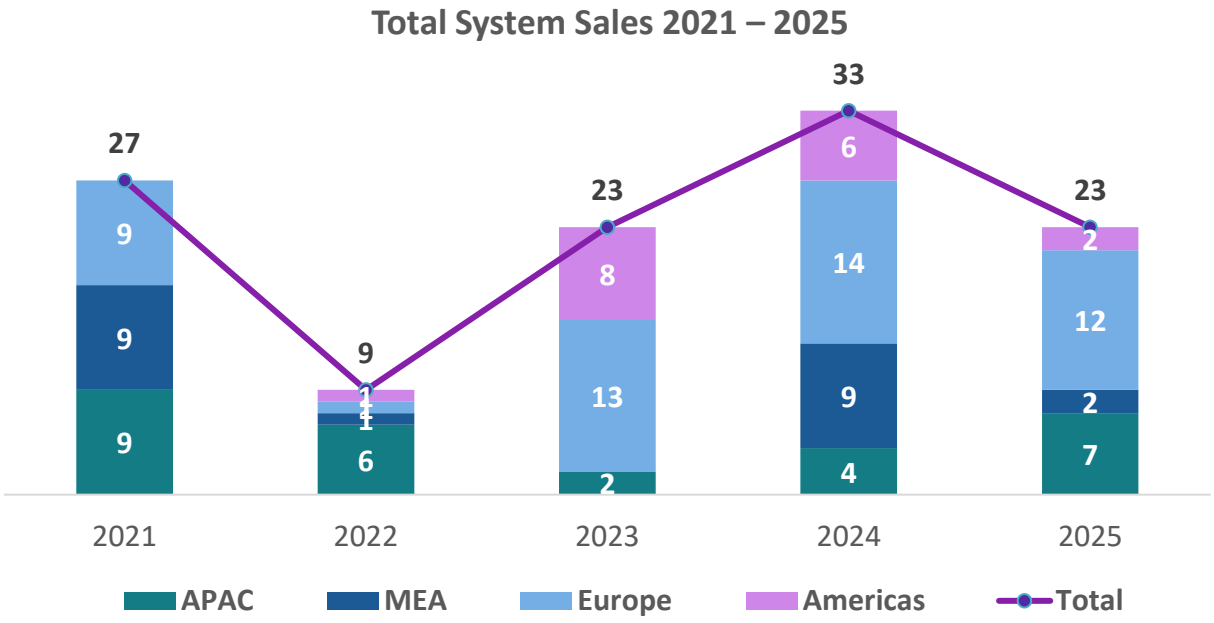


Figure 8: Market Trend for Private Banking & Wealth Management: Geographic Break-up

7.1.2 Private Banking & Wealth Management | Sales League Table

Table 6: IBSi Sales League Table 2026 – Private Banking & Wealth Management

Product	Supplier	# Deals (Previous years in brackets)
Objectway Platform	Objectway	0* (7, 7, 2, 6, 1, 2)
Temenos Wealth	Temenos	3 (7, 2)
Intellect AI	Intellect Design Arena	0* (4)
Finacle Wealth Management	Infosys Finacle	2 (3, 3+, 1, 1, 1+,1, 4)
Axia Suite	Profile Software	0* (3, 0*, 0*, 1, 1, 1, 2, 0*, 1)
Wealth Management Platform	Addepar	0* (2)
OLYMPIC Banking System	ERI Bancaire	1 (2, 4, 2, 1, 0*, 4, 1, 3, 2, 2, 3 ,1, 2, 3, 3, 5, 2, 9, 7, 4, 6, 3, 14, 18)
FNZ Platform	FNZ Technology	2 (2)
Banking Administration	Objectway	1
BpaaS	Objectway	1
Portfoolio Management/Back-Office	Objectway	1
EMSX	Bloomberg	1
Bloomberg PORT	Bloomberg	1
Sentry PM	Broadridge	1
Broadridge Wealth Management Solution	Broadridge	1
eMACH.ai Wealth	Intellect Design Arena	8
Centevo Suite	Profile Software	0* (1)
Finuevo Digital DI.hub	Profile Software	0* (1)
TCS BaNCS	TCS Financial Solutions	0* (1)
Plinqit	Plinqit	0* (0*, 2)
Pontera Solution	Pontera	0* (0*, 2)
CapitalPrivate	Capital Banking Solutions	0* (0*, 1, 0*, 0*, 2, 0*, 2, 4)
Client Engage & Conectus App	Objectway	0* (0*, 1)
OBS	Objectway	0* (0*, 1, 1)
Advice	Objectway	0* (0*, 0*, 2)
Ant SaaS	Objectway	0* (0*, 0*, 1)
Avaloq Core	Avaloq	0* (0*, 0*, 0*, 4, 6, 7, 3, 3, 2, 5, 8 ,4, 9, 3, 7, 3, 5, 6, 4, 5, 1, 5, 2, 1, 7)
Intellect Wealth Qube	Intellect Design Arena	0* (0*, 0*, 0*, 4, 3)
Synergies	Lyst Technologies	0* (0*, 0*, 0*, 4)
MoneyWare Digital Wealth Management	EbixCash Financial Technologies	0* (0*, 0*, 0*, 4)
OPM - SMIT2	Objectway	0* (0*, 0*, 0*, 1)
Avaloq Wealth	Avaloq	0* (0*, 0*, 0*, 1)
MoneyWare Wealth Management	EbixCash Financial Technologies	0* (0*, 0*, 0*, 0*+, 1+, 1+, 3+, 4, 18, 7)
Prospero Wealth Management	Finartis	0* (0*, 0*, 0*, 0*, 3, 3, 4)
ANT – Audit	Objectway	0* (0*, 0*, 0*, 0*, 2)
Helios	Objectway	0* (0*, 0*, 0*, 0*, 1)
MIMICS Financial Software	MIMICS, Inc	0* (0*, 0*, 0*, 0*, 1)

Standalone crypto assets platform	Avaloq	0* (0*, 0*, 0*, 0*, 1)
Eximius	Objectway	0* (0*, 0*, 0*, 0*, 0*, 0*, 4, 2, 3)
Intellect Wealth Management	Intellect Design Arena	0* (0*, 0*, 0*, 0*, 0*, 0*, 2, 1, 1, 0*, 0* ,0*, 1, 1, 1, 0*, 4, 0*, 3)
IMSplus	Profile Software	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 2, 5, 6, 1 ,1, 1, 2)
Extend	Objectway	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Altimis	Objectway	0* (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables
Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Intellect Design Arena led the Private Banking & Wealth Management category with 11 deals for eMACH.ai Wealth. The platform gained traction across institutional wealth managers in the Middle East and APAC, supported by demand for integrated wealth management capabilities. Temenos and Objectway jointly placed second with 3 deals each. Temenos Wealth maintained its growth across Europe and APAC, while Objectway's BPaaS and Portfolio Management solutions continued to attract demand from European markets.

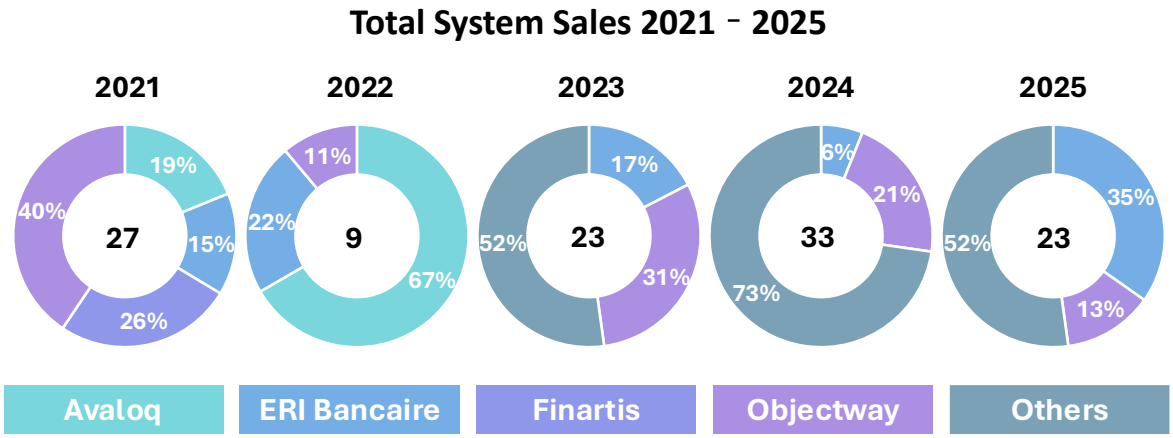


Figure 9: Private Banking & Wealth Management: Deals by Supplier 2021 – 2026

9.0 Other SLT Areas

9.3 Treasury & Risk Management

9.3.1 Market Trends

Treasury & Risk Management recorded 95 qualifying deals in SLT 2026, reflecting continued demand for platforms that connect treasury, risk, liquidity, and regulatory reporting capabilities. The category recognises vendors with deal activity spanning both treasury and risk management domains, an area that has become increasingly important as banks seek stronger integration between market risk, balance sheet management, liquidity monitoring, and regulatory reporting.

The market is being shaped by the need for real-time treasury analytics, AI-supported risk intelligence, integrated regulatory reporting, and stronger visibility across liquidity and capital positions. As institutions operate in a more volatile and highly regulated environment, treasury and risk systems are increasingly expected to provide a consolidated view of financial exposure and support faster management decision-making.

