

FINANCIAL INSTITUTIONS

How to Buy Access Control

A deployment playbook, procurement checklist, and readiness assessment for security and IT leaders in banking and financial services. Built from the intelligence in the State of the Verticals Benchmark Report 2026.

VERTICAL

Financial Institutions

AUDIENCE

Security, IT &
Procurement Leaders

YEAR

2026

SOURCE INTELLIGENCE

State of the Verticals
Benchmark Report

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INTRODUCTION

The Benchmark Report told you what is true. This is where you act on it.

Welcome and thanks for downloading this guide. If you have read the State of the Verticals Benchmark Report, you already have a clearer picture of where financial institutions are headed than most of your peers. That report was the intelligence and now it is time for action.

The Benchmark Report told you what is true about the market: financial services is further along than most of the industry realizes, the real budget trigger is an audit finding or an M&A transaction, and the buyers who win are the ones selecting on governance, not features. Good to know. Not enough to act on.

This guide is where you go deeper. It takes those findings and turns them into something you can actually use on your desk: a way to score your own institution against the benchmark, the exact questions your board and auditors are going to ask you anyway, and a phased playbook for structuring the buy so you are not just reacting to the next audit finding, you are ahead of it.

WHAT'S INSIDE

- I **HOW TO BUY**
the questions, the framing, and the mandate you need before you write an RFP
- II **READINESS AND ASSESSMENT TOOL**
the scorecard for grading your own institution against the benchmark
- III **DEPLOYMENT PLAYBOOK**
the five phases for structuring and sequencing the buy

HOW TO USE THIS DOCUMENT

Fill in the blanks as you go. Use it to walk into your next vendor conversation already knowing what you are buying and why.

DOCUMENT DETAILS

VERTICAL
Financial Institutions

AUDIENCE
Security, IT & Procurement
Leaders

YEAR
2026

SOURCE REPORT
State of the Verticals
Benchmark Report

PUBLISHER
Acre Security & TACC

FROM THE BENCHMARK
REPORT

*"Regulation establishes
baseline requirements, but it
rarely generates the budget
authority required for a
platform-level investment.
What it does generate is an
audit finding or an M&A
transaction."*

PART 1 OF 3

How to Buy

Before you evaluate a single vendor, you need an honest read on where your estate actually stands — and three questions answered that your board, your auditors, and your next M&A integration team will ask regardless.

This section gives you the framing, the fill-in profile, and the mandate you need to enter the market with clarity.

WHERE YOU STAND

Financial services is further along than most. The gap is internal.

Large institutions have been running standardized deployments for years. The challenge is not starting, but closing the governance gaps that M&A activity, contractor populations, and siloed IT decisions have opened up over time. Before you buy anything, you need an honest read on where your estate actually is.

YOUR INSTITUTION PROFILE — COMPLETE BEFORE PROCEEDING

INSTITUTION NAME

INSTITUTION TYPE (REGIONAL / NATIONAL / GLOBAL)

NUMBER OF LOCATIONS

NUMBER OF REGIONS

PHYSICAL SECURITY BUDGET OWNER (TEAM / FUNCTION)

IT SECURITY JOINT GOVERNANCE AUTHORITY

ACQUISITIONS IN LAST 5 YEARS

ESTIMATED LEGACY ACCESS CONTROL SYSTEMS INHERITED VIA ACQUISITION

THE THREE QUESTIONS EVERY FINANCIAL BUYER MUST ANSWER

These are the questions your board, your auditors, and your next M&A integration team will ask. **If you cannot answer all three today**, that gap is your procurement mandate.

QUESTION 01

Can this platform produce a consolidated compliance report across every site in your global estate?

OUR ANSWER TODAY

SYSTEMS CURRENTLY PREVENTING THIS

QUESTION 02

Can it onboard an acquired entity's infrastructure without requiring full system replacement?

MONTHS TO INTEGRATE OUR LAST ACQUISITION

PRIMARY FRICTION POINTS

QUESTION 03

Can it support an audit response without requiring manual reconciliation across multiple systems?

MOST RECENT AUDIT FINDING (PHYSICAL ACCESS)

TIME TO REMEDIATE

KEY PRINCIPLE

Stop leading with the cost of implementation. Lead with the operational cost of managing what you already have.

FROM THE BENCHMARK REPORT

Regulation establishes baseline requirements, but it rarely generates the budget authority required for a platform-level investment. What it does generate is an audit finding or an M&A transaction. Both expose vulnerabilities that the normal annual budget cycle cannot address quickly enough.

PART 2 OF 3

Readiness & Assessment Tool

The fragmentation audit. Do this before you write an RFP.

The highest-cost problem in financial institutions is not hardware fragmentation. It is governance fragmentation. Rate each area honestly.



SCORE YOUR CURRENT STATE

Rate each area honestly before any vendor enters the room.

