

United States ATM Services Market Growth Analysis - Forecast Trends and Outlook (2025-2034)

Market Report | 2025-08-13 | 138 pages | EMR Inc.

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Report description:

The United States ATM Services market value reached approximately USD 7.73 Billion in 2024. The market is projected to grow at a CAGR of 2.50% between 2025 and 2034 , reaching a value of around USD 9.90 Billion by 2034.

United States ATM Services Market Growth

The United States ATM services industry growth is being aided by the growing adoption of turnkey ATM programs, which minimises ATM ownership costs. The market is expected to witness steady growth, with multiple banks pooling their ATMs to a single turnkey service provider. ATMs offer ease of access to cash at any point in time and enable individuals to perform quick self-service transactions, including bill payments, deposits, and transfers between accounts.

ATMs are easily accessible as they are installed in locations like supermarkets, convenience stores, shopping centres, and offices, among other places. ATM providers are increasingly outsourcing ATM installation, maintenance, and other services to reduce their overall costs and increase the United States ATM services market revenue.

United States ATM Services Market Analysis

The United States ATM service market dynamics and trends are driven by the rising adoption of contactless ATMs that utilise near-field communication (NFC), allowing users to access their accounts and withdraw cash without needing a physical ATM card. Additionally, ATMs are a crucial resource for unbanked and underbanked individuals.

There is a rising popularity of crypto ATMs across the United States. Crypto ATMs offer convenience and accessibility for individuals considering the purchase and sale of cryptocurrencies, thus, driving the United States ATM services demand growth.

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United States ATM Services Industry Outlook

According to the National ATM Council, the 2016 data on the top 10 U.S. banks with the largest ATM fleets demonstrates a strong physical banking infrastructure across the nation. JPMorgan Chase & Co. led an impressive network of 18,623 ATMs, making up 17.5% of the market share among these top banks. This significant ATM presence underscores the bank's dedication to accessibility and customer service. Bank of America Corp. closely followed with 16,062 ATMs, representing 15.1% of the market. Further, Wells Fargo & Co. ranked third with 12,800 ATMs, capturing 12.1% of the market. PNC Bank secured the fourth spot with 8,996 ATMs, translating to an 8.5% market share. U.S. Bancorp was fifth, operating 5,001 ATMs, which accounted for 4.7% of the market, indicating a strong presence, particularly in the Midwest. BMO Harris Bank held a 4.5% market share with 4,775 ATMs, reflecting its strategy to offer widespread ATM services, especially in the Midwest and other key regions. BB&T managed 3,361 ATMs in 2016, securing a 3.2% market share, showing a notable physical presence in the Southeastern U.S. Citizens Bank and Citigroup Inc. each operated 3,200 ATMs, with each holding a 3% share of the ATM market. Fifth Third Bank secured a spot in the top ten with 2,650 ATMs, holding 2.5% of the market share. This reflects the bank's dedication to maintaining a strong ATM network, especially in the Midwest. Their efforts are contributing to the growth of the United States ATM services market revenue by modernising older machines and expanding the use of advanced, contactless ATMs.

According to ATMIA estimates, the U.S. ATM network expanded by approximately 21,000 terminals from 2021 to the end of 2022. Further, the total number of active ATMs in 2023 ranged between 520,000 and 540,000. This growth in the total number of ATMs resulted in bolstering the United States ATM services industry revenue.

Figure: Top 10 Crypto ATM Operators in the United States

The top 10 operators run 24,015 crypto ATMs (79.1%). There are 196 other operators, who run 6,348 Crypto ATMs (20.9%).

The growth of the United States ATM services industry is driven by consumers' heavy reliance on ATMs for cash withdrawals and financial transactions.

- An extensive network of ATMs across urban and rural areas ensures widespread access.
- Adoption of advanced features, such as contactless transactions and multi-functionality, enhances user convenience.

The risk of fraud and cyberattacks can undermine consumer trust.

- High operational and maintenance costs can impact profitability.
- Saturation in certain markets limits expansion opportunities.

Potential for incorporating new technologies like biometrics and blockchain to improve security and functionality.

- Growing demand in underserved areas presents growth opportunities in the United States ATM services market.
- Offering additional services such as bill payments and financial management can attract more users.

Increasing use of digital wallets and mobile banking reduces reliance on ATMs.

- New regulations and compliance requirements could increase operational complexity and costs.
- Economic challenges can lead to reduced consumer spending and lower transaction volumes.

Key Players in the United States ATM Services Market and Their Key Initiatives

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NCR Corporation

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Diebold Nixdorf, Incorporated

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FCTI, Inc.

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United States ATM Services Industry Segmentation

"United States ATM Services Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

Market Breakup by Deployment:

- Onsite ATMs
- Offsite ATMs
- Work Site ATMs
- Mobile ATMs

Market Breakup by Management:

- ATM Management Services
- Managed Directly by Banks

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Market Breakup by Type

- Multifunction ATMs
- Smart ATMs
- Cash Dispensers

Market Breakup by Application

- Withdrawals
- Transfers
- Deposits
- Others

Market Breakup by Region:

- New England
- Mideast
- Great Lakes
- Plains
- Southeast
- Southwest
- Rocky Mountain
- Far West

United States ATM Services Market Share

The United States ATM services demand growth has led banks to utilise ATM management services to optimise operations, enhance efficiency, and remotely monitor and assess ATM condition and reliability. Effective ATM management is essential for maintaining reliability and security. These services reduce downtime, improve customer satisfaction by ensuring ATMs are well-stocked with cash, and provide banks with up-to-date, real-time information on ATM performance.

The demand for the United States ATM services market is growing because bank-owned ATMs, which are directly managed and operated by banks, ensure their reliability. Banks handle all aspects of operation and maintenance for these ATMs, including cash loading, annual maintenance contracts (AMC), and security. Banks set up ATMs across various locations known as onsite and offsite ATMs.

Onsite ATMs are located at the premises of the bank branch, whereas offsite ATMs are placed at locations away from the bank premises, such as railway stations, colleges, and others. Offsite ATMs allow for the ease of cash withdrawal to travellers, students, and the public.

Leading Companies in the United States ATM Services Market

The companies specialise in ATMs, self-service kiosks, and digital banking solutions, merging innovation with strong security to improve customer experiences and operational efficiency for financial institutions and retailers.

- NCR Corporation
- Diebold Nixdorf, Incorporated

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- FCTI, Inc.
- Hitachi Channel Solutions, Corp.
- Euronet Worldwide, Inc.
- Payment Alliance International
- Prineta LLC

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