9.3.2 Treasury & Risk Management | Sales League Table

Table 20: IBSi Sales League Table 2026 – Treasury & Risk Management

Supplier	# Deals (Previous years in bracket)
Temenos	48 (27, 66, 36,39)
Nasdaq	11 (17, 27, 21, 42)
Topaz	1 (8)
ALMIS International	2
Azentio Software	2
Finastra	0* (7, 3)
Profile Software	0* (6, 6)
Infosys Finacle	6
Kiya.ai	2
TCS BaNCS	2

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables

Footnote 1. Excluding domestic deals for both India and USA. Domestic deals are those deals where local suppliers sell to local institutions with no RFP/international participation.

Temenos led the Treasury & Risk Management category with 48 deals for its combined Temenos Treasury and Temenos Risk & Compliance solutions. Its performance underscored the depth of its cross-functional platform integration across treasury and risk domains. Nasdaq placed second with 11 deals for its Calypso and AxiomSL solutions, maintaining its position in treasury analytics and regulatory reporting.

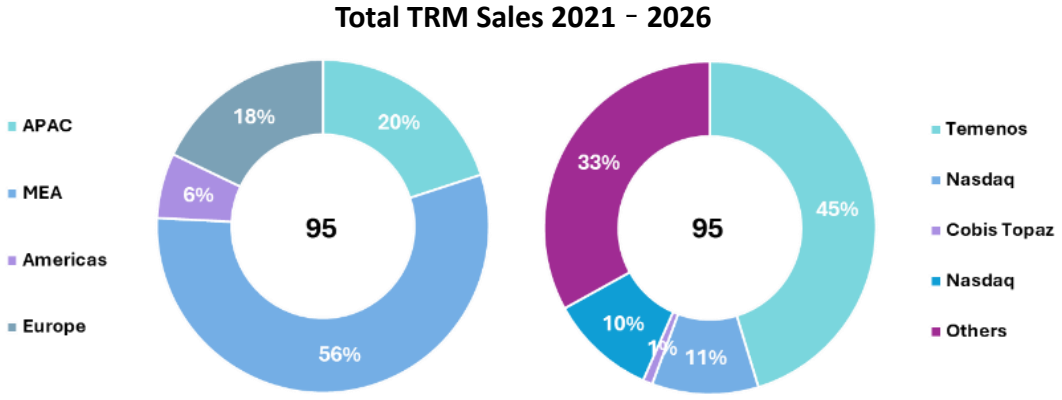


Figure 10: 2025 Deals Analysis – Treasury & Risk Management

11.0 IBSi SLT 2026 – Domestic Sales League Table | USA

11.1 Market Trends

The USA Domestic Sales League Table 2026 reflects one of the most notable shifts in vendor positioning across this year's SLT. With 136 qualifying deals recorded across the US domestic segment, the market continued to show meaningful activity, although the leadership composition changed significantly from the previous edition. This shift reflects the growing influence of credit union and community bank-focused technology providers, accelerating digital banking and operational modernisation programmes.

The US domestic market in 2025 was shaped by changing technology priorities across credit unions, community banks, and regional financial institutions. Demand was increasingly directed toward purpose-built digital banking platforms, core-adjacent solutions, treasury management tools, collections platforms, and workflow automation capabilities. Legacy vendor consolidation and changing customer expectations also created space for a new generation of specialised technology providers to capture institutional attention, particularly in areas linked to digital engagement, collections, and CX.

The market also reflected post-rate normalisation pressures, with institutions placing greater focus on credit quality, collections efficiency, and operational control. At the same time, credit unions continued to modernise member-facing platforms to improve digital servicing, product access, and user experience. These dynamics resulted in a more diversified vendor landscape, where category-focused providers gained visibility alongside established US banking technology suppliers.

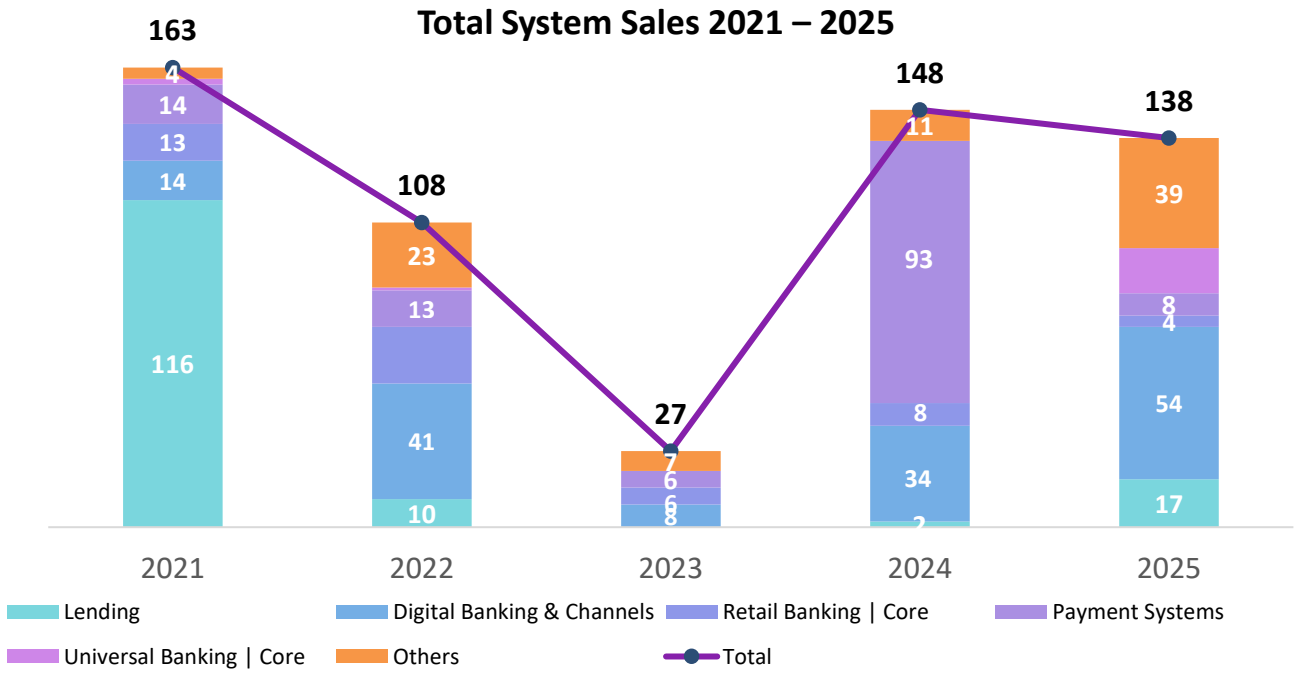


Figure 11: Market Trend for Domestic Sales League Table | USA

12.0 IBSi SLT 2026 – Neo, Challenger & Digital-only Banks

12.1 Market Trends

Neo, Challenger, and Digital-only Banks continue to represent one of the most dynamic segments within the global banking technology market. These institutions are built around rapid customer acquisition, digital-first engagement, product agility, and lower operating complexity. As competition intensifies, digital-native banks are increasingly seeking technology platforms that can support fast launch timelines, scalable operations, regulatory compliance, and continuous product innovation without the constraints of legacy infrastructure.

In SLT 2026, the category recorded 49 qualifying Neo Bank deals, reflecting more selective but strategically important platform investment. While overall deal volume moderated compared to the previous edition, demand continued from digital-first institutions across emerging and mature markets. Core banking, payments, lending, CRM, data analytics, and risk capabilities remained central to technology selection, as digital banks increasingly look for integrated platforms that can support both customer growth and regulatory maturity.

12.2 Neo, Challenger & Digital-only Banks Sales League Table

Table 73: IBSi Sales League Table 2026 | Neo, Challenger & Digital-only Banks

Supplier	# Deals (Previous years in brackets)
Infosys Finacle	7 (23, 19, 7, 0*, 3)
Temenos	7 (23, 19, 15, 34, 41)
Cobis Topaz	0* (6, 7)
Vilja Solutions	4 (6, 6, 4)
BML Istisharat	1 (2, 0*, 0*, 1)
Finastra	1 (2, 3, 5, 2)
Flagright	0* (2)
Intellect Design Arena	0* (2, 0*, 0*, 0*, 24)
Profile Software	0* (2, 0*, 0*, 1)
SBS	0* (2, 0*, 1, 2)
Fenergo	0* (1)
Murex	0* (1, 2, 1)
TCS Financial Solutions	0* (1, 8, 1, 2)
Nium	1
Bloomberg	1
Capital Banking Solutions	2
Finova	1
Mastercard	4
Mors Software	2
Nasdaq	1
Pennant	1
Provinir	2
Teciem	1

Azentio Software	0* (0*, 3, 1)
Adenza	0* (0*, 3, 2, 8)
Asurity	0* (0*, 1)
Bankjoy	0* (0*, 1)
Dock	0* (0*, 1)
FacePhi	0* (0*, 1)
ICSFS	3 (0*, 1)
MANTL	0* (0*, 1)
Plinqit	0* (0*, 1)
Thunes	0* (0*, 1)
Unica	0* (0*, 1)
Wise	0* (0*, 1)
Thought Machine	0* (0*, 0*, 9, 2, 4)
KiyaAI	0* (0*, 0*, 3, 2)
Skaleet	0* (0*, 0*, 3)
Profinch	0* (0*, 0*, 2)
Software Group	0* (0*, 0*, 1, 1)
ICS Financial Systems	0* (0*, 0*, 1, 0*, 1)
Codebase	0* (0*, 0*, 1)
i2c	0* (0*, 0*, 1)
Yethi Consulting	0* (0*, 0*, 1)
BPC Group	0* (0*, 0*, 0*, 4)
Backbase	0* (0*, 0*, 0*, 2, 2)
ACI Worldwide	0* (0*, 0*, 0*, 1, 4)
Bankware Global	0* (0*, 0*, 0*, 1)
Bantotal	0* (0*, 0*, 0*, 1)
Avaloq	0* (0*, 0*, 0*, 1)
Tookitaki	0* (0*, 0*, 0*, 1)
i-exceed	0* (0*, 0*, 0*, 0*, 2)
Customer XPs	0* (0*, 0*, 0*, 0*, 1)
Volante Technologies	0* (0*, 0*, 0*, 0*, 1)
EpiklnDiFi	0* (0*, 0*, 0*, 0*, 1)
Modefin	0* (0*, 0*, 0*, 0*, 1)

Infosys Finacle and Temenos jointly led the Neo, Challenger & Digital-only Banks category in SLT 2026, with 7 deals each. Infosys Finacle's performance was supported by its suite across core banking, payments, corporate banking, lending, and CRM, while Temenos continued to gain traction through its integrated core banking, risk, payments, and data analytics capabilities.

