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DISTRIBUTION OPERATIONS

A Distributor's Guide to the Hidden Costs,
and How Dynamics 365 Fixes Them



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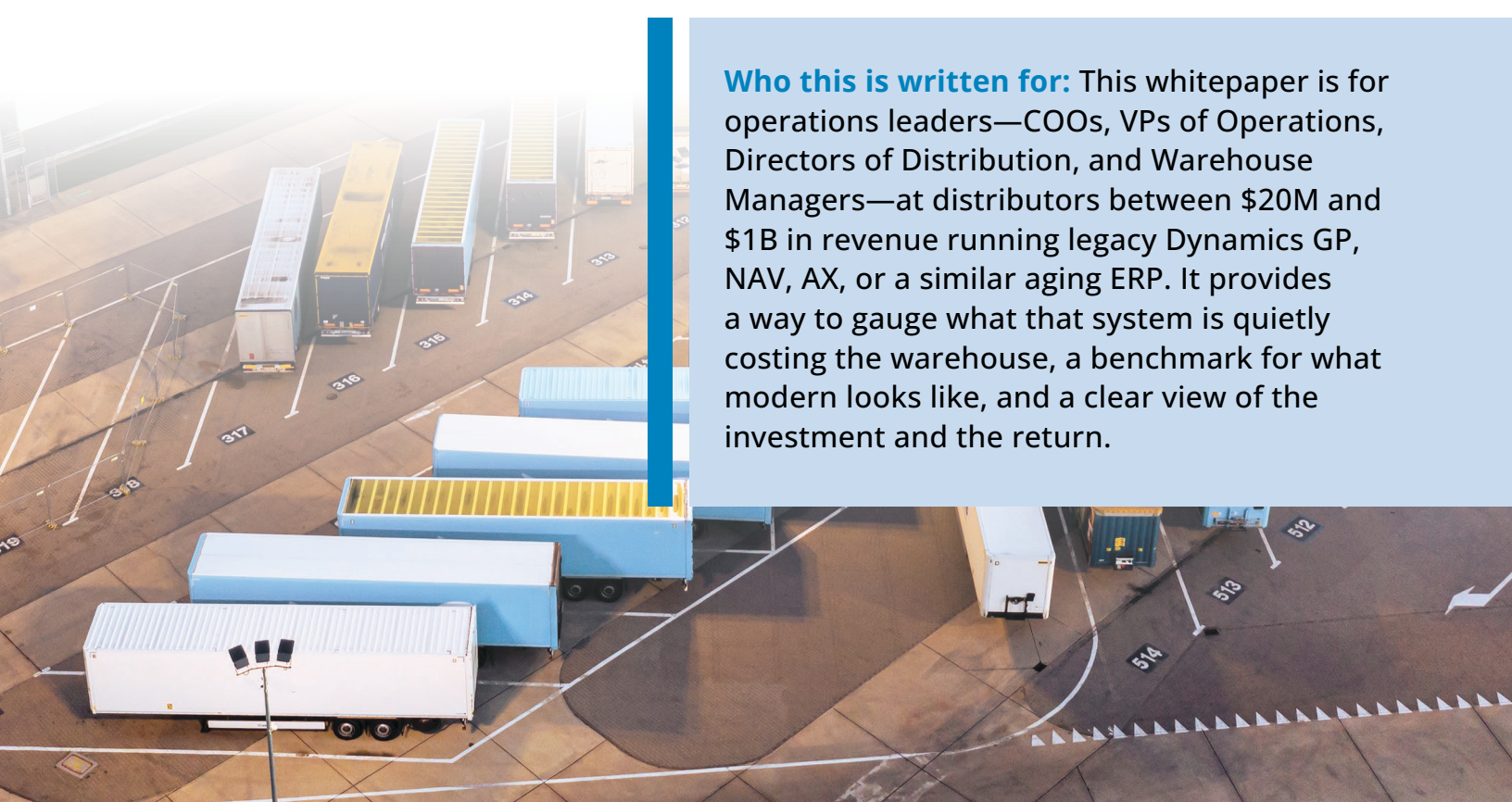
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YOUR WAREHOUSE IS PAYING FOR YOUR OLD ERP

In distribution, the warehouse is where a legacy ERP shows its age first. Legacy systems were built to record transactions, not to orchestrate the physical movement of goods, so the floor ends up patching the gap by hand: paper pick lists in place of guided workflows, spreadsheet reconciliation in place of real-time counts, and tribal knowledge in place of documented process.