☐ ☐ ☐ Limited
 ☒ ☒ ☐ Partial
 ☒ ☒ ☒ Strong

CAPABILITY AREA	WHAT TO ASSESS	YOUR SCORE
Identity Lifecycle Management PROVISIONING AND REVOCATION FOR EMPLOYEES, CONTRACTORS, AND THIRD PARTIES	How well does your organization manage credential revocation for contractors across all sites and systems?	☐ ☐ ☐
Multi-Site Governance Visibility UNIFIED COMPLIANCE REPORTING ACROSS YOUR FULL ESTATE	How mature is your organization's ability to produce consolidated compliance reporting across your full estate?	☐ ☐ ☐
M&A Absorption Readiness ABILITY TO ONBOARD ACQUIRED ENTITY SECURITY INFRASTRUCTURE	Does your current platform have a documented integration path for acquisitions that does not require full replacement?	☐ ☐ ☐
Physical + Cyber Convergence CORRELATION OF PHYSICAL AND DIGITAL ACCESS EVENTS	Are your physical security and IT security teams operating under a shared governance framework today?	☐ ☐ ☐
Visitor and Contractor Management VARIABLE-TENURE ACCESS CREDENTIALING AND REVOCATION	How reliably are contractor credentials revoked at end of engagement across your full contractor population?	☐ ☐ ☐
Open Platform Posture FREEDOM FROM PROPRIETARY VENDOR LOCK-IN	How open and interoperable is your current access control infrastructure?	☐ ☐ ☐

THE SHADOW DATABASE PROBLEM

Every system that was never fully deprovisioned after an acquisition is a shadow database. Credentials that exist outside your governance framework are not just an operational inefficiency. They are an audit liability and an insider threat surface. Count them before your next auditor does.

DEFINE YOUR MANDATE

Complete after scoring.
This is your business case.

MANDATE SUMMARY — COMPLETE AFTER SCORING	
OUR BIGGEST CAPABILITY GAP (FROM SCORECARD)	
BUSINESS RISK THIS CREATES	
ESTIMATED % OF DEPARTED CONTRACTORS WITH ACTIVE CREDENTIALS	CURRENT AVERAGE CREDENTIAL REVOCATION TIME
SYSTEMS / MANUAL STEPS REQUIRED TO PRODUCE A CONSOLIDATED COMPLIANCE REPORT TODAY	
MOST LIKELY BUDGET TRIGGER EVENT	EXECUTIVE SPONSOR (NAME / ROLE)

KEY PRINCIPLE
Stop leading with the cost of implementation. Lead with the operational cost of managing what you already have.

PART 3 OF 3

Deployment Playbook

Financial institutions do not buy access control. They buy the ability to report compliance status to their board, pass their next audit, and absorb their next acquisition without creating a new security liability.

Structure your evaluation and deployment around those three outcomes, not around product features.



HOW TO STRUCTURE THE BUY

Five phases. One non-negotiable principle: buy for governance first.

1

PHASE

Define the Governance Outcomes First

Write the board report you want to be able to produce. Work backward from that document to the platform capabilities required to generate it. RFPs that lead with feature lists produce feature-based evaluations. RFPs that lead with governance outcomes produce platform-level conversations.

2

PHASE

Map Your Fragmentation Before You Write the RFP

Count every distinct access control system across your estate, including acquired entities. Document which systems are integrated into your HR provisioning workflow and which are managed manually. That inventory is your integration requirement list.

3

PHASE

Require a Demonstrated M&A Integration Scenario

During vendor evaluation, present a realistic acquisition scenario with two disparate legacy systems. Ask each vendor to walk through how their platform absorbs that environment. Vendors who cannot walk through this scenario credibly are point solutions dressed as platforms.

The capability you're testing for has a name in the market — non-disruptive migration, the ability to absorb and modernize legacy infrastructure without ripping it out. Vendors who treat it as a core platform discipline rather than a professional-services project are the ones who can do this at enterprise scale.

4

PHASE

Align Security, IT, and Procurement Before Shortlisting

Platform consolidation projects fail when stakeholder alignment happens after vendor selection. Get Security, IT, and Procurement to a shared definition of success before any vendor enters the room. The vendor who wins a financial institution platform deal wins it across three stakeholders, not one.

5

PHASE

Phase the Deployment Around Risk, Not Budget Cycle

Start with the highest-risk locations: branches with the most active contractor populations, sites from recent acquisitions, locations with open audit findings. Don't default to the easiest sites. The value of a platform deployment is demonstrated by what it solves, not by how smoothly it rolls out.

YOUR DEPLOYMENT BRIEF

Complete after vendor conversations. This is your go / no-go document.

DEPLOYMENT BRIEF — COMPLETE AFTER VENDOR CONVERSATIONS	
PHASE 1 LOCATION COUNT	STARTING SITES (HIGHEST-RISK FIRST)
PLATFORM UNDER EVALUATION	
90-DAY SUCCESS MEASURE (WHAT YOU CAN PRODUCE WITHOUT MANUAL RECONCILIATION)	
GO / NO-GO DECISION DATE	DECISION OWNER (NAME / ROLE)

WHAT YOU ARE BUYING

The ability to report compliance status to your board, pass your next audit, and absorb your next acquisition without creating new security liability.

WHAT WINNING LOOKS LIKE

One platform. Unified governance visibility.
Credential lifecycle management that does not depend on a person remembering to turn off a badge.

THE VENDOR WHO WINS YOUR DEAL

Has both the wood and the arrowhead. Deep integration reliability plus modern cloud, mobile, and AI capability. Neither alone is sufficient at the enterprise level. And the contract behind it has to be as stable as the platform: predictable pricing across a multi-year rollout, not a cost structure that changes shape mid-deployment.