Vilja Solutions placed second with 4 deals for its Vilja Platform. The Nordic-originated, cloud-native banking platform continued to expand its international footprint across European digital bank and savings institution launches, positioning itself as a credible specialist alternative in the digital banking technology segment.

13.0 IBSi SLT 2026 – Islamic Sales League Table

13.1 Market Trends

Islamic Banking continued its structural expansion within the SLT 2026 framework, with 96 qualifying Islamic Banking deals recorded across the year. The category reflects the growing maturity of Sharia-compliant banking technology, as commercial banks, Islamic windows, and dedicated Islamic financial institutions continue to modernise platforms across core banking, digital channels, payments, treasury, lending, and risk management.

The market remains strongly anchored in the Middle East and Africa, while also deepening in geographic diversity as institutions across Southeast Asia and other emerging markets pursue full-scale Sharia-compliant platform migrations. This reflects a shift from selective Islamic product enablement toward broader Islamic banking transformation, where institutions are investing in integrated platforms capable of supporting end-to-end Islamic finance operations, regulatory compliance, customer servicing, and digital delivery.

Core Banking remained one of the most important areas of activity within the Islamic Banking SLT, as banks continued to prioritise foundational platforms that can support Sharia-compliant product structures, real-time servicing, and scalable digital expansion. Retail payments, digital banking channels, wholesale treasury, and lending also recorded meaningful activity, underlining the increasingly comprehensive nature of Islamic banking technology investment. Temenos retained its commanding position across the Islamic Banking table, leading in five of the eight Islamic sub-categories covered in SLT 2026.

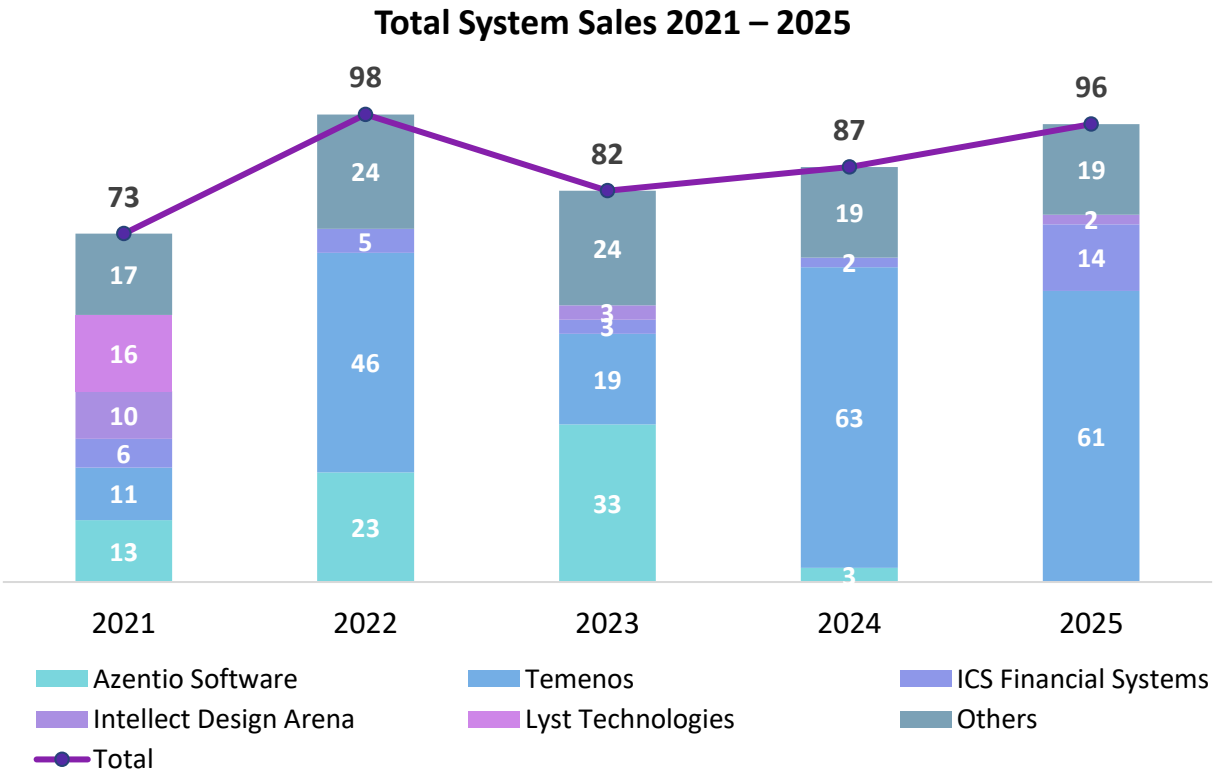


Figure 12: Supplier Trends for Islamic Sales League Table

13.2 Islamic Sales League Table

Table 84: IBSi Islamic Sales League Table 2025

Product	Supplier	New-name customers signed in 2026 (Previous years in brackets, with most recent first)
Temenos Core Banking Services (Temenos Transact)	Temenos	22 (19, 14, 14, 11, 5, 5, 5, 7, 7, 3, 4, 10, 3, 4, 7)
Temenos Payments	Temenos	14 (21, 1, 12)
Temenos Treasury	Temenos	13 (6, 0*, 6)
Temenos Digital	Temenos	8 (9, 1, 7)
Temenos Risk & Compliance	Temenos	4 (3, 3, 0*)
ICBS (Integrated Computerized Banking System)	BML Istisharat	4 (2, 0*, 2, 1, 1, 1, 0*, 0*, 1 ,0*, 0*, 2, 0*, 1, 1)
MX.3	Murex	3 (2, 2, 2, 4, 1, 1)
ICS BANKS	ICS Financial Systems	3 (2, 3, 0*, 1)
ICS BANKS	ICS Financial Systems	3
ICS BANKS	ICS Financial Systems	3
ICS BANKS	ICS Financial Systems	3
Kondor	Teciem	2
eMACH.ai Core	Intellect Design Arena	2
Nasdaq Calypso	Nasdaq	2
SMEPlus	EgabiFSI	2
Debit & Credit Card	Mastercard	1
Essence	Finastra	1 (1, 0*, 0*, 0*, 0*, 0*, 2)
Finacle Core Banking	Infosys Finacle	1 (0, 1, 0*)
ICS BANKS	ICS Financial Systems	1
ICS BANKS	ICS Financial Systems	1
MortgagePlus	EgabiFSI	1
Fenergo Fen-X	Fenergo	1
Opics	Teciem	1
Transaction banking	Mindgate	0 (1)
CapitalPayments	Capital Banking Solutions	0 (1)
Global PAYplus	Finastra	0 (1)
Worx Digital Banking	Cubic Systems	0 (2)
Temenos Wealth	Temenos	0 (2)
Infrastructure, Technology and Architecture	Temenos	0 (2)
Worx Digital Banking	Cubic Systems	0 (1)
Worx Customer Service	Cubic Systems	0 (3)
Azentio OneBanking- Risk & Analytics	Azentio Software	0 (0, 1, 0*)
AutoResilience	Ascent Buisness	0 (0*, 1, 0*)
CapitalCompliance	Capital Banking Solutions	0 (0, 1, 0*)
Finacle CRM	Infosys Finacle	0 (0, 1, 0*)
Finacle Digital Engagement Suite	Infosys Finacle	0 (0, 1, 0*)
Finacle Lending Suite	Infosys Finacle	0 (0, 1, 0*)

Finacle Lending Suite	Infosys Finacle	0 (0, 1, 0*)
Finacle Payments Suite	Infosys Finacle	0 (0, 1, 0*)
Finacle Payments Suite	Finacle Payments Suite	0 (0*, 1, 0*)
Finacle Treasury	Infosys Finacle	0 (0, 1, 0*)
Intellect iGCB	Intellect Design Arena	0 (0*, 1, 0*)
OFSDF, PFT, FTP	EgabiFSI	0 (0, 1, 0*)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 1, 0*, 0*, 1)
TCS BaNCS	TCS Financial Solutiosn	0 (0*, 1, 0*)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 1, 0*)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 1, 0*)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 1, 0*)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 1, 0*)
TCS BaNCS	TCS Financial Solutions	0 (0, 1, 0*)
CapitalConnect	Capital Banking Solutions	0 (1, 1, 0*)
CLM	Fenergo	0 (1)
CapitalBanker	Capital Banking Solutions	0 (1, 0*, 0*, 0*, 0*, 0*, 0*, 2)
Azentio Islamic Banking	Azentio Software	0 (0, 7, 5, 7)
Azentio Islamic Banking	Azentio Software	0 (0*, 6, 1)
Azentio One DMS solution	Azentio Software	0 (0, 4, 0*)
Azentio One Lending Suite	Azentio Software	0 (0, 4, 0*, 4)
Azentio One Lending Solution	Azentio Software	0 (0, 4, 0*, 2)
Azentio One Digital Solution	Azentio Software	0 (0, 2, 0*)
Intellect iGCB	Intellect Design Arena	0 (0*, 2, 0*)
Azentio Islamic Banking	Azentio Software	0 (0, 1, 3)
Azentio Islamic Banking	Azentio Software	0 (0, 1, 1)
AMLOCK	Azentio Software	0 (2)
Sopra Banking Platform	Sopra Banking Software	0 (0*, 0*, 1)
Vault Core	Thought Machine	0 (0*, 0*, 1, 1+)
Summit	Finastra	0 (0, 0*, 1)
Finastra ARC	Finastra	0 (0, 0*, 1)
MicrofinancePlus	EgabiFSI	0 (0, 0*, 2)
Azentio Islamic Banking	Azentio Software	0 (0, 0*, 1)
Core Banking Platform	Skaleet	0 (0*, 0*, 3)
AutoBCM	Ascent Business	0 (0*, 0*, 3)
Digibanc	Codebase	0 (0*, 0*, 4)
Azentio Islamic Banking	Azentio Software	0 (0, 0*, 3)
ICS BANKS® Universal Banking Solution	ICS Financial Systems	0 (0, 0*, 5, 4, 1)
Temenos FCM	Temenos	0 (0, 0*, 7)
Volpay	Volpay	0 (0*, 1, 0*)
AutoEscrow	Ascent Business	0 (0*, 0*, 1, 1)
Tenjin Enterprise	Yethi Consulting	0 (0*, 0*, 1)
Kondor	Finastra	0 (0, 0*, 1)
BankPLus	EgabiFSI	0 (0, 0*, 0*, 1)

TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 0*, 0*, 1)
Acumen.plus	Profile Software	0 (0, 0*, 0*, 1)
Azentio ONEBanking	Azentio Software	0 (0, 0*, 4)
Mobile Banking	Finastra	0 (0, 0*, 1)
Azentio ONEBanking	Azentio Software	0 (0, 0*, 2)
Intellect iGCB	Intellect Design Arena	0 (0, 0*, 0*, 7)
Synergies	Lyst Technologies	0 (0*, 0*, 0*, 5)
Synergies	Lyst Technologies	0 (0*, 0*, 0*, 5)
Azentio ONEBanking	Azentio Software	0 (0, 0*, 2)
Synergies	Lyst Technologies	0 (0*, 0*, 0*, 4)
Intellect Digital Lending	Intellect Design Arena	0 (0, 0*, 0*, 3)
Azentio Universal Banking	Azentio Software	0 (0, 0*, 1)
Synergies	Lyst Technologies	0 (0*, 0*, 0*, 1, 5, 0*, 2, 5)
Synergies	Lyst Technologies	0 (0*, 0*, 0*, 1, 5)
TCS BaNCS	TCS Financial Solutions (TCS BaNCS)	0 (0*, 0*, 0*, 1, 3, 3, 2, 1)
Finacle Digital Banking Solution Suite	Infosys Finacle	0 (0, 0*, 0*, 0*, 1)
Vault	Thought Machine	0 (0*, 0*, 0*, 0*, 1)
Kiya.ai Loan Management Solution	Kiya.ai	0 (0*, 0*, 0*, 0*, 1)
Kiya.ai Loan Management Solution	Kiya.ai	0 (0*, 0*, 0*, 0*, 1)
Kiya.ai Loan Origination Solution	Kiya.ai	0 (0*, 0*, 0*, 0*, 1)
Kiya.ai Loan Origination Solution	Kiya.ai	0 (0*, 0*, 0*, 0*, 1)
iMAL	Path Solutions**	0 (0*, 0*, 0*, 0*, 1)
iMAL	Path Solutions**	0 (0*, 0*, 0*, 0*, 1)
iMAL	Path Solutions**	0 (0*, 0*, 0*, 0*, 1, 1)
Calypso	Calypso Technology	0 (0*, 0*, 0*, 0*, 2, 0*, 2, 0*, 1)
Kastle Treasury and Forex Solution	Azentio Software	0 (0, 0*, 0*, 0*, 1)
iMAL	Path Solutions**	0 (0*, 0*, 0*, 0*, 5, 6, 8, 13, 9, 4, 4 ,10, 11, 3, 4, 13, 11, 14, 5, 5, 3)
AutoLOS	Autosoft Dynamics	0 (0*, 0*, 0*, 1)
iCashpro+	Aurion Pro	0 (0*, 0*, 0*, 0*, 1)
Kastle Universal Lending Solution	Azentio Software	0 (0, 0*, 0*, 0*, 4)
LeasePlus	EgabiFSI	0 (0, 0*, 0*, 0*, 1)
FusionBanking Lending / Fusion LoanIQ	Finastra	0 (0, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
IMSplus	Profile Software	0 (0, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Pennant Lending Factory	Pennant Technologies	0 (0, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Intellect OneTREASURY	Intellect Design Arena	0 (0, 0*, 0*, 0*, 0*, 0*, 0*, 1)
ADAMS	Autosoft Dynamics	0 (0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Ethix	International Turnkey Systems (ITS)	0 (0*, 0*, 0*, 0*, 0*, 0*, 2)
Sopra Banking Amplitude	Sopra Banking Software	0 (0*, 0*, 0*, 0*, 0*, 0*, 2, 0*, 1, 1, 0*, 0*, 1, 0*, 0*)
FinnOne	Nucleus Software	0 (0*, 0*, 0*, 0*, 0*, 1)
KiyaAI Loan Origination Solution	KiyaAI	0 (0, 0*, 0*, 0*, 0*, 1)
E-plus	EgabiFSI	0 (0, 0*, 0*, 0*, 0*, 1)
Debt Collections (Web + Mobile)	EbixCash Financial Technologies	0 (0*, 0*, 0*, 0*, 0*, 1)

Kastle Universal Lending Solution	Azentio Software	0 (0, 0*, 0*, 0*, 0*, 1)
Kiya.ai Core Banking Solution	Kiya.ai	0 (0*, 0*, 0*, 0*, 1)
Kiya.ai OMNIEnterprise Core Banking	Kiya.ai	0 (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)
Flexcube	Oracle FSS	0 (0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 4, 0*, 1, 2, 1, 2)
Fusion Trade Innovation	Finastra	0 (0, 0*, 0*, 0*, 0*, 0*, 0*, 0*, 1)

Universal Banking | Core	Lending | Retail
Wholesale Banking | Treasury & Capital Markets	Digital Banking & Channels
Lending | Corporate	Risk and Compliance
Payment Systems | Retail	Wholesale Banking | Transaction Banking
Private Banking & Wealth Management	Payment Systems | Wholesale
Retail Banking | Core	CRM
Other SLT Categories	

* Data not submitted for the given year; + Has additional domestic deals covered in the Domestic SLT tables.

Footnote 1. Where no figures appear for previous years, this is either because these systems were not included in previous surveys, the figures were not disclosed, or the systems were not launched at that time.

- **Islamic – Universal Banking | Core**: Temenos Core Banking led the category with 22 deals. BML Istisharat placed second with 4 deals for ICBS.
- **Islamic – Payment | Retail**: Temenos retained its consecutive leadership position in this category with 15 deals.
- **Islamic – Digital Banking & Channels**: Temenos Digital secured first place with 8 deals, while ICS Financial Systems followed with 3 deals for ICS BANKS.
- **Islamic – Wholesale Banking Treasury:** Temenos Treasury led the category with 13 deals. Murex placed second with 3 deals for MX.3.
- **Islamic – Risk Management:** Temenos led with 4 deals for its Risk & Compliance solution.
- **Islamic – Lending | Retail:** ICS Financial Systems led the category with 3 deals for ICS BANKS. EgabiFSI placed second with 1 deal for MortgagePlus.
- **Islamic – Lending | Corporate:** EgabiFSI led the category with 2 deals for SMEPlus, while ICS Financial Systems placed second with 1 deal.
- **Islamic – Retail Banking | Core**: Intellect Design Arena emerged as the category leader with 2 deals for eMACH.ai Core, signalling the platform's early positioning within Sharia-compliant banking architecture and the broader geographic ambitions of the eMACH.ai product family.

14.0 IBSi Industry Leader Special Awards

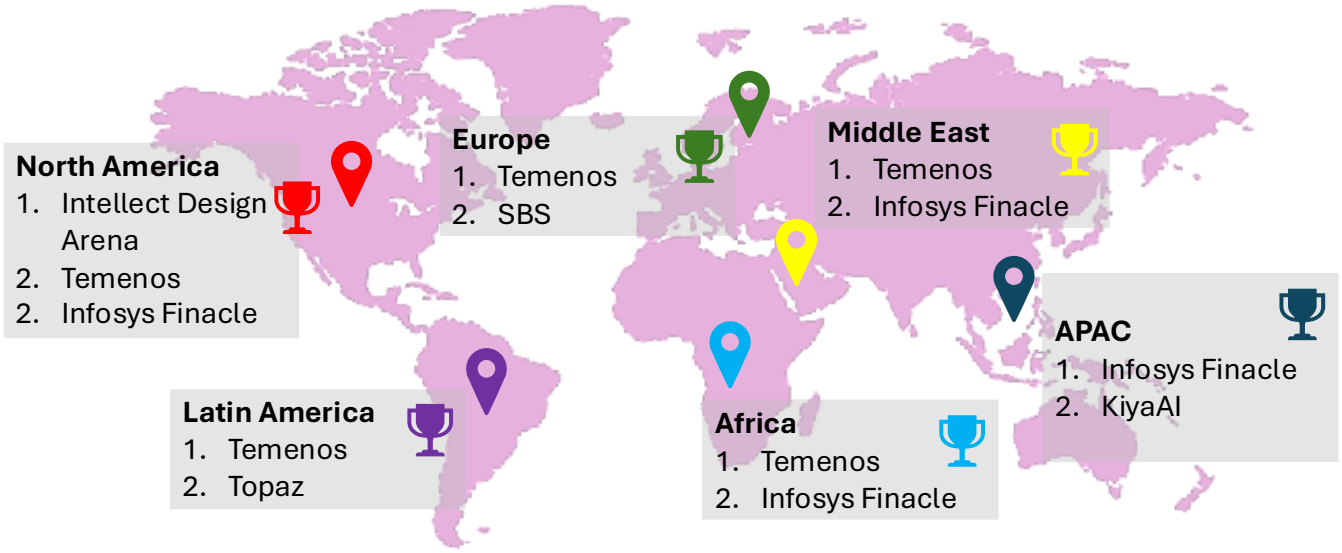
While the SLT Leadership Club recognises the best-performing systems in different categories and geographies, the IBSi Industry Leader Special Awards provide an understanding of leading suppliers in niche sub-categories based on key global and regional trends.

