

Legacy Data Conversion Buyer's Guide for Banks and Credit Unions

What legacy data really costs when you change cores, merge, or replace an imaging system, the three ways to handle it, and how to choose a partner before you commit.

Includes a planning timeline, an inventory worksheet, a cost comparison worksheet, a validation checklist, and a glossary.

THE SHORT ANSWER

Every core conversion, merger, or imaging replacement leaves banks and credit unions with years of check images, statements, loan documents, signature cards, and reports locked inside a system they are leaving. Most institutions assume the answer is to move all of it into the new system. That route usually means paying one vendor to extract the data, paying another to load it, and living with months of mapping and validation.

There are three ways to handle legacy data, not one. For records your staff rarely opens, a browser-based archive keeps every document searchable without converting any of it. The right answer depends on how often you use each record type, not on what your core vendor sells.

WHAT'S INSIDE

1

Why it matters

What legacy data really costs you, and the planning mistakes that make it cost more.

2

What a conversion involves

The six jobs behind "just move the data," and how to measure your exposure.

3

Choosing a path

Browser-based, hybrid, or full conversion, and the questions to ask every vendor.

4

How FusionLRS does it

Our approach, client views, stories from the field, and next steps.

TOOLS TO KEEP AT YOUR DESK

- A Conversion Planning Timeline.** What to do from 12 months out to 90 days after go-live.
- B Legacy Data Inventory Worksheet.** Every archive, record type, and owner on one page.
- C Cost Comparison Worksheet.** All three paths side by side over five years.
- D Validation Checklist.** What to verify before you sign off on any load.
- E Glossary.** Conversion terms in plain language.

FREE ASSESSMENT

Our team offers a complimentary Legacy Data Assessment: we help you identify your archives, map your risks, and find the most efficient path forward. Request one at sales@fintegratetech.com.

1

PART 1 | WHY IT MATTERS

Why legacy data matters at banks and credit unions

KEY TAKEAWAY

Legacy data does not go away when the old system does. You pay to move it, you pay to store it, or you lose access to it.

The conversion banks and credit unions forget to budget for

When banks and credit unions replace a core or imaging system, they also have to decide what happens to years, sometimes decades, of archived check images, loan documents, corporate resolutions, signature cards, and statements. Examiners, auditors, account holders, and your own staff keep asking for those records long after the old system is gone.

Most institutions assume the logical answer is to move everything into the new, go-forward system. That process is far more complicated and expensive than it looks, and the decision is usually made late, after the core contract is signed.

Three bills for the same data

Pay to get it out

The legacy vendor typically charges a significant fee for an extract, and the files may arrive incomplete or inconsistently formatted.

Pay to put it in

The new vendor often charges another large fee to import it. Mapping and validation can take months and still leave partial or inconsistent results.

Pay to leave it there

Leaving data on the legacy system means ongoing hosting or storage fees, which can exceed \$10,000 a month, for records you rarely open.

Many institutions pay twice: once to retrieve their own information and again to load it somewhere else, while carrying the risk if something goes wrong. Hosting fees keep running long after the system has been replaced.

"Our goal is to give financial institutions control over their data, not to lock them into someone else's system."

Kris Bishop, CEO, FIntegrate Technology

93%

of archived data, in our team's experience, is never researched after the first 13 to 14 months. You still have to keep it, and keep it searchable.

The Monday-morning test

Your account holders do not care which core you run. They do not know your staff worked every weekend for a year to get ready. They know whether they can pull up last year's statement on Monday morning, and your tellers need signature cards before the doors open. That is the standard every legacy data plan has to meet. Part 3 compares the paths that meet it.

The 8 legacy data mistakes banks and credit unions make most often

1 Deciding after the core contract is signed
By then the timeline is fixed and the conversion vendor's price is the only one on the table. Plan legacy data access as part of the conversion, not after it.

2 Assuming "convert everything" is the only option
It is what core and imaging vendors usually recommend. For records used only for research and audit, it is rarely the cheapest or the fastest path.

3 Inventorying only the core
Imaging systems, report archives, and departmental shares hold records too. An archive nobody listed is an archive nobody extracts.

4 Treating every record the same
Check images pulled every day and statements pulled twice a year do not need the same treatment. Access frequency and retention should drive the decision.

5 Accepting an extract without reconciliation
If nobody counts what left the old system against what arrived in the new one, missing records surface when an account holder or examiner asks for them.

6 Forgetting gap data
Records created between the final extract and cutover still have to be captured and loaded. At one Kansas bank, the gap covered roughly the last 30 days before conversion.

