Building
Tomorrow's Enterprise

White Paper

Mergers & Acquisitions

Guarantee your success in Customer Data Integration (CDI)

Prabir Majumder, PMP

Abstract

Economic slowdown has fueled Merger and Acquisition spree into an unprecedented height. Recent studies have shown further increased M&A activities in 2010 despite positive outlook of economic recovery.

Historically majority of mergers have failed to deliver on promises predominantly due to unsuccessful post-merger integration. Perfect post-merger integration is no more a luxury and success in customer data integration is a key driver for the entire post merger integration. No doubt time is the essence of merger, but it's more important to do it right the first time.

Numerous whitepapers, books, blogs have been written on post merger acquisition at a holistic level, but few would talk about how you should approach this critical integration aspect. This paper discusses an approach for customer data integration which, if executed immaculately, can guarantee success in almost 100% cases!

For more information, Contact askus@infosys.com

Feb 2010

Background

Mergers, irrespective of deal size, face stiff uphill tasks to climb. Each stage from pre-deal analysis to deal to post deal integration significantly increases the impact of failure. Success of the post merger integration depends largely on choosing the right approach and executing it with precision.

Post Integration approach or design would vary across enterprises and also within the enterprise for each line of business; however customer data integration approaches can more or less be generic. Key is to ensure optimum customer experience during the entire process of M&A.

How are mergers different today?

M&A today unlike past is not certainly a long planned activity. In most cases executives find it hard to even realize the ultimate goal, before the merger happens especially what we saw recently in banking and capital market sector when institutions did not have much choice but to get merged or acquired. This does not mean M&A ignores the traditional need like creating synergy from economics of scales, scope, cost-saving, capital efficiency, cross-selling, one-stop shopping, become more capable and have the ability to compete in the market etc. These complexities still exist, in addition today's merger see more challenges, for example let's look at what financial sector is facing -

- Unlike traditional mergers, the recent acquisitions leaves the acquiring banks with little time to do their homework
- Transactions have been growing in complexity and have become increasingly riskier in multi culture, multi geo environment
- Fore closures, subprime crisis forcing banks to close down, alternative is to merge
- Government bail outs, risk from outside competitors compelling the mergers
- Customer apprehension and retaining customer confidence becoming the essential drivers
- Current mergers born of necessity as against traditional unions
- And many more….

Where does CDI fit in the post merger integration?

Today, more or less all enterprises have CDI solution, which interacts closely with enterprise ERP, CRM systems. Hence CDI integration is very critical and will act as catalyst to ERP, CRM system integrations to a large extent. Success in CDI integration will also ensure reduced impact on customer - the top most priority during M&A. Below is what the CEO of a medical products and services company had to say on this aspect–

> *"One of the best decisions we made in the merger integration process was to maintain our focus on customer service, even when it meant slowing down the rush to exploit synergies. If we kept our customers satisfied through the integration process, we reasoned, it was worth delaying the savings for a couple of months."**
> **Source: http://www.boozallen.com/media/file/76776.pdf*

Do all enterprises have CDI or Customer Master Solution?

Planning the integration requires a massive assessment of systems and processes driven by business goals. In today's world it is very likely that assessment team would see a bunch of customer systems existing in both the organizations in the merger. The task gets harder to choose the right solution considering millions of dollars already been spent on those solutions.

Although, purpose of this paper is not really delving into details of assessment methodology etc. to find the best solution, but to concentrate on exploring a simplistic but effective approach for customer data integration which can almost guarantee success the very first time, however to bring in perspective, let's look at few scenarios on the latest trend of customer master solutions in enterprises –

1. Company A has custom built solution for customer master, and Company B has product based customer master solution
2. Both companies have customer master solution be it custom built or product based

3. Both companies have customer master solution be it custom built or product based, however customer master solution caters to unique need of each of the company, meaning implementation is specific to the need of the company unlike generic customer master solution.
4. Company A has silo applications for customer data and Company B has either product or custom built solution or in other words, recognizes the need of the customer master
5. None of them has customer master solution, both works on application silos

Scenario E looks less common and in this case transition assessment team should focus on integration, and not try to define a new customer master solution unless directed by transition leadership due to other factors.

Scenario D seems straight forward to move to Company B's customer master, however consideration must be given to the fact that migrating Company A to use customer master of B could mean lot of changes for which transition may not be the right time, but in most cases it would be wise to migrate into Company B's customer master and cut over interfaces gradually.