- **Europe | Treasury & Capital Markets:** Teciem is recognised for its performance across European treasury and capital markets institutions, strong validation of the newly independent firm's first year as a standalone SLT participant. The Kondor and Sophis platforms, both with deep European client bases accumulated over decades, formed the core of this recognition.
- **Europe | Investment & Fund Management:** Objectway is recognised for its European Investment & Fund Management leadership; with its BPaaS model increasingly growing in demand across the region.
- **India | Lending Retail – Loan Origination:** TCS Financial Solutions is recognised for its leadership in India's retail loan origination segment, where TCS BaNCS has established a significant institutional presence across the country's rapidly expanding retail credit market.
- **SLT New Entrant | Star Performance — Digital Banking & Channels:** Additiv enters the SLT for the first time in 2026 with its Pilla platform — a digital wealth and banking experience layer that signals growing institutional interest in modular, user experience-led digital engagement infrastructure.

Regional Leaders:

- **North America:** Intellect Design Arena dominated the North American regional table in 2026 with 96 deals, an outcome driven by the landmark sweep of credit union digital banking wins through eMACH.ai DEP, supplemented by capital markets, insurance, and wholesale banking wins across the US market. Temenos and Infosys Finacle both placed second with 19 deals each.
- **Latin America:** Temenos led LATAM with 15 deals, reflecting its embedded position across the region's mid-sized banking landscape. Topaz placed second with 14 deals across its diversified suite — BankPro, Core Banking, Core Serverless, FinOrigination, Omniteller, and SERVCore, reaffirming its status as one of the region's most relevant indigenous banking technology platform.
- **APAC:** Infosys Finacle led APAC with 284 deals across its full product suite, spanning core banking, digital engagement, treasury, corporate banking, wealth management, lending, payments, CRM, and asset liability management; a depth and breadth of product engagement that no other vendor in the region approaches. KiyaAI ranked second with 79 deals across 6 products, with concentrated activity across South and Southeast Asian markets.
- **Europe:** Temenos led Europe with 27 deals, with core banking and payments infrastructure driving the bulk of regional activity. SBS placed second with 24 deals across its full SBP suite, core banking, digital banking, lending, payments, and regulatory reporting, reinforcing its position as the defining European-native banking platform.
- **Middle East:** Temenos topped the Middle East with 46 deals, a market where Islamic and conventional banking technology investment remains at sustained scale, driven by national Vision-aligned financial sector modernisation programmes across Saudi Arabia, the UAE, and the broader GCC. Infosys Finacle placed second with 20 deals demonstrating strong momentum in this region.

- **Africa:** Temenos maintained its leadership across Africa with 71 deals, the highest regional deal count of any vendor in any single region in SLT 2026, reflecting the continent's extraordinary pace of financial inclusion-driven banking infrastructure build-out. Infosys Finacle followed with 46 deals, confirming APAC and Africa as its two structural pillars of geographic strength.



15.0 IBSi SLT Leadership Club

The SLT Leadership Club 2026 identifies the prominent systems that have made their mark in 2025. The leaders are identified across 19+ categories of systems as well as geographies. A unique feature of the SLT Leadership Club is that it touches upon the prominent players even in niche categories such as Islamic Banking and Neo Banks & Challenger Banks systems. The unique nature of the USA & India markets has been separately analyzed to provide more granular insights into these markets.

Table 1: IBSi Sales League Table 2026 | Category Leaders

IBSi SLT 2026 | CATEGORY LEADERS			
Rank	**Supplier**	**Product**	**# Deals**
Compliance Management			
1	Fenergo	Fen X: Solution: KYC & Onboarding	24
2	KiyaAI	KiyaAI Anti-Money Laundering Solution	7
2	SBS	SBP Regulatory Reporting	7
CRM			
1	Infosys Finacle	Finacle CRM	18
Digital Banking & Channels			
1	Intellect Design Arena	eMACH.ai Digital Engagement Platform	72
2	Temenos	Temenos Digital	40
Incentive Management			
1	Topaz	Topaz Asset Pro	1
InsurTech			
1	Intellect Design Arena	eMACH.ai Insurance	9
2	TCS Financial Solutions	TCS BaNCS for Insurance	3
Investment & Fund Management			
1	Objectway	Objectway BPaaS	6
2	ICSFS	ICS BANKS	3
Lending | Corporate			
1	Infosys Finacle	Finacle Lending Suite	19
2	SBS	SFP Wholesale Financing	6
Lending | Retail			
1	Infosys Finacle	Finacle Lending Suite	15
1	Intellect Design Arena	eMACH.ai lending	15
2	SBS	SBP Lending	7

IBSi SLT 2026 | CATEGORY LEADERS			
Rank	**Supplier**	**Product**	**# Deals**
Payment Systems | Retail			
1	Temenos	Temenos Payments	54
2	Infosys Finacle	Finacle Payments Suite	19
Payment Systems | Wholesale			
1	Infosys Finacle	Finacle Payments Suite	22
2	Mastercard	Instant Payments	3
Private Banking & Wealth Management			
1	Intellect Design Arena	eMACH.ai Wealth	8
2	Temenos	Temenos Wealth	3
2	Objectway	Objectway Platform	3
Process Automation BPM			
1	ICSFS	ICS BANKS	6
2	Topaz	Topaz FinOrigination	2
Retail Banking | Core			
1	Intellect Design Arena	eMACH.ai Core	14
2	TCS Financial Solutions	TCS BaNCS	2
2	Topaz	Topaz Core Banking	2
Risk Management			
1	Temenos	Temenos Risk & Compliance	19
2	Nasdaq	AxiomSL	4
Treasury & Risk Management			
1	Temenos	Temenos Treasury, Temenos Risk & Compliance	48
2	Nasdaq	Nasdaq Calypso, AxiomSL	11
Universal Banking | Core			
1	Temenos	Temenos Core Banking	85
2	Infosys Finacle	Finacle Core Banking	18
Wholesale Banking | Transaction Banking			
1	Infosys Finacle	Finacle Corporate Banking Solution Suite	22
1	Intellect Design Arena	eMACH.ai Wholesale Banking	22
2	Veefin	Veefin SCF	5
Wholesale Banking | Treasury & Capital Markets			
1	Murex	MX.3	33
2	Teciem	Kondor	28

IBSi SLT 2026 | CATEGORY LEADERS			
Rank	**Supplier**	**Product**	**# Deals**
Islamic – Digital Banking & Channels			
1	Temenos	Temenos Digital	8
2	ICSFS	ICS BANKS	3
Islamic – Lending | Retail			
1	ICSFS	ICS BANKS	3
2	EgabiFSI	MortgagePlus	1
Islamic – Lending | Corporate			
1	EgabiFSI	SMEPlus	2
2	ICSFS	ICS BANKS	1
Islamic – Payment | Retail			
1	Temenos	Temenos Core Banking, Payments	15
Islamic – Retail Banking | Core			
1	Intellect Design Arena	eMACH.ai Core	2
Islamic – Risk Management			
1	Temenos	Temenos Risk & Compliance	4
Islamic – Universal Core			
1	Temenos	Temenos Core Banking	22
2	BML Istisharat	ICBS (Integrated Computerized Banking System)	4
Islamic – Wholesale Banking Treasury			
1	Temenos	Temenos Treasury	13
2	Murex	MX.3	3

Table 2: IBSi Sales League Table 2026| Neo Banks & Challenger Banks

IBSi SLT 2026 | NEO, CHALLENGER, & DIGITAL-ONLY BANKS			
Rank	**Supplier**	**Product**	**# Deals**
1	Infosys Finacle	Finacle Core Banking, Finacle Corporate Banking Solution Suite, Finacle Lending Suite, Finacle Payments Suite, Finacle CRM	7
1	Temenos	Temenos Core Banking, Temenos Risk and Compliance, Payments, Infrastructure, Technology and Architecture, Data and Analytics, XAI	7
2	Vilja Solutions	Vilja Platform	4

