## Shomar Security Platform

A CyberCapSec LTD product

# 2026 Fintech Security Benchmark Report

Readiness benchmark for African fintech security, compliance, and DevSecOps programmes

**Audience**
Fintech founders, CISOs, CTOs, compliance leaders, investors, and board risk committees.

**Shomar Security Platform is a CyberCapSec LTD product for security operations, compliance evidence management, and regulated technology teams.**

This resource is provided for planning and readiness support. It is not legal, regulatory, or audit attestation advice.

## Important note

This benchmark is a readiness model from CyberCapSec and Shomar. It is not a statistical survey of all African fintechs. Use it as a practical maturity reference for planning, assessment, and procurement discussions.

## Benchmark dimensions

- Application security: SAST, secrets, dependency, container, IaC, and mobile review coverage.
- Operational security: VAPT cadence, incident response, logging, monitoring, and threat intelligence.
- Compliance readiness: NDPR/NDPA, PCI DSS, CBN, NIBSS/NPS, ISO 27001, and evidence discipline.
- Engineering adoption: repository integration, CI/CD gates, IDE workflows, and remediation task ownership.
- Executive assurance: dashboards, trend reporting, risk acceptance, and audit exports.

## Minimum viable readiness

- All production repositories are imported and scanned.
- Critical and high findings have owners, due dates, and retest evidence.
- Privacy and payment evidence is stored in a single controlled workflow.
- VAPT results are connected to remediation and compliance gaps.
- Management receives a monthly posture and compliance readiness report.

## Advanced readiness

- Security gates are enforced for critical releases.
- Waivers require approver, rationale, expiry, and compensating controls.
- Cloud and IaC misconfigurations map to framework controls.
- Regulatory changes are reviewed and converted into action where relevant.
- Evidence storage aligns with data residency and confidentiality expectations.

## How Shomar helps

- Provides a single operating view across security, compliance, remediation, and reporting.
- Helps fintech teams show progress to boards, auditors, partners, and regulators.
- Turns scanner outputs into structured findings, mapped controls, and actionable gaps.
- Supports licence tiers that can start small and expand as the security programme matures.