Scenario B has tough task in hand, you really need a good assessment process to choose the best.

Scenario C is similar to *Scenario B,* but objective of both the systems were not completely same. This raises another variation, and solution for this could be tricky. One option could be to keep both the customer master solution intact, and build a sync bridge that meets business requirement for keeping customer data in sync. Other option could be to keep both the customer master solution intact, but add a layer of abstraction on top of these, based on hub of hub concept. This can be more like a registry style hub storing keys from each of the customer master solution and also assign a new enterprise identifier. This is an interesting topic and probability deserves a more thorough analysis on the feasibility and assessment needs to take a detailed look before decision can be made for this scenario.

Scenario A is similar to *Scenario B* and even though solutions are built differently, but objective of both the systems were more or less same, hence assessment needs to take a closer look on the functionalities available etc. before decision can be made.

So what is the approach here?

To explain the customer data integration approach, we will assume *Scenario B,* meaning both company A (let's say Bank A) and company B (let's say Bank B) is having some or the other customer master solution, and assessment team has identified customer master solution of company A as the desired solution for the merged entity. Will it impact both the company's systems and how much? Yes, mostly it will, firstly all existing interfaces from company A will now has to deal with the new set of customer, and customer to account details. Secondly company B systems now have to migrate over to the new combined customer master solution.

Let's assume Bank B specializes in Mortgage and Insurance and Bank A have less significant foot print in this line of business; a positive scenario where Bank A and Bank B would want to merge and exploit each other's competencies. Below is how existing system interfaces for both Bank A and Bank B would look like –

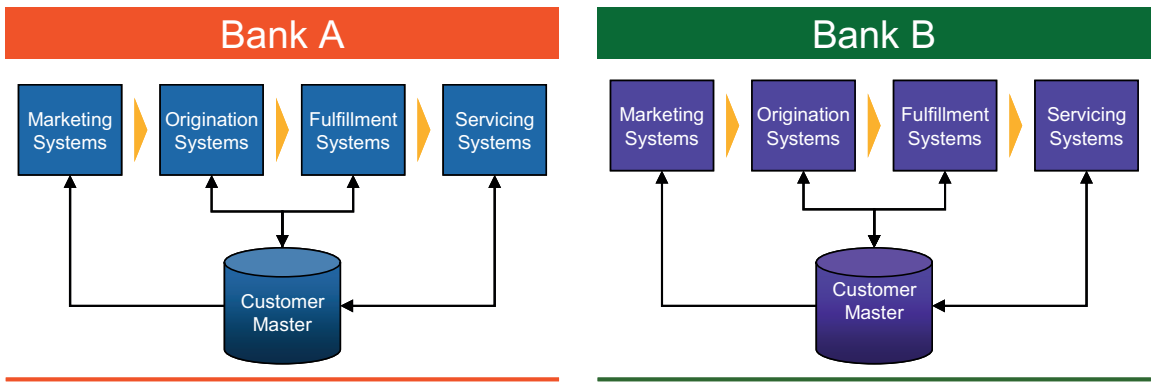

Figure 1: Original Orientation

Assessment team recommended a solution with mix and matches keeping the best fit and mixed fit as shown below. Bank A marketing system will be retained, loan origination and fulfillment systems from Bank A would be replaced by Bank B systems, and for loan servicing best of both will be merged into a new entity.