Table 3: IBSi Sales League Table 2026 | Regional Leaders

IBSi SLT 2026 | REGIONAL LEADERS			
Rank	**Supplier**	**Product**	**# Deals**
North America			
1	Intellect Design Arena	Intellect iGCB, iGTB CTX, iGTB Integration, iGTB CBX, eMACH.ai DEP, Magic Submission, Risk Analyst, eMACH.ai lending, Xponent, iGTB PSH, Capital Markets Suite, iGTB LMS, eMACH.ai Wealth, iTurmeric	96
2	Temenos	Temenos Core Banking Services, Infrastructure, Technology & Architecture, Temenos Digital, Payments, Risk & Compliance, Data & Analytics, Temenos Wealth	19
2	Infosys Finacle	Finacle Lending Suite, Finacle Core Banking, Finacle Payments Suite, Finacle Corporate Banking Solution Suite Finacle CRM	19
LATAM			
1	Temenos	Temenos Core Banking Services, Infrastructure, Technology & Architecture, Temenos Digital, Payments, Risk & Compliance, Data & Analytics, Temenos Wealth	15
2	Topaz	Topaz Asset Pro, BankPro, Topaz Core Banking, Core Serverless, Topaz FinOrigination, Omniteller, SERVCore, TechInvest, Topaz Trace SAAS	14
APAC			
1	Infosys Finacle	Finacle Core Banking, Finacle Digital Engagement Suite, Finacle Treasury, Finacle Corporate Banking Solution Suite, Finacle Wealth Management, Finacle Lending Suite, Finacle Payments Suite, Finacle CRM, Finacle Asset Liability Management	284
2	KiyaAI	KiyaAI Digital Core Banking Solution, KiyaAI UPI & Merchant Management Solution, KiyaAI Omnichannel and Payments Solution, KiyaAI Anti-Money Laundering Solution, KiyaAI Digital Banking Solution, KiyaAI Loan Management Solution	79
Europe			
1	Temenos	Temenos Core Banking Services, Infrastructure, Technology and Architecture, Temenos Payments, Data & Analytics, Temenos Wealth	27
2	SBS	SBP Core Banking, SBP Digital Banking, SBP Lending SBP Payments, SBP Regulatory Reporting, SFP Wholesale Financing	24
Middle East			
1	Temenos	Temenos Core Banking Services (Temenos Transact), Technology and Architecture, Temenos Digital, Temenos Treasury, Temenos Payments, Temenos Risk & Compliance, Data & Analytics	46
2	Infosys Finacle	Finacle Core Banking, Finacle Digital Engagement Suite, Finacle Treasury, Finacle Corporate Banking Solution Suite, Finacle Lending Suite, Finacle Payments Suite, Finacle CRM	20
Africa			
1	Temenos	Temenos Core Banking Services (Temenos Transact), Infrastructure, Technology and Architecture, Temenos Digital, Temenos Treasury, Temenos Payments, Temenos Risk & Compliance, Data & Analytics, Temenos Wealth	71
2	Infosys Finacle	Finacle Core Banking, Finacle Digital Engagement Suite, Finacle Treasury, Finacle Corporate Banking Solution Suite, Finacle Lending Suite, Finacle Payments Suite, Finacle CRM	46

Table 4: IBSi Sales League Table 2026| Domestic Leaders

IBSi SLT 2026 | DOMESTIC LEADERS – SUPPLIERS		
Rank	**Supplier [System Names]**	**# Deals [# System]**
USA		
1	**Mahalo** *[Mahalo Thoughtful Banking, Mahalo Credential Assurance Technology]*	22 [1]
2	**Jack Henry** *[Core Banking Platform, Banno Digital Platform, Banno Business, Symitar, JHA Treasury Management, Enterprise Workflow solution]*	19 [5]
3	**AKUVO** *[Collections Platform]*	9 [2]
India		
1	**Infosys Finacle** *[Finacle Core Banking, Finacle Payments Suite, Finacle Asset Liability Management, Finacle CRM, Finacle Digital Engagement Suite, Finacle Treasury, Finacle Corporate Banking Solution Suite, Finacle Wealth Management, Finacle Lending Suite]*	219 [7]
2	**KiyaAI** *[KiyaAI Anti-Money Laundering Solution, KiyaAI Digital Core Banking Solution, KiyaAI Early Warning System (EWS), KiyaAI Internet Banking Solution, KiyaAI Lending Solution, KiyaAI Omnichannel and Payments Solution, KiyaAI UPI Solution, KiyaAI Video KYC Solution, KiyaAI Mobile Banking Solution, KiyaAI Remittance Solution, KiyaAI ATM Switch Solution, KiyaAI Anti-Fraud Solution, KiyaAI Digital Core Banking Deposits Solution]*	74 [7]
3	**TCS Financial Solutions** *[TCS BaNCS]*	27 [7]
India Domestic Special Awards		
Compliance Management		
1	**KiyaAI** *[KiyaAI Anti-Money Laundering Solution]*	7
Corporate Banking | Lending		
1	**Infosys Finacle** *[Finacle Digital Engagement Suite]*	31
2	**Veefin** *[Veefin Digital Lending]*	6
2	**KiyaAI** *[KiyaAI Lending Solution]*	6
Digital Banking & Channels		
1	**KiyaAI** *[KiyaAI Digital Banking Solution]*	8
2	**Infosys Finacle** *[Finacle Digital Engagement Suite]*	4
Investment Fund		
1	**Credence Analytics** *[iDeal Funds]*	4
Retail Banking | Lending		
1	**Infosys Finacle** *[Finacle Lending Suite]*	31
2	**KiyaAI** *[KiyaAI Lending Solution]*	6
Retail Banking | Payments		
1	**Infosys Finacle** *[Finacle Payments Suite]*	30
1	**KiyaAI** *[KiyaAI UPI Solution]*	30
2	**TCS Financial Solutions** *[TCS BaNCS]*	4
Retail Banking | Core		
1	**TCS Financial Solutions** *[TCS BaNCS]*	6
2	**Intellect Design Arena** *[eMACH.ai Core]*	4
Universal Core		
1	**Infosys Finacle** *[Finacle Core Banking]*	30
2	**KiyaAI** *[KiyaAI Digital Core Banking Solution]*	6

IBSi SLT 2026 | DOMESTIC LEADERS – SUPPLIERS		
Rank	**Supplier [System Names]**	**# Deals [# System]**
India Domestic Special Awards		
Wholesale Banking | Transaction Banking		
1	**Infosys Finacle** *[Finacle Corporate Banking Solution Suite]*	31
2	**Veefin** *[Veefin Supply Chain Finance]*	4
Wholesale Banking | Treasury & Capital Markets		
1	**Credence Analytics** *[Credence Treasury, iDeal Banks/CashTrea]*	3
1	**TCS Financial Solutions** *[TCS BaNCS]*	3
2	**Infosys Finacle** *[Finacle Treasury]*	2

Table 5: IBSi Sales League Table 2026 – Global Leadership | Product Breadth

IBSi SLT 2026 – GLOBAL LEADERSHIP | PRODUCT BREADTH		
Rank	**Supplier [Category Names]**	**# Total Deals [# of systems]**
1	**TCS Financial Solutions** *[Compliance Management, Digital Banking & Channels, InsurTech, Investment & Fund Management, Lending – Corporate, Lending – Retail, Payment Systems – Retail, Payment Systems -Wholesale, Retail Banking – Core, Risk Management, Wholesale Banking - Transaction Banking, Wholesale Banking - Treasury & Capital Market*	41 [12]
2	**Infosys Finacle** *[Universal Banking Core, Digital Banking Channels, Wholesale Banking Treasury, Wholesale Banking Transaction, Private Banking, Lending Retail, Lending Corporate, Payment Wholesale, Payment Retail, Risk Management, CRM]*	372 [11]
3	**Topaz** *[Compliance Management, Digital Banking & Channels, Incentive Management, Investment & Fund Management, Lending – Retail, Process Automation/ BPM, Retail Banking – Core, Universal Banking – Core, Wholesale Banking - Treasury & Capital Market*	15 [9]

Table 6: IBSi Sales League Table 2026 – Global Leadership | Geographic Spread

IBSi SLT 2026 – GLOBAL LEADERSHIP | GEOGRAPHIC SPREAD		
Rank	**Supplier [Country Names]**	**# Total Deals [# Countries]**
1	**Temenos** *[Albania, Australia, Bahrain, Bangladesh, Bermuda, Brazil, Cambodia, Canada, Costa Rica, Egypt, Ethiopia, France, Greece, Guatemala, Guinea, Indonesia, Iraq, Ivory Coast, Jamaica, Kenya, Kosovo, Latvia, Libya, Lithuania, Luxembourg, Mauritania, Mauritius, Mexico, Moldova, Morocco, Mozambique, Myanmar, Netherlands, Nigeria, Oman, Pakistan, Palau, Papua New Guinea, Peru, Qatar, Republic of the Congo, Saint Kitts And Nevis, Saudi Arabia, Seychelles, Switzerland, Taiwan, Timor Leste, Tunisia, Turkey, Uganda, United Arab Emirates, United Kingdom, United States of America, Vietnam, Zimbabwe.]*	228 [55]
2	**Infosys Finacle** *[Australia, Belgium, Botswana, China, Croatia, Democratic Republic of Congo, Ethiopia, Fiji, Greece, Guyana, Hong Kong, India, Indonesia, Japan, Kenya, Kuwait, Macau, Malaysia, Mauritius, Mexico, Mongolia, Netherlands, New Zealand, Nigeria, Norway, Oman, Philippines, Seychelles, Singapore, South Korea, South Sudan, Sri Lanka, Switzerland, Taiwan, Tanzania, Uganda, United Arab Emirates, United Kingdom, United States of America, Vietnam.]*	372 [37]
3	**Intellect Design Arena** *[Australia, Bahrain, Bangladesh, Canada, Dubai, Eswatini, India, Indonesia, Iraq, Kuwait, Malaysia, Mauritius, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, Sri Lanka, Tanzania, Thailand, UAE, Bahrain, United Kingdom, United States of America, Uzbekistan, Vietnam, Zimbabwe.]*	173 [29]

16.0 IBSi SLT Industry Leader Special Awards

While the SLT Leadership Club recognises the best-performing systems in different categories and geographies, IBSi Industry Leader Special Awards provide an understanding of leading suppliers in each category and region.