Not all of this fails at once. It bleeds quietly, one mispick, one phantom stockout, one manual workaround at a time, and the cost grows every time the operation adds volume, SKUs, or channels. The people closest to it feel it every shift, but it rarely shows up as a line item anyone can point to.

A modern ERP platform turns that quiet loss back into gain in three places a distribution leader can measure: inventory you can trust in real time, faster and more accurate fulfillment, and the ability to scale volume without scaling headcount in step.



Who this is written for: This whitepaper is for operations leaders—COOs, VPs of Operations, Directors of Distribution, and Warehouse Managers—at distributors between \$20M and \$1B in revenue running legacy Dynamics GP, NAV, AX, or a similar aging ERP. It provides a way to gauge what that system is quietly costing the warehouse, a benchmark for what modern looks like, and a clear view of the investment and the return.

Distribution Operations in 2026: Why the Warehouse Is Under Pressure

Distributors are absorbing policy volatility and tariff swings that raise landed-cost complexity and compliance overhead, and they are doing it while their sales channels multiply. About 56% of U.S. B2B revenue now flows through digital channels, and U.S. manufacturers and merchant wholesalers are on track for an estimated \$10.4 trillion in ecommerce sales in 2025 ([Capital One Shopping](#), 2026). Every one of those channels eventually resolves to the same warehouse, the same shelf, and the same pick.

The back office is racing to catch up. In a Deloitte Digital survey of 530 U.S. B2B suppliers, 87% said they are upgrading their ERP, preparing to begin, or planning to within the next year ([Digital Commerce 360](#), 2026), a clear signal that legacy systems have become the constraint. In Sana Commerce's 2025 B2B Buyer Report, a survey of 750 professional buyers across manufacturing, wholesale, and distribution, 73% said they prefer to buy online, yet 81% run into barriers caused by outdated systems and inaccurate data, and 75% would switch suppliers for a smoother experience ([Sana Commerce](#), 2025).

Companies are already moving. In the MHI and Deloitte 2025 Annual Industry Report, a survey of more than 700 supply chain and manufacturing executives, 55% said they were increasing technology spend and 60% expected to spend more than \$1 million ([MHI & Deloitte](#), 2025). More channels, more compliance pressure, and thinner margins leave less room for a warehouse that runs on manual workarounds.

The Warehouse Absorbs What the Software Can't Do

When the system cannot guide the work, people do. This sums up the entire problem. A legacy ERP records that an order exists, then leaves the warehouse to figure out how to fill it accurately and fast with tools the system does not provide. The result is a set of workarounds that feel normal because they have always been there, and each one carries a cost. The six costs that follow are where that cost lands, and each one compounds the next.

The Six Places It Costs You

1. Inventory Accuracy Erodes

Without real-time stock visibility, counts drift between the system and the floor. The result is phantom inventory, stockouts on items you thought you had, and overstock on items you did not need, and reconciling the two becomes a recurring fire drill. This is consistently the top-cited distribution pain point because it ripples into everything downstream. In the Auburn University RFID Lab and GS1 US Project Zipper study, barcode and UPC-based inventory accuracy across the apparel supply chain averaged 63%, while moving to RFID raised accuracy to 95% and order accuracy to 99.9% (Auburn University RFID Lab & GS1 US, 2018).

For a sense of the stakes rather than a promise, one retail estimate suggests that, if industry-average inventory accuracy near 65% improved by even a few points, the resulting drop in stockouts and order conflicts could lift gross sales by roughly 9% ([Retail TouchPoints, 2019](#) (presented as an illustrative estimate, not a measured finding). Supply chain consultancy Oliver Wight has long set 95% inventory record accuracy as the historical mark of a well-run operation ([Oliver Wight, n.d.](#)), a bar many distributors on legacy systems still cannot clear.