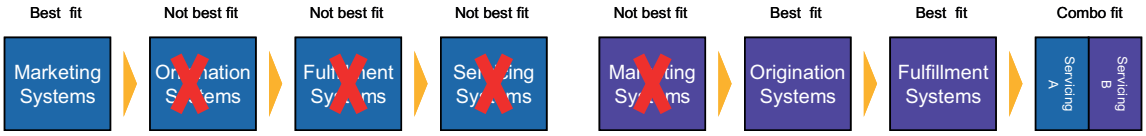

Figure 2: Systems assessment recommendation

Below is how the final state will look like -

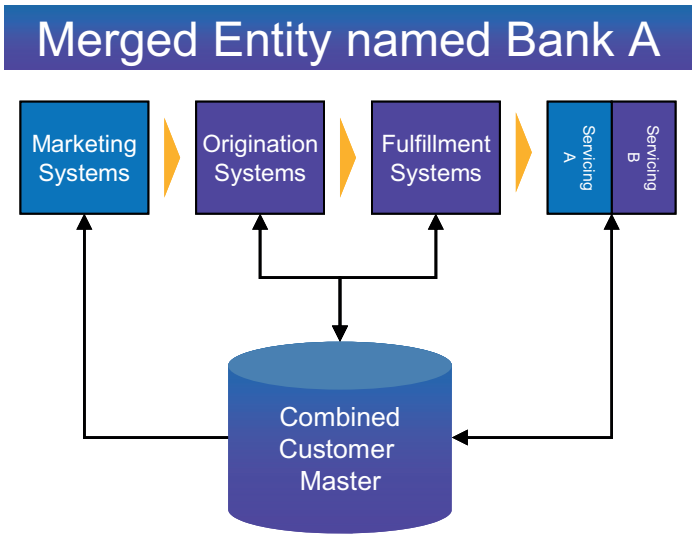

Figure 3: Final state Orientation

The approach we are going to discuss in this paper is a multi-phased integration approach - a safe and reliable approach.

Phase 1

1. Customer conversion or in simpler terms migrating customer and customer to account relationships into Bank A
2. Intermediate Sync Phase - or extended conversion

Phase 2

3. Customer Interfaces Cutover -Cutting over interfaces to the new customer master solution.

Next few sections we would concentrate on elaborating the details on entire conversion approach including intermediate sync phase and approach to effectively cut over interfaces. We will really not go into the details of the project plan as such as that would be a separate discussion altogether, instead we will focus on the approach.

A. Customer Conversion – part I of Phase1

Customer Conversion will convert Bank B's customer data from its customer system to Bank A's customer system; technically it will include customer profiles, demographics, preferences, regulatory profile like AML (Anti Money Laundering), KYC (Know Your Customer), and account linkage data etc. Distinct aspect of Customer Conversion is that it's done only once, but success of this project will critically drive the success of subsequent post integration projects.

Key quality parameters for such project would include –

- Data Integrity – Mapping data with no ambiguity and defining rules to maintain data integrity
- Data Availability - Maintaining ability for systems to seamlessly connect and get the required data, in other words ensuring 24x7 data delivery

- High Performance Conversion - Performing conversion loads within the acceptable timeframe, with minimize system downtime balancing multiple activities

How to approach the conversion? Generally - unloading from source system, validating data, mapping it to target system data model and loading into target system, this is pretty much what is required. Nuisance is in the details - for example, how do you handle overlapping customers? Don't you have to ensure duplicate customers are not loaded? Can you load all or none of the profile elements for the overlapped customers? How good the quality of the data is? What are your plans to keep the systems in sync until all interfaces have been cut over? Many more such questions…..

Addressing all these will ensure your success for the conversion. Below diagram is the blue print of the conversion, summarizes all in one place! This is generic and can be used for any conversion as such.

