

Guide to Legacy Data Conversion

For many banks and credit unions, managing legacy imaging and document systems is one of the most overlooked challenges during modernization. When institutions convert cores, merge with another organization, or replace their imaging system, years of archived data remain locked inside outdated platforms. Understanding how to manage that information safely and cost-effectively is essential to compliance, audit readiness, and customer service.

The Legacy Data Challenge

When banks and credit unions replace their core or imaging systems, they must also decide how to handle years – sometimes decades – of archived check images, loan documents, corporate resolutions, signature cards, and statements. Most assume the logical answer is to move all that data into the new, go-forward system, but that process is far more complicated and expensive than it seems.

To begin, the vendor of the legacy system typically charges a significant fee just to provide an extract of the data – and even then, those files may not be complete or consistently formatted. Metadata can be missing, indexes may not align, and image pairings (front and back) often require manual correction before the files can be used.

Next, the vendor of the new system often charges another large fee to import the legacy data. That process can take months, require extensive mapping and validation, and still leave institutions with partial or inconsistent results. Many banks and credit unions end up paying twice – once to retrieve their own information and again to load it elsewhere – all while assuming the risk if something goes wrong.

And for institutions that decide to simply leave their data in the legacy system, the costs don't disappear. Legacy vendors typically charge ongoing hosting or storage fees that can exceed \$10,000 per month, just to maintain access to data that's rarely used. Those costs continue indefinitely – long after the system has been replaced.






Whether paying to extract, ingest, or store the same data, institutions face a recurring dilemma: how to preserve full historical access without overpaying or overcomplicating the conversion.

This is why more forward-thinking institutions are re-evaluating their approach – exploring browser-based access or phased migration strategies that reduce dependency on both legacy and new vendors while maintaining compliance, audit readiness, and cost control.

“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

Best Practices for Managing Legacy Data

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Start early
 Plan for legacy data access as part of your core or system conversion—not after.
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Inventory all sources
 Identify every imaging and report archive across departments.
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Define what to retain
 Prioritize operational and compliance-critical documents.
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Insist on validation
 Ensure every converted record is verified and auditable.
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Choose flexibility
 Look for options that allow phased migration or browser-based access.

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

Evaluating Your Options

For many institutions, the default assumption is that the only way to handle legacy data is to convert everything from the old system into the new one. It’s what core and imaging vendors often recommend – and it sounds logical until you realize how complex and expensive that approach can be.

A full “convert-all” project can take six to eighteen months, require extensive validation, and cost hundreds of thousands of dollars, especially when data spans decades and multiple systems. Every document, check image, and statement must be mapped, indexed, and verified before it can be loaded. For most institutions, that level of effort far exceeds what’s needed for everyday research or audit purposes.

Recognizing this, the experienced team at FIntegrate was the first in the industry to create alternative options for managing legacy data – approaches that give financial institutions flexibility and control that core vendors often won’t, or simply can’t, provide. As FIntegrate’s CEO, Kris Bishop, shared in a recent interview, “Our goal has always been to give institutions choices – not just expensive mandates from their vendors.”

Three Paths to Managing Legacy Data

OPTION 1 \$	OPTION 2 \$\$	OPTION 3 \$\$\$
<p style="text-align: center;">Browser-Based Access (Non-Conversion)</p> <p>Best for:</p> <ul style="list-style-type: none"> ✓ Historical access ✓ Low change management ✓ Immediate cutover 	<p style="text-align: center;">Hybrid Conversion (Selective Migration)</p> <p>Best for:</p> <ul style="list-style-type: none"> ✓ Phased migrations ✓ Near-term customer needs ✓ Balanced cost & speed 	<p style="text-align: center;">Traditional Conversion (Full Migration)</p> <p>Best for:</p> <ul style="list-style-type: none"> ✓ Complete migration

Option 1 – Browser-Based Access (Non-Conversion): For data that’s rarely needed, a non-conversion option may be ideal. In this model, all historical data is loaded into a browser-based research system that resides on the institution’s local drive. Employees can securely search and print legacy data without the need to reindex or reformat it into a new system. This approach is typically the fastest, most cost-effective and least disruptive of all.

Option 2 – Hybrid Conversion (Selective Migration): In many cases, institutions only need frequent access to recent or high-value data, such as check images, commercial loan documents, or signature cards. The hybrid approach converts only that critical subset while storing the remainder securely in a separate, searchable archive for long-term research. This method can dramatically reduce costs and timelines while maintaining access to vital information.

Option 3 – Traditional Conversion (Full Migration): All legacy data and images are converted into the new archive or go-forward system, allowing users to access historical records as if they were originally captured there. This approach provides the most seamless experience for end users but can be both time-consuming and expensive if not managed efficiently.

By understanding these three paths, financial institutions can make informed decisions that align with their operational needs, compliance requirements, and available resources instead of accepting a one-size-fits-all conversion recommended by a legacy vendor.

Selecting the Right Partner

When evaluating potential vendors, consider:

- ✓ **Experience:** Does the partner have a track record with banks and credit unions?
- ✓ **Compliance Alignment:** Are data security and audit reporting built into their process?
- ✓ **Flexibility:** Can they support both full and partial conversions?
- ✓ **Transparency:** Will you receive validation reports and proof of completion?
- ✓ **Support:** Is project management included from export to final delivery?

Where FIntegrate Fits In

FIntegrate Technology has supported thousands of financial institutions through core and imaging transitions. Its FusionLRS platform and services provide flexible options — browser-only, hybrid, or full conversion — helping institutions maintain access to their data while reducing cost and risk. Whether you manage everything in-house or rely on a partner, the right strategy ensures your institution remains audit-ready and operationally efficient.

Next Steps

If your institution is preparing for a core conversion, merger, or vendor change — or you're simply tired of paying high monthly fees to store legacy data you rarely access — take time to assess your legacy data strategy. FIntegrate offers a complimentary Legacy Data Assessment to help you identify your archives, map your risks, and determine the most efficient path forward.



**Contact us to
learn more.**

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