2. Picking and Fulfillment Stay Manual and Error-Prone

Outdated ERPs often cannot drive barcode scanning or mobile handhelds, so warehouses fall back on paper pick lists and manual data entry. That means slower pick-pack-ship cycles, more mispicks, and missed delivery dates, which hit the on-time and order-transparency expectations distributors are increasingly judged on. The clearest measure of the gap is what closes it: the scan-driven workflows in the solution following section deliver up to a 27% improvement in picking accuracy over manual methods.

3. No Advanced Warehouse Capability

Legacy systems top out at basic inventory management. They generally cannot handle dynamic slotting, item-specific pick paths, wave picking, license plating, or advanced cycle counting. As the operation grows more sophisticated, the system stops scaling with it and starts actively constraining it, forcing the warehouse to grow complexity in spreadsheets and side processes the ERP never sees.

4. Multi-Location Blind Spots

If you ship from several warehouses or distribution centers, an old ERP struggles to provide a single, consolidated view of stock. This creates blind spots: it is hard to rebalance inventory between sites, promise accurate availability to a customer, or route an order to the location that can fill it fastest and cheapest. Each location optimizes for itself because it cannot see the others.

5. Ecommerce and Omnichannel Break Down

Selling through Amazon, Walmart, or Shopify requires inventory that syncs in near real time. Outdated systems force manual updates of listings across platforms, which leads to overselling, cancellations, and duplicate data entry. This is the same modernization gap the market data already named—the reason so many distributors are now racing to upgrade the ERP underneath their channels—and the warehouse is where the mismatch turns into a canceled order.

6. Margin and Cost Blindness

Legacy systems generally cannot calculate true landed cost, so in a period of tariff volatility, a distributor cannot see what a product actually costs to get into the warehouse or what its real margin is. This is a capability gap rather than a statistic, and it is decisive: Dynamics 365 Finance and Supply Chain Management includes a native Landed Cost module, while Business Central offers the narrower item charges capability instead ([Microsoft, n.d.-a](#); [Microsoft, n.d.-b](#)). Without it, you price on last year's assumptions instead of what the shipment actually cost.