7 Letting the legacy contract run on
Hosting and retrieval fees continue indefinitely if nobody plans the exit. Know your termination date and notice period before go-live.

8 Ignoring access controls
Legacy archives can include employee accounts and other restricted records. Decide who can see what before staff start searching.

Every one of these is a planning failure, not a technology failure.

Successful institutions start planning for legacy data six to twelve months before a conversion.

Five habits of banks and credit unions that convert cleanly

Start early

Plan legacy data access as part of your core or system conversion, not after.

Inventory all sources

Identify every imaging and report archive across departments.

Define what to retain

Prioritize operational and compliance-critical documents.

Insist on validation

Make sure every converted record is verified and auditable.

Choose flexibility

Look for options that allow phased migration or browser-based access.

2

PART 2 | WHAT A CONVERSION INVOLVES

What a legacy data conversion actually involves

KEY TAKEAWAY

"Move the data" is six separate jobs. Each one has a cost, an owner, and a way to fail.

The work behind "just move the data"

A full convert-all project can take six to eighteen months and cost hundreds of thousands of dollars, especially when data spans decades and multiple systems. Every document, check image, and statement has to be mapped, indexed, and verified before it can be loaded. For most banks and credit unions, that effort far exceeds what everyday research and audit work requires.



Plan with the vendor you are leaving

If your data sits at a service bureau, nobody can touch it until that vendor sends it. Expect more than one cut: an early bulk extract, then one or two more after cutover. Each one tends to arrive with overlaps, missing days, and a slightly different index structure, because the extract is often a manual process with no quality check. Agree on the schedule, contents, and format with that vendor up front.

What you will find in a legacy archive

RECORD TYPE	WHO ASKS FOR IT	TYPICAL ACCESS
Check images	Account holders, branch staff, disputes	Frequent
Account statements	Account holders, legal requests, collections	Regular
Loan documents	Lending, loan servicing, audit	Occasional to regular
Signature cards	Branch operations, fraud review	Occasional
Historical reports	Operations, audit, examiners	Occasional
Employee account data	Limited staff only	Restricted

Access patterns vary by institution. Access frequency is the column that decides your path; see Part 3.

How exposed is your bank or credit union?

Check every statement that is true for your institution today.

- | | |
|--|---|
| ☐ A core, imaging, or merger conversion is planned within 18 months. | ☐ Nobody owns reconciliation of extracted record counts. |
| ☐ We have not inventoried every imaging system and report archive. | ☐ Our retention schedule has not been mapped to legacy record types. |
| ☐ We do not know what our legacy vendor charges for an extract. | ☐ Restricted records, such as employee accounts, sit alongside general archives. |
| ☐ We pay monthly hosting or storage fees for a system we no longer use. | ☐ We do not know our legacy contract's termination date or notice period. |
| ☐ Our conversion vendor has proposed converting all legacy data by default. | ☐ Staff would need new training to find historical records after go-live. |

READING YOUR ANSWERS

One or two checked

A planning tune-up may be enough. Use the Appendix B worksheet to confirm your inventory is complete.

Three to five checked

Your conversion budget likely understates what legacy data will cost. Price all three paths with Appendix C before you sign.

Six or more checked

Treat legacy data as its own workstream with an owner and a deadline. Start with the Appendix A timeline this month.

"Why does it cost so much?"

It is the question executives ask most. It is still check images on one side of the fence and check images on the other. What they do not see is the work in between: extracts that arrive in pieces, missing days, mismatched indexes, and report names that changed spelling three times over twenty years. That work is the cost. Doing it well is what you are paying for.

Why not do it ourselves?

Some institutions rescan signature cards or point their developers at the old system: "It's a database and images. How hard can it be?" Those people are then off your conversion when you need them most.

3

PART 3 | CHOOSING A PATH

Three paths to managing legacy data at banks and credit unions

KEY TAKEAWAY Know why you need each record and who needs it. Put what your customer touchpoints require in the new system, and everything else in a searchable archive.

OPTION 1 | NON-CONVERSION

Browser-based access

All historical data loads into a browser-based research system. Staff search and print legacy records without reindexing. Typically the fastest, lowest-cost path.

OPTION 2 | SELECTIVE MIGRATION

Hybrid conversion

Converts only the subset you use often, such as recent check images or signature cards. The rest stays in a searchable archive.

OPTION 3 | FULL MIGRATION

Traditional conversion

Every legacy record converts into the go-forward system. The most integrated for staff, and the slowest and most expensive.