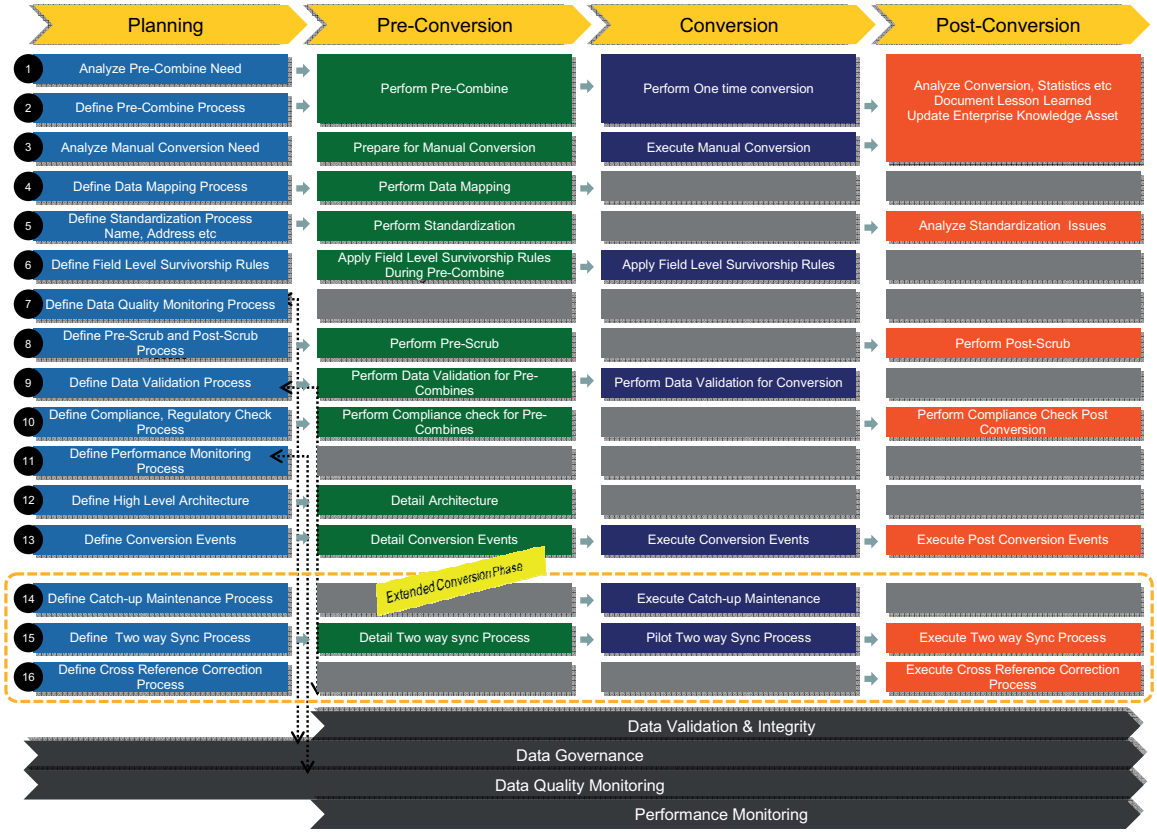

Figure 4: Customer Conversion Approach (Enlarge to 200% for better view)

Now let's see some details of these to do items, however you need to apply your judgment to choose the right ones as all may not necessarily be applicable for your conversion.

1. Analyze pre-combine opportunities & need

Before conversion, consolidation would need to take place at each enterprise level and across enterprise level. Sounds confusing? It's isn't really. Pre-combine opportunities do exist due to multiple sources of data in the enterprise. This analysis is primarily to be governed by existing pre-combine rules with occasional variation driven by business decision. Result of this analysis should generate the all pre-combine opportunities, decisions and a high level statistics of pre-combine population.

2. Define Pre-Combine rules, process

Define your pre-combine rules, mostly re-use from existing rules across organizations with specific rules by business decision. Below is an example of how the pre-combine rules may look like

- First Name and Last Name must be present and equal. SSN must be valid and equal.
- DOB, if populated, records must match like month and year should match
- Gender, must be equal to be considered etc.

Additional combine rules may be required and should be determined based on business decisions driven for specific data sets. Then define a process on how you would execute your pre-combine and validate your pre-combine.

3. Define manual conversion strategy if required

Many a times we observed, not all things automated are feasible, cost effective or efficient. Identify areas that you want to do manually; save dollars, save complexity, transfer your energy into other parts. Manual conversion may be required in such cases and should be defined at an early stage itself after sufficient analysis.

4. Define data mapping process

Data mapping is one of the most critical items of integration or data intensive projects, ignore this, you are calling for trouble, guaranteed! For customer data domain, you would be most concerned with the following types of data

1. Customer data – Your bread and butter data
2. Customer To Account (CTA) data – All related relationship of your customer
3. List Of Values (LOV) translation and other meta data –very critical for data integrity

Define a clear process to determine the correct source, destination, to choose right technology, tools, and layouts to capture the data mapping and identify the key people. Mapping should also include cross reference fields for the customer identification used in various systems, where cross reference id is going to reside etc. Review it 'n' times as required, ensure a solid baseline, believe me you have already escaped hundreds of issues!

5. Define name, address standardization process

Define standardization need for pre-combine, conversion and post-conversion. This can also fall under data mapping, because lot of it is to do with how the data should look like to even do any compare before stored. There would be name parsing, address parsing, name standardization, address standardization based on tools like First logic, Acxiom, Trillium, and so on.

6. Define pre-scrub process and post-scrub process

Data Scrub is required to clean your data to the extent possible without user interventions and impact. In integration like scenarios, data scrub is a major part of cleaning and loading data. Few common scenarios for data scrub could be –

- Scrub instances of customers associated with no valid Customer To Account unless you want to store them as prospects
- Scrub accounts with closed status, based on your purge rules.
- Scrub overlap profiles based on pre-combine survivorship rules
- SSN/TIN Scrub, eliminate invalids like all 11111111111111, 999999999999s etc.