Table 7: IBSi Sales League Table 2026| Industry Leader Special Awards

IBSi SLT 2026 | INDUSTRY LEADER SPECIAL AWARDS		
Sr. No.	**Category**	**Suppliers**
1	Europe | Treasury & Capital Markets	Teciem
2	Europe | Investment & Fund Management	Objectway
3	India | Lending Retail – Loan Origination	TCS Financial Solutions

Table 8: IBSi Sales League Table 2026 – Star Performance | SLT New Entrant

IBSi SLT 2026 | SLT NEW ENTRANTS		
Sr. No.	**Supplier**	**Product**
1	**Additiv**	Pilla

17.0 IBSi SLT LeaderBoard

The IBSi LeaderBoard, introduced in SLT 2021, continues to recognise technology suppliers that have demonstrated sustained performance across key banking technology categories over a five-year period. For SLT 2026, new customer wins have been cumulatively benchmarked against each supplier's current-year performance across seven broad categories: Universal Banking, Retail Banking, Wholesale Banking, Lending, Digital Banking & Channels, Payments, and Risk & Compliance. Each IBSi LeaderBoard category is segmented into four grids, identifying suppliers as Established Players, Breakthrough Players, Competitive Players, or Wider Focus Players based on their relative performance and consistency over time.

17.1 Universal Banking | Core

Universal Banking Core continues to remain one of the most competitive and structurally important categories within the IBSi LeaderBoard. Temenos has sustained its dominant position over successive SLT cycles and continues to be classified as an Established Player, alongside Infosys Finacle, which has maintained strong and consistent performance in the category. Jack Henry also demonstrates a strong position in the segment, supported by its continued relevance across core banking transformation programmes. SBS, BML Istisharat, ICS Financial Systems, and Vilja Solutions continue to show meaningful category presence, reflecting the role of regional and specialist providers in addressing specific market requirements. Tietoevry, Finastra, Topaz, Kiya.ai, Capital Banking Solutions, and Finova remain active in the segment, with their positioning reflecting focused participation across select markets and client segments. Overall, the category reflects a market where established global platforms continue to hold leadership, while regional and specialist providers maintain relevance through differentiated propositions, implementation depth, and targeted geographic strength.

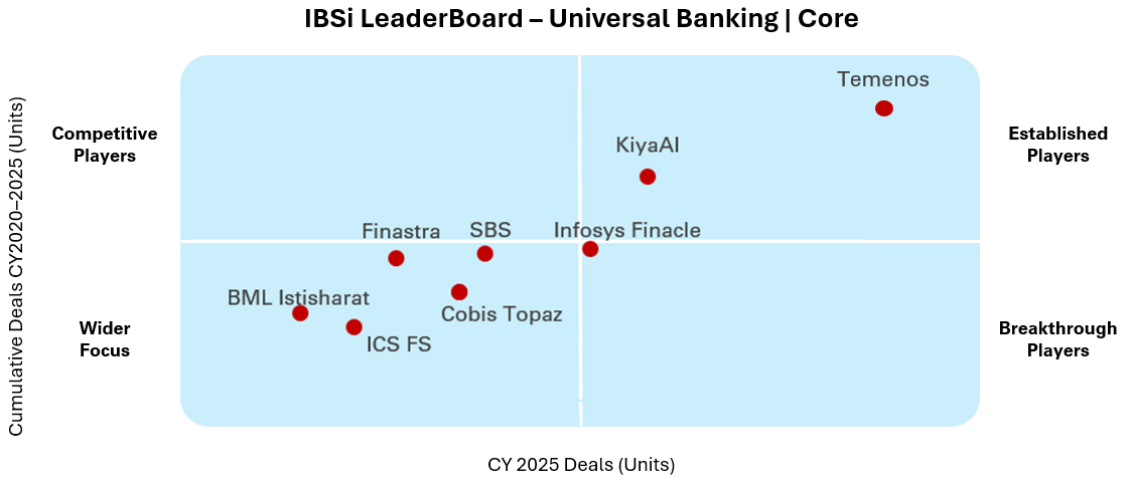


Figure 13: IBSi LeaderBoard – Universal Banking | Core

17.3 Wholesale Banking

Wholesale Banking continues to be led by Infosys Finacle, Intellect Design Arena, SBS, TCS Financial Solutions, and Murex, reflecting their sustained relevance across transaction banking, wholesale payments, corporate lending, and treasury-related categories. These players have demonstrated consistent performance across recent SLT cycles and continue to hold strong positions within the LeaderBoard. Temenos, Kiya.ai, Jack Henry, Topaz, BML Istisharat, eGabiFSI, Capital Banking Solutions, Profile Software, and Nasdaq also remain active in the segment, supported by focused participation across select wholesale banking capabilities and regions. The wider field includes a mix of regional, specialist, and category-focused suppliers, indicating that while leadership remains concentrated among established global platforms, the wholesale banking market continues to offer space for differentiated players addressing specific institutional needs across corporate banking, treasury, payments, and lending infrastructure.

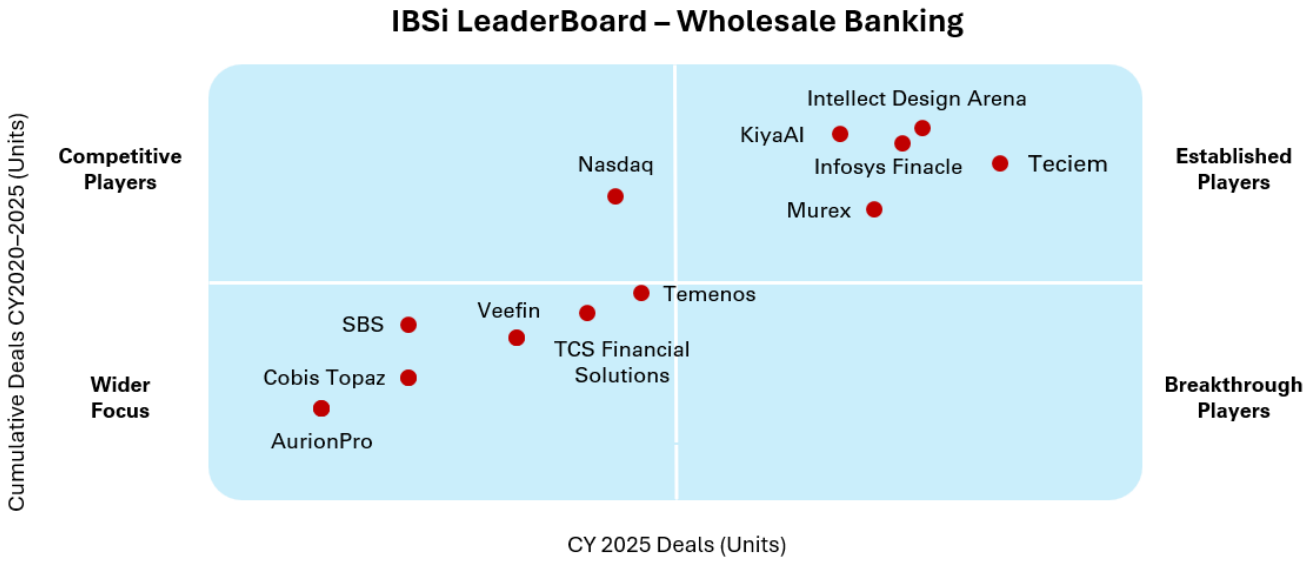


Figure 14: IBSi LeaderBoard – Wholesale Banking

17.5 Digital Banking & Channels

In the Digital Banking & Channels category, Intellect Design Arena emerged as the clear category leader, reflecting a strong performance in the current SLT cycle and significant traction in digital engagement-led banking transformation. Temenos also maintained a strong position, reinforcing its continued relevance across digital banking modernisation programmes in multiple regions. Mahalo recorded a notable performance, highlighting the rising importance of credit union-focused digital banking platforms in the US market. Infosys Finacle, Lumin Digital, ICS Financial Systems, Alkami, Apiture, Kiya.ai, Topaz, SBS, Capital Banking Solutions, TCS Financial Solutions, Jack Henry, Bankjoy, and Finova remained active in the category, reflecting a broad and competitive supplier landscape. Overall, the category continues to be one of the most densely populated areas of the IBSi LeaderBoard, with established global vendors, regional platforms, and specialist digital banking providers competing to support mobile-first engagement, customer experience modernisation, and integrated digital servicing.

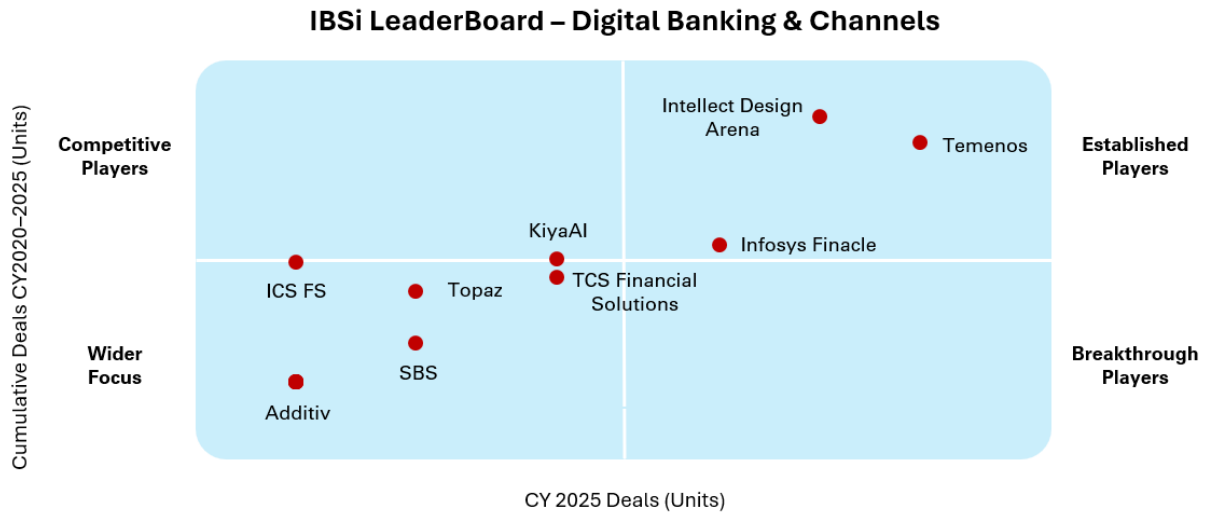


Figure 15: IBSi LeaderBoard – Digital Banking & Channels

17.6 Payments

The IBSi LeaderBoard for Payments continues to be led by Temenos, reflecting its sustained strength and consistent performance across retail and wholesale payments categories. Infosys Finacle also maintained a strong position in the segment, supported by broad-based participation across payment modernisation programmes. Mastercard, SBS, NCR Atleos, TCS Financial Solutions, One Inc, Ant International, Tietoevry, and Capital Banking Solutions remained active in the category, highlighting the continued depth of supplier participation across payment infrastructure. Overall, the category reflects a market where established payment platform providers continue to hold leadership, while specialist and regional players remain relevant through focused capabilities across real-time payments, card infrastructure, retail payments, wholesale payments, and payment processing modernisation.