The three paths side by side

	BROWSER-BASED	HYBRID	FULL CONVERSION
What moves	Nothing is converted	A critical subset	Everything
Where data lives	Research archive on your network or a secure URL	Subset in the new system, the rest in an archive	The go-forward system
Reindexing	None	Subset only	All records
Relative cost	Lowest	Moderate	Highest
Relative timeline	Shortest	Moderate	Longest, often 6 to 18 months
Staff disruption	Lowest	Moderate	Highest during the project
Best for	Records used for research and audit	Frequent access to recent or high-value records	History that must sit beside current data
Effect on your new system	Untouched	Only what you choose to move	Inherits legacy indexes and inconsistencies

You just built your new system the way you want it. Why muck it up with legacy data?

CORE OR IMAGING CONVERSION

You set up the new system with your own indexes and organization. A full conversion fills it with old document types and inconsistent index values on day one. Move only what your customer touchpoints need, and archive the rest.

MERGER OR ACQUISITION

You do not know what shape the acquired institution's documents are in until you have them. Load them straight in and their inconsistencies become yours. Archive them, and move records over once you know they are clean.

Four questions that choose your path

1 How often does staff open each record type?

Daily use argues for converting that record type.
Monthly or less argues for a searchable archive.

2 What do your customer touchpoints show?

Why convert ten years of check images if online banking shows twelve months? Load that date range into the new system and archive the rest.

3 What does each path cost over five years?

Count extract, import, hosting, and staff time, not just the conversion quote. Appendix C lays it out.

4 What does go-live day require?

If examiners and account holders need history on day one, a path that loads it after cutover will not work.

What to look for in a legacy data partner

- ✓ **Experience with banks and credit unions** across many source systems, not just one core
- ✓ **Reconciliation of every transfer**, with record counts you can see
- ✓ **Support for all three paths**, including phased and partial conversions
- ✓ **Validation reports and proof of completion** for every load
- ✓ **Data security and access controls** built into the process, including restricted records
- ✓ **Project management included** from extract to final delivery
- ✓ **Gap data handled in scope**, not as a change order
- ✓ **A team that works in parallel** with your core vendor and conversion consultant

"Know the why. Why do you need this data, and who needs it? We can throw more hardware and more people at a conversion. But if the people who need the data don't have it at the end of the day, we've failed."

Kris Bishop, CEO, FIntegrate Technology

Questions to ask every legacy data vendor

EXPERIENCE

- How many conversions has your team completed for banks and credit unions?
- Which source systems have you worked with, and which do you support today?
- Can we speak with an institution that left the same legacy system?

DATA AND VALIDATION

- How do you reconcile extracted record counts against what was loaded?
- How do you handle missing metadata and mismatched check image pairs?
- What validation reports do we receive, and when?

COST AND CONTRACT

- Is pricing per record, per terabyte, or fixed? What counts as a change order?
- Are there ongoing hosting, storage, or retrieval fees after go-live?
- What happens to our data if we end the contract?

SECURITY AND SUPPORT

- Where will our data live, and can we choose?
- How do you restrict access to sensitive records?
- Who answers when staff cannot find a record after go-live, and where are they based?

4

PART 4 | HOW FUSIONLRS DOES IT

How FusionLRS keeps legacy data searchable for banks and credit unions

KEY TAKEAWAY

Keep every statement, check image, and report your staff needs, without paying to migrate all of it into your new core.

FusionLRS is FIntegrate's browser-based legacy research system. It holds historical statements, check images, loan documents, signature cards, and reports in a searchable archive your staff can use from day one. Our team started one of the first legacy data conversion businesses in 1998, and we support all three paths: browser-only, hybrid, and full conversion. The browser is the easy part. The real work is getting the data out of the old system complete and correct, and we do that work for you.

5,000+

legacy data conversion projects completed by our team

600+

distinct source systems encountered along the way

20+

source systems supported natively today

Source: FIntegrate team project records, 2026.

How it works, and where it fits

1

Assess

We inventory your archives and recommend a path by record type.

2

Collect

Data ships to your bank, and we convert it remotely. It never leaves your environment.

3

Validate

Date gap analysis flags days with data but no images, or images but no data.

4

Load

Originals stay in native format, never modified. We export to your new system as needed.

5

Search

Staff search and print history in a browser while we load gap data as it arrives.

What your staff and examiners get

- ✓ **Browser-based search and print**, with no reindexing
- ✓ **Single sign-on** with your existing network credentials
- ✓ **Your choice of deployment**: on your own network, through a secure URL, or both
- ✓ **Restricted access** for sensitive records such as employee accounts
- ✓ **Statements, check images, and reports** in one place, seconds away
- ✓ **An end to legacy hosting fees** once the old system is retired
- ✓ **Open access to indexes and metadata**, so you can query, report, and connect BI tools
- ✓ **Almost no training**: pick a data type tile, then search by partial name or account number

"If you've seen the demo, you've seen the training."