Basically define and detail your pre-scrub and post scrub needs, process, timings, teams for pre-scrub and post scrub.

7. Define Data Quality monitoring process

Data quality monitoring is an ongoing process. Your Data Quality team would definitely be a key group in the entire integration process. Data quality issues, minor or major, are present in almost all organizations due to inevitable reasons of data capture, data flow, and data monitoring. So the goal is not to introduce more data quality issues. Here are few basic steps that could at least ensure integration is not causing data to get worse-

- Involve Data Quality team well ahead in the game. Review all pre-combine, scrub, conversion rules with DQ team
- Review your design with DQ team and set up JAD sessions to go in details of design to make sure you discuss all items, and leave no stone unturned to hash out any possibilities of corrupting data in the end sate.
- Many a times, data quality issues are difficult to foresee, but when it hits, it hits hard causing failed customer interaction, compliance issues and many more, so take every pre-caution possible. Use DQ checklist, tracker, monitoring process, tools, and data stewards.

8. Define field level survivorship rules

In easy world, all customers and CTA linkages would be silos, and you wouldn't really need to do as much planning as you would have to for overlap populations. However due to overlapping customers Pre-combines, Conversion, Post conversion scrubs are significant effort for customer data domain integration, and that's the crux of the conversion complexity.

Field level survivorship rules refers to your rules governing retention of values for each field for overlapped customer profiles. For example if your source system provides more accurate data for certain fields like address, phone etc. than the other source systems, you would define field level survivorship rules for those fields to retain the best. Or it can also be governed by compliance rules, like having a customer profile certified with CIP (Customer Identification Program) or AML standard. Based on your business scenarios define all your field level survivorship rules, and remember data governance and data quality teams are the key stakeholders to get sign off from for these.

9. Define data validation process

Defining ways to validate the entire integration flows and data is very critical. Complexity increases when you are talking about hundreds of millions of records. Practically you won't be able to test with entire data sets; you would need innovative tactics like pare-down or sampling etc.

Pare-down or sampling would cater to random number of accounts and customers with reasonable volume. However you must need to plan for dry run of your entire conversion process before you actually run in production. You can call it pre-run or dress rehearsal or any name - Do it once as you would do in production. Careful planning will ensure all your validation processes and steps are defined, documented and followed to ensure a smooth integration.

10. Define legal compliance, regulatory check process

This mandated aspect can take ugly turns if not prepared well. Impacts may drill down from regulatory penalties to forced shutdown of your business! Take extreme care and define processes, measures to ensure all regulations have been adhered to, all compliance checks are done. In banking domain regulations like AML, Basel II, and CIP, KYC etc. are few of much important regulations to check for besides privacy, confidentiality etc.

Involve your customer data security teams, compliance teams starting from requirement to avoid surprises in later stages. Plan it to as much in details as needed.

11. Define Performance monitoring process

Execution performance may not sound as critical as others, but has a direct impact. Improper analysis, improper design without considering performance aspects can impact as much the integration as the end state business as usual phases. Define your performance monitoring guidance, process, check lists etc. Do due diligence on all angles and make sure this integration is not causing any bottlenecks for your business as usual.

12. Define Robust High Level Architecture

Transform your initial plan into high level architecture for conversion. Consider all angles including business processes, technical best practices, data volume, data format, transaction load, systems interaction – real time & batch, downstream system impact – like warehouse, reporting systems etc. In case the firm is seeing multiple acquisitions down the lane, developing a conversion engine which can take generic file formats etc. should be thought of as well. Audit mechanisms need to be implemented or enhanced to take care of the integrated system and this may involve fine tuning the data stewardship interfaces.

Keep in mind, integration should not disrupt regular business as usual; design in such a way that none or minimum applications will experience down-time or inquiry-only or any other kind of impact as a result of conversion activities. Use of switches can help achieve it, there could be bunch of other approaches too, but we will not get into details of those here.

13. Define Conversion Events

Conversion events will drive the entire conversion, may sound like a project management activity, but really needs lot of technical considerations. Pre-Combine, scrub, conversion, post conversion all activities must need to be marked as events which can be planned, executed, monitored, and measured.

