

# ATM Locations

## Release Notes

### What is it?

The ATM Locations database identifies nearly 517,000 automated teller machine (ATM) locations, their parent institutions, owners, and other attributes. This point-level database was created using data provided by Mastercard® International's member institutions, which cover most ATMs nationwide. The ATMs included in the database have been geographically coded to enable use in mapping applications. This database can be used for various applications, such as comparing your ATM network with competing networks or creating spatial models to help determine where to open or close ATM locations.

ATM Locations is a point-level database accessed through the Location Lists tool in ENVISION. It covers every ATM that accepts Mastercard®, and member institutions are required to provide data to the global payments company every 90 days from the time their ATM began to accept Mastercard® transactions. The data is used to create the most comprehensive and up-to-date database of ATM locations in the U.S.

### Data Vintage

Q4 2024

### Update Frequency

Quarterly

### Records

Nearly 517,000

### Base Level Geography

Geocoded Points

\*To view the complete list of variables  
please visit:  
[environicsanalytics.com/variables](https://environicsanalytics.com/variables)

## Understanding the ATM Locations Data

When member institutions report a new ATM to Mastercard®, it is verified against existing records before being added to the database. The database only includes ATM locations with up-to-date reports; ATM locations are removed if they have not reported new information in the past 13 months.

The database includes various fields to aid several types of analysis, including:

- **Institution Preferred Name**  
This field is created and managed by Mastercard® to present the most used name for the ATM location (e.g., Wells Fargo Bank). The Institution Preferred Name field can be used to get an overview of an institution's ATMs available in any area. Mastercard® recommends using this field for most applications.
- **Legal Name**  
This field presents the legal name of the ATM according to Mastercard® (e.g., Wells Fargo Bank N.A.).
- **Sponsor Name**  
This field displays the organization's name that sponsored the ATM into the Mastercard® network. It can be a bank or an ATM network, such as Pulse Network.
- **Owner Name**  
The "Owner Name" field identifies the owner of the ATM.

## How is it used?



Financial institutions use the database to compare their ATM network with competitor networks and understand ATM network ownership.



To seek ATM partners in areas where banks have low penetration but want to provide customers with more access points.



To analyze areas for expansion or rationalization of existing ATM locations.

## Sample questions it can answer

- Where are my competitors' ATM locations?
- How big are competing ATM networks?
- Do we have the most ATMs in a specific trade area?
- Is this a suitable location for a new ATM?
- Should we expand our ATM network to new areas or partner with existing local providers?

## For Direct Data Deliveries

Standard data are delivered in comma-separated values (.csv) format. For a detailed list of variables, consult the metadata file included with your data delivery.