A FusionLRS client, declining a training session after the demo

Three banks, three paths, one result: history that stayed searchable

Bank of the Orient

Multi-state and international branch operations | Converting to FIS | Path: browser-based



Working against a compressed core conversion timeline, the bank had more than a terabyte of historical data that examiners, customers, and staff would still need. Its conversion consultant, SRM, introduced FIntegrate. The core could likely handle check images but not historical reports, so the bank archived its history in FusionLRS instead of loading it into the new core.

1 TB+

historical data preserved

~24 hrs

from data arrival to staff review

On time

FIS go-live, no core delay

"Relying on the core was the traditional option, but legacy information would not have been available on day one or day two. That is why we selected FIntegrate."

Eleanor Dolorfino, Director of Central Processing

American National Bank

Mount Pleasant, Texas | Converting to DCI | Path: hybrid



The bank needed to keep years of historical data accessible without the cost of a traditional conversion. It chose a hybrid configuration: FusionLRS on a server in its own data center, with access through a secure URL so employees can reach archived records from any location. The bank also found the search capabilities stronger than its previous system's.

9 months

early discovery and analysis

90 days

hands-on implementation

Hybrid

on-premises plus secure URL

"When you have a specialized team like FIntegrate, you get that custom-tailored experience, which they definitely delivered on."

Austin B. Niblett, IT and Security Officer

FirstOak Bank

Independence, Kansas | Converting to DCI | Path: browser-based



The bank had seven years of statements, check images, and reports to preserve. FusionLRS integrated with its network through single sign-on, and a dual-login setup kept employee account data restricted. When the legacy core could not keep accounts payable files, our team added them to the archive at the last minute.

7+ years

historical data preserved

2 weeks

to full access after conversion

Zero

formal training required

"Every timeline they gave us during our kickoff call, they met."

Christy Mavers, VP and Retail Banking Manager

Source: FusionLRS client case studies, 2026. Full case studies are available at fintegratetech.com.

NEXT STEPS

Six things to do before you talk to a vendor

- 1 List every imaging system, report archive, and departmental share that holds records, using the Appendix B worksheet.
- 2 Pull your legacy contracts and find the termination date, notice period, and any extract fees.
- 3 Map each record type to your retention schedule with your compliance team.
- 4 Estimate how often staff open each record type in a typical month.
- 5 Price all three paths side by side over five years with the Appendix C worksheet.
- 6 Ask each vendor the questions in Part 3, and request a sample validation report.

Thinking about your next conversion?

If your institution is preparing for a core conversion, a merger, or a vendor change, or you are tired of paying monthly fees to store legacy data you rarely open, assess your legacy data strategy now. Our complimentary Legacy Data Assessment helps you identify your archives, map your risks, and find the most efficient path forward. Buying a bank? Call us before you sign, and we will estimate conversion cost and the staff time it will take.

FROM THE FIELD

Behind on every front

A West Coast bank months from core cutover had not planned for images, statements, or reports. Our team set up access to all of it in 30 days.

\$15K to \$20K a month

That is what one bank paid its old core to keep research running after the new core could not load its history. We converted it in 30 days.

24 systems, one browser

After 24 acquisitions, one bank ran 24 legacy systems in its ops center. We moved all of them into one browser and retired the hardware.

About FIntegrate

FIntegrate Technology builds back-office software for banks and credit unions: FusionDMS, FusionCRS, and FusionLRS. We serve institutions from \$100M to \$20B in assets with a 100% U.S.-based team. Our team has completed more than 5,000 legacy data conversion projects, encountered more than 600 distinct source systems, and supports more than 20 natively today.



See FusionLRS in action.

Request a demo, or book a complimentary Legacy Data Assessment for your bank or credit union.

sales@fintegrate.tech

833-346-8478

fintegrate.tech

Conversion Planning Timeline for Banks and Credit Unions



A working schedule for legacy data, from 12 months out to 90 days after go-live. Adjust the dates to your core vendor's plan.