B. Intermediate Sync Phase or extended conversion – part II of Phase1

You can term it interim phase of the integration between conversion and cutover into final state. This phase actually gives you some breather; don't get mistaken to think this as delay. This really ensures step by step success into your final state. Avoid going big bang for integration; allow phased approach, allow leeway for conversion to settle down before interfaces starts migrating into the combined customer master system.

Primarily you would be dealing with defining three major processes for this extended conversions phase -

14. Define Catch-up Maintenance Process

In large scale integration where you planned not to disrupt business as usual processes allowing updates to happen in either organization, now need to get those updates also in sync. So before you get on the act, define how you want to handle this, give enough considerations and come up with the best approach. Define ways to identify and capture changes from conversion extract start till conversion has been completed, define process, timings etc. to apply changes later on. This whole thing can be termed as catch-up maintenance.

15. Define a Two way Sync Process

Immediately after catch-up you would need some process which can keep both the customer master systems in sync until all interfaces have been cut over to new customer master system and Bank B customer master can be retired without any business impact. This is where your design for two way sync comes into play. Define rules around data and process to ensure sync up is always up to date, and as per the business need.

Depending on the situation you are in, this can be a significantly complex design. Key thing is you must need to define a very strong sync process which will be the base for your next integration task that is to cut over the interfaces.

16. Define Cross Reference Correction Process

However much care you take for your conversion like catch-up, two way sync etc., in complex environment where data inputs are happening from numerous systems and channels via numerous processes round the clock, there are possibilities of data getting out of sync. May be minimal, but there is zero tolerance for gaps.

So you must need to think of some back up process to get the critical data into sync. This will include finding the discrepancies, analyzing the discrepancies, and applying the remedy measures in a systematic and periodic way bringing in great business value. This is the basis for defining the cross reference correction process, or some call it cross referential integrity process.

C. Customer Interfaces Cutover – Phase2

Customer Interfaces cut over phase will enable the enterprises to move into final state or in other term business as usual state, post integration. Ensure all precautionary steps have taken to ensure project charter covers initial planning of high level systems/interfaces to migrate over, interfaces that can stay as it is, or interfaces that can be eliminated right there, and interfaces that needs to be retired gradually.

One key point to note here is that migration of interfaces must need to be as smooth as possible with minimal to no impact to the interfacing (satellite) applications, including usability or user interface, processes, performance etc. Architects are often caught into such complex situation; hard task is to prevent many changes at the satellite application, at the same time ensure a flexible enough architecture to enable future interfaces to integrate with customer master without much tussle. Clinically speaking it may be achieved by use of adapter design pattern, or facade design or any suitable other pattern to meet the business goal.

Below diagram summarizes what customer interfaces involves and how you should approach your migration of the interfaces -

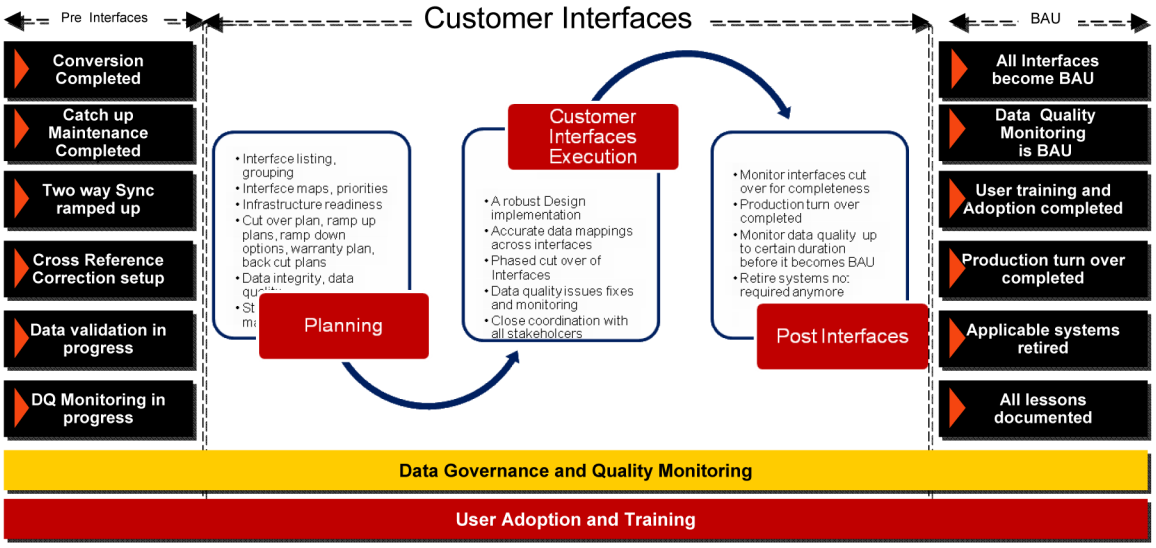

Figure 5: Customer Interfaces Approach (Enlarge to 200% for better view)