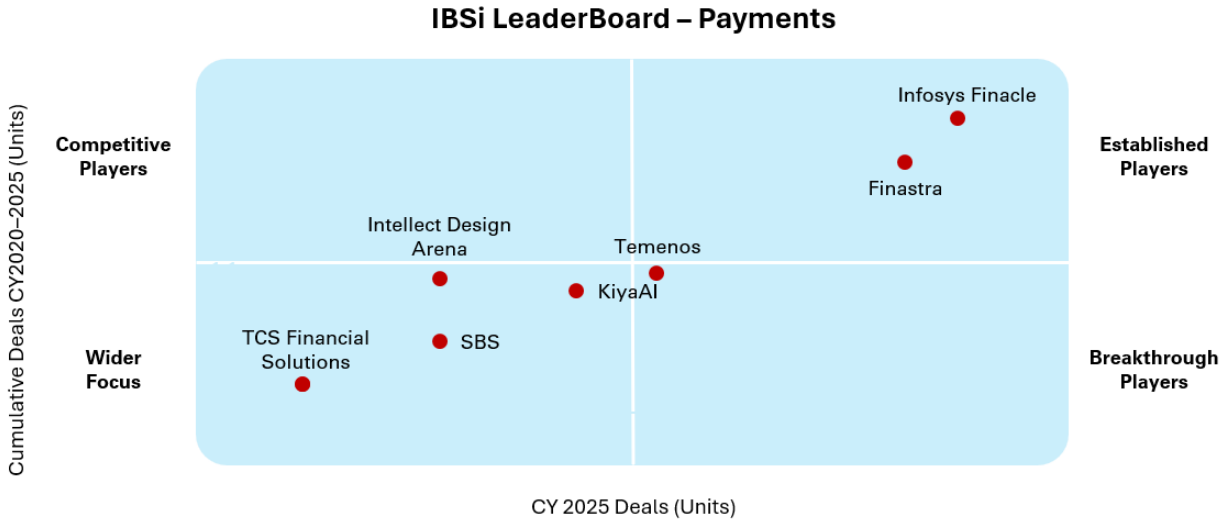


Figure 16: IBSi LeaderBoard – Payments

17.7 Risk & Compliance

The IBSi LeaderBoard for Risk & Compliance continues to be led by Fenergo, Temenos, and Kiya.ai, reflecting their sustained relevance across compliance management, regulatory reporting, financial crime monitoring, and risk infrastructure. Fenergo maintained a strong position in the category, supported by its established strength in client lifecycle management, KYC, and onboarding-led compliance solutions. Temenos and Kiya.ai also demonstrated meaningful category presence, reinforcing their positions across risk, compliance, AML, and regulatory modernisation programmes. Nasdaq, SBS, Bloomberg, TCS Financial Solutions, Provenir, Topaz, AMLYZE, Enteract Standard, Capital Banking Solutions, and NICE Actimize remained active in the segment, highlighting the breadth of supplier participation across specialised risk and compliance capabilities. Overall, the category reflects a market where regulatory intensity, AI-led monitoring, financial crime controls, and reporting requirements continue to shape technology investment across financial institutions.

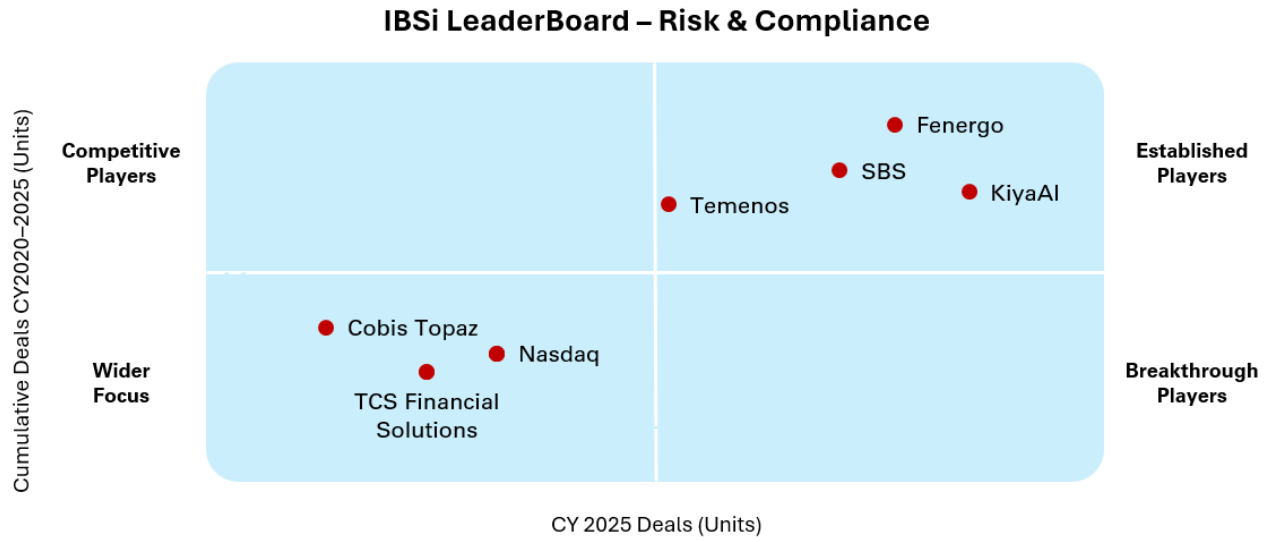


Figure 17: IBSi LeaderBoard – Risk & Compliance

18.0 Conclusion

SLT 2026 reflects a banking technology market that remains resilient, but increasingly selective in how institutions allocate transformation spend. Across 1,347 qualifying deals, including 989 Global Sales League Table deals and 358 India Domestic Sales League Table deals, financial institutions continued to invest in platforms that support core resilience, digital engagement, regulatory readiness, payments modernisation, lending infrastructure, and treasury transformation.

Deal activity in 2025 was shaped by a clear shift from broad-based digital transformation to more outcome-led technology decisions. Retail Banking remained the largest system grouping, led by strong demand for Digital Banking & Channels, which recorded the highest deal volume across individual categories. Universal Banking | Core, Treasury & Capital Markets, Compliance Management, Risk Management, Payments, and Lending also remained important investment areas, highlighting banks continued focus on platform modernisation, operational efficiency, and regulatory adaptability.

The regional picture also points to a more diversified global technology market. The Middle East, Africa, and APAC continued to show strong momentum across core banking, digital banking, payments, lending, and regulatory technology. Europe's activity remained closely linked to regulatory change and operational resilience, while North America saw notable modernisation activity, particularly across credit union digital banking programmes. This confirms that technology investment is no longer concentrated around a single transformation theme but distributed across regions and business lines according to institutional priorities.

Nikhil Gokhale, Director - Research & Digital Properties, said, "SLT 2026 shows that banking technology investment has entered a more disciplined and strategically focused phase. Financial institutions are no longer investing only to digitise; they are prioritising platforms that can support resilience, regulatory change, customer engagement, data-led decision-making, and long-term architectural flexibility. The strong activity across digital banking, core systems, payments, treasury, lending, risk, and compliance reflects a market where technology has become central to how banks compete, operate, and adapt to a more complex financial ecosystem."

Looking ahead, the banking technology market is expected to remain active as institutions continue to modernise legacy platforms, strengthen regulatory and risk infrastructure, and embed AI, cloud, data, and API-led capabilities into their operating models. The SLT 2026 data suggests that the next phase of banking transformation will be defined less by standalone digitisation and more by connected, modular, intelligent, and resilient banking architectures.

In conclusion, SLT 2026 captures a market that is moving with greater clarity and intent. Banks are investing in technology not only to improve customer experience, but to build more adaptive platforms capable of supporting regulatory complexity, operational resilience, product innovation, and sustainable growth. This sets the stage for a banking technology landscape where vendor differentiation will increasingly depend on implementation depth, architectural maturity, integration capability, and the ability to deliver measurable business outcomes across markets.



IBS Intelligence Limited

UK	IBS Intelligence Limited, WeWork, 119 Marylebone Road, London NW1 5PU, UK
USA	250 Park Avenue, 7th floor, New York, NY 10177, USA
Canada	1 University Ave Toronto, ON M5J 2P1
UAE	1802, The Maze Tower, Sheikh Zayed Road, Dubai, UAE
India	201 Tower A, Peninsula Business Park, Lower Parel, Mumbai 400013, India

enquiries@ibsintelligence.com | www.ibsintelligence.com