A.1 Milestones and owners

WHEN	WHAT TO DO	TYPICAL OWNER	DONE
12 months out	Name a legacy data owner. Start the inventory (Appendix B). Pull every legacy contract.	Operations, IT	☐
9 months out	Map record types to your retention schedule. Estimate how often each type is used.	Compliance, Operations	☐
6 months out	Price all three paths (Appendix C). Select a path for each record type and a partner.	Finance, Operations	☐
4 months out	Confirm extract format and schedule with the legacy vendor. Agree validation criteria (Appendix D).	IT, partner	☐
2 months out	Run a test extract and reconcile counts. Set up user groups and access restrictions.	IT, partner	☐
Conversion weekend	Final extract and load. Staff verify a sample of records against the legacy system.	Partner, Operations	☐
First 30 days	Load gap data. Close out validation and obtain proof of completion.	Partner, Compliance	☐
90 days after	Confirm legacy system access is retired and hosting fees have stopped.	Finance	☐

Behind schedule already? A browser-based archive can be stood up on a much shorter runway. One bank's terabyte of history arrived on a Friday and was ready for staff review by Saturday.

One row per system or archive. If a department keeps it, it goes on the list.

Places records hide Report archives, retired imaging systems, lending document systems, departmental file shares, and vendor-hosted portals.	Use column Daily, weekly, monthly, or rarely. Ask the people who pull the records, not the people who manage the system.	Path column Browser, hybrid, full, or not retained. Fill it in last, after retention and use are known.
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Cost Comparison Worksheet

Five-year cost of each path. Fill in every line, including the ones a vendor quote leaves out.

COST LINE	BROWSER-BASED	HYBRID	FULL CONVERSION
Legacy vendor extract fee	\$	\$	\$
New vendor import or conversion fee	\$	\$	\$
Mapping and indexing	\$	\$	\$
Validation and reconciliation	\$	\$	\$
Internal staff time (hours × loaded rate)	\$	\$	\$
Staff training	\$	\$	\$
Gap data load	\$	\$	\$
Archive license or hosting (5 years)	\$	\$	\$
Legacy hosting until retired (monthly fee × months)	\$	\$	\$
Change orders and contingency	\$	\$	\$
Five-year total	\$	\$	\$

Price by record type, not by system

A hybrid path only makes sense when you know which record types move. Use your Appendix B inventory to split volumes before you request quotes.

The line most often left blank

Legacy hosting until retired. If the old system stays on for "just a few months" after go-live, those fees belong in the comparison.



Validation and Proof-of-Completion Checklist

Every converted or archived record should be verified and auditable. Do not sign off until every box is checked.

D.1 BEFORE THE EXTRACT

- ☐ Record counts by type and date range captured from the legacy system
- ☐ Extract file format and index fields confirmed in writing
- ☐ Validation criteria and sample size agreed with your partner
- ☐ Restricted record types identified and access rules defined

D.2 DURING THE LOAD

- ☐ Loaded counts reconciled against extracted counts, by record type
- ☐ Front and back check image pairs verified on a sample
- ☐ Date gap analysis run: every business day has both data and images
- ☐ Exceptions report reviewed by your institution, not only the vendor

D.3 BEFORE SIGN-OFF

- ☐ Staff retrieved sample records by account, date, and document type
- ☐ Search and print tested by each department that uses the records
- ☐ Access restrictions tested with a user who should be denied
- ☐ Validation report and proof of completion received and filed

D.4 AFTER GO-LIVE

- ☐ Gap data loaded and reconciled
- ☐ Late-arriving data sets added and validated
- ☐ Legacy system access retired and termination confirmed in writing
- ☐ Final legacy invoice reviewed for fees that should have stopped

Keep the file

Store the validation report, exceptions log, and proof of completion together. When an auditor asks how you know the history is complete, that file is the answer.

Glossary of Legacy Data Terms

The words you will hear in vendor meetings, in plain language.

Browser-based access

A non-conversion path. Legacy records load into a research system staff reach through a web browser, without reindexing.

Full conversion

Every legacy record and image is converted into the go-forward system.

Extract

The export of data and images from the legacy system, usually produced by the legacy vendor for a fee.

Metadata and indexes

The fields that describe a record (account number, date, document type) and make it searchable.

Image pairing

Keeping the front and back images of a check linked as one item.

Gap data

Records created between the final extract and cutover that have to be loaded afterward.

Retention schedule

Your institution's policy for how long each record type must be kept.

Secure URL access

Reaching an archive through an encrypted web address, so staff can search from any authorized location.

Hybrid conversion

Converts a critical subset into the new system and keeps the rest in a separate, searchable archive.

Go-forward system

The new core, imaging, or archive system your institution uses after conversion.

Ingestion

Loading extracted data into a target system or archive.

Mapping

Matching legacy index fields to the fields the target system expects.

Reconciliation

Comparing what left the legacy system with what arrived, so nothing is missing or duplicated.

Cutover

The moment operations switch from the legacy system to the go-forward system.

Proof of completion

Written confirmation, backed by a validation report, that every record was delivered as agreed.

Single sign-on

Logging in with existing network credentials instead of a separate username and password.