Planning

A significant component for the success of such project is a strong planning. Planning is always the key in all projects, but this situation demands zero tolerance. Do it very carefully; step by step, consider all aspects. Define methodology to collect, validate, and analyze interfaces. Create interface maps to process, systems, people, business goal etc. For example start with collecting all existing interface details including people, process and technology. Use templates or standard way to collect all the information to be consistent and ensure no miss outs. Group those in the best manner on how you want to handle each of them. Architects, Data Quality are again the key people here besides the business analyst, users. Below are few of the key items to plan for, but of course you need to expand based on your specific situation–

- Interface listing, grouping – can be based on retention, no retention, can be based on technology, usage, business process etc.,
- Interface maps, priorities, etc.
- Data mapping – very critical
- Infrastructure readiness – a key part, but often missed out
- Cut over plan, ramp up plans, ramp down options, warranty plan, back out plans
- Data integrity aspects, data quality aspects, performance aspects. Also ensure cross organizations customer data management team is involved in defining process for manual intervention for correcting data as the need arises
- Close coordination with all stakeholders

Interfaces Execution and Cut over

Many of us agree that stakeholder management or communications is one of the very common reasons for project failures. In a project like interfaces it is bound to be vulnerable in this area, hence it is of utmost importance to have a strong program and project manager. It will need the most effective communication plan as almost everybody of transition will be stakeholders for this project.

Leaving project management complexities aside, we should try to follow the below approach to take this project to successful completion –

1. Define final scope and stick to it

Define interfaces that will be in scope and gather all information for this interface like who, what, when, how, where etc. This not will only help design, but would tremendously help during testing and verification. Avoid scope creep, remind yourself goal of integration along the way.

2. Data Mapping

Repeating importance of this critical activity signifies how critical it really is. Make sure all stakeholders agree with this mapping well on time. Doing it right is as important as doing it early. Carefully map out each and every field, leaving no traces of doubt.

3. Infrastructure Readiness

More often the case is that changes in business process and systems as part of integration are so huge that it definitely calls for infrastructure revamp. And none other than this project will be impacted by this activity. Normally you would have a dedicated team to handle the infrastructure part of it, however interfaces project still need a lot of coordination to ensure all ducks are in a row, before cut over could start.

4. Cut over plan, ramp up plans, ramp down options, back out plans

A solid implementation cut over plan or ramp up plan, ramp down options, warranty plan, back out plan is the essence of interfaces project. Define these plans as early as you can. Provide adequate time for analysis, planning, use previous experience, standard templates.

Any critical component needs to be cut over in a phased ramp up manner. Define stages as appropriate, define all activities, dependencies, success criteria, failure criteria, go no go criteria, teams, level execution, verification needed etc. Sample template to cover may look like below -

Sl. No.	Phase	Task Description	Start Date	End Date	Dependencies	Teams Involved		Success Criteria to continue	Criteria to hold on	Criteria to ramp down	Sign off by	Sign off Date	Next Step
						Execution	Verification						
	Pre-Ramp up												
	Ramp-up1												
	Ramp-up2												
	End Ramp up												

Figure 6: Sample template for Ramp up

5. Data Quality, Data Integrity, Performance aspects

All these aspects have been discussed in conversion section, needless to reiterate that these aspects are ongoing, and must need thorough execution for interfaces too.

6. Close coordination with all stakeholders

Last but the most important factor is close coordination or in other words very effective communication management.

Post Interfaces

Post interface phase basically is start of the business as usual phase or in other words end of integration phase. Your phased ramp up will reach you there; however there are closing activities for interfaces which will fall into this scope, for example

- You need to define hand over process – Regular application management team, production support team will take over from here on
- You need to define retiring plan and process for the systems that will no longer be required
- Document and standardize interface integration effort
- Define all other project closure activities

Why should I follow this phased approach? Does this really work?

Well, it depends on the specifics of the situation and how much of it is required. If you look closely at the approach, these are all basic steps, and not necessarily be complex as it looks, and in certain cases some would be irrelevant, for example – pre-scrub and post scrub may not necessarily be that big of deal or pre-combine volumes may be too tiny etc. If you have planned well for all the steps as applicable to your situation and observed caution, it would certainly work.

Looking from different perspective, do we have any other alternatives for integration? Let's look at some more options that you can consider -

Do it big bang

This approach might work for small scale integration and in places where the criticality is not high. It doesn't mean this approach will not work for large scale integration, but will need lot of dedication from the team, management and a thorough risk management to get success with this approach, haven't seen this approach frequently being used for large integrations.

Do it together

With this approach basically you would be mixing two goals – one immediate goal that is the integration and other being building your ultimate customer master. This approach would be quite complex and planning, execution will take a different route altogether. This will only be applicable in special cases where the cost is not a concern and you have ample time.

Do it on need basis

This approach is kind of big bang and phased process. Based on specific need on specific area, the steps will be defined, but at the end it will be a big bang approach, meaning design, build will follow all steps as we discussed earlier, but implementation will not follow phased cut over, instead a full jump.

These are all good approaches and there can be many more such, and might work. However considering effort like integration you must need to choose the approach that will ensure you success. Anything else would be a compromise.

At a high level below summarizes some benefits of the approach we discussed so far –

Category	Benefits
Business	• Business is rest assured the final outcome will be as expected • Close coordination and management will ensure no cost overrun as things will be properly planned • Data quality will be better, ensuring happy customer interactions • Phased cut over reduces the risk by a great margin • Intermediate phase which kept both organizations in sync, can act as a fall back option incase cutover of interfaces is not working well, without impacting business.
Process	• Detailed process model will be easier as you have skeleton already being covered up here. • Well defined process will ensure no hiccups during planning, execution and monitoring • Covers all process aspects for conversion, intermediate phase, and interfaces cut over • Process can be reused for any mergers organization may encounter in future
People	• Getting to know the big picture of the entire integration is always the challenging part. An overview of this approach would enable people to deliver better as they would know the big picture of the particular tasks • All teams would get idea of interactions across groups • Easily identify the right kind of expertise you would need
Data	• This approach ensures data quality is persevered or enhanced by extensive use of data mapping, data validation, pre-post scrubs, pre-combines etc. • Data Quality Monitoring is a special focus in this approach, which will reduce Data Quality issues during integration
Technology	• This approach is generic enough and can be followed irrespective of technology be it mainframe or open systems or anything. • The approach can be used for custom made solution or may be used along with any ETL tool your organization may be using. Many of the ETL tools would provide features to support these activities already!
Misc	• Provides flexibility to choose the appropriate process for your integration • Design is open in this approach • Phases approach ensures low risk and also help financials as your cash flow is more spread out and controlled

Table 1: Key Benefits of the approach

Conclusion

Studies have shown that half of the banking or financial domain mergers suffer from post-integration blues, impacting shareholder value, company reputation and what not. So how are the enterprises addressing this? Companies are paying unprecedented attention to post-merger integration as a strategic priority. Naturally the approach becomes very crucial for the integration and customer master being one of the key systems, deserves a reliable integration approach that you can bank on to improve success rate to a large extent.

Typical challenges of customer master integration viz. inadequate pre-consolidation causing numerous duplicates, incorrect customer to account linkages due to lack of thorough analysis of source and destination data, wrong profile fields getting updated due to improper data mapping, good customer data getting messed up due to lack of proper survivorship rules, overall increase in bad quality of data, data going out of sync from conversion till interfaces cut over, interfaces cut over running into trouble and no measure to fall back leading to additional time and effort and low customer confidence etc. – all can be avoided with the phased approach having distinct phases viz. conversion, intermediate sync phase and interfaces cut over. Although the approach may sound too cautious, and cost and time is definitely a watch item for post merger integration but an approach which can almost guarantee success deserves to be adopted in almost all cases.

About the Authors

Prabir Majumder, PMP, is Project Manager with Infosys' Customer Relationship Management Practice. He has over 9 years of experience designing solution, providing consultancy for fortune 500 clients in multiple domains viz. communications, transportation, automobile, banking and financial services. Coming from a technology background, and with extensive pre-sales and client facing experience, Prabir has helped bridge business technology gaps for many of our clients. Recently he has been part of a historically large merger and acquisition post-integration effort in customer data domain and most of his knowledge is driven from that effort. Look out for more articles from him on this subject.