The Cumulative Cost of Standing Still

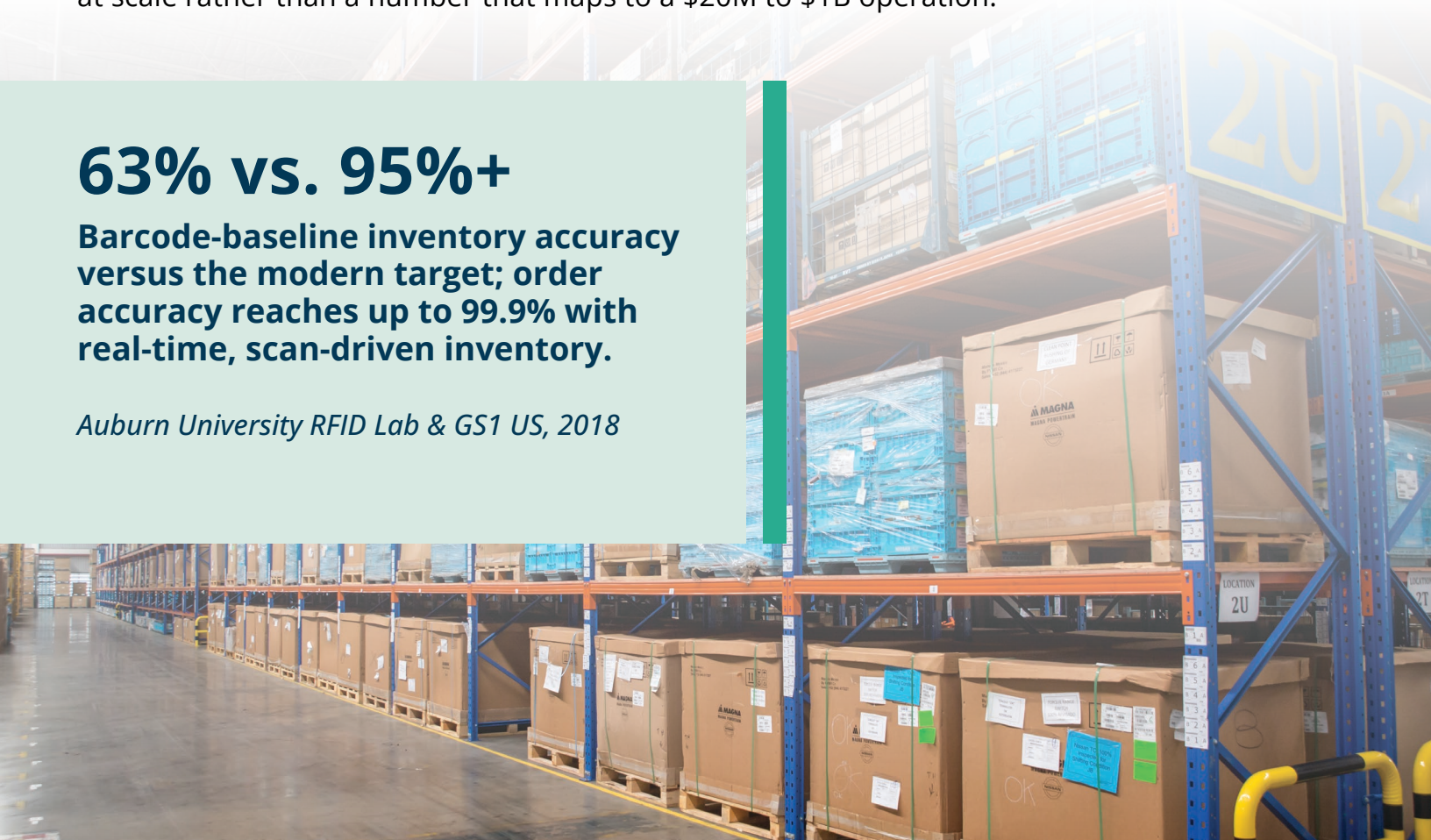
Add these six individual costs together, and the warehouse carries a running tax that no one budgeted for. One vendor's illustrative model puts numbers to it: across a 50-person distribution operation, ERP-driven inefficiencies might represent 15 to 20 hours of lost productivity daily, equivalent to two to three full-time employees doing work that adds no value. At a fully loaded labor cost of \$75,000 per employee, that is \$150,000 to \$225,000 in pure waste a year.

This pattern holds well beyond any single model. In an April 2026 survey of roughly 2,600 working adults, 64% said the tools and systems they use at work erode their productivity or slow them down to some degree ([Pegasystems & YouGov, 2026](#)). At the far end of the scale, Pegasystems' own research puts the average cost of legacy systems and technical debt at more than \$370 million a year ([Pegasystems, 2025](#)). This figure describes the average large global enterprise, not a mid-market distributor, so read it as the direction the problem runs at scale rather than a number that maps to a \$20M to \$1B operation.

63% vs. 95%+

Barcode-baseline inventory accuracy versus the modern target; order accuracy reaches up to 99.9% with real-time, scan-driven inventory.

Auburn University RFID Lab & GS1 US, 2018



What “Fixed” Looks Like: How Dynamics 365 Addresses Each Cost

Each of the six costs has a specific answer inside Microsoft Dynamics 365, and the following are in the same order in which the problems appeared in this whitepaper. Where the answer differs by tier, the line between Business Central and Finance and Supply Chain Management is drawn explicitly. Generally available

Real-Time, Single-Source Inventory

In Business Central, item quantities and locations post to the item ledger the moment a transaction is recorded, and the value reaches the general ledger just as quickly when automatic cost posting is enabled ([Microsoft, n.d.-c](#)). In Finance and Supply Chain Management, on-hand inventory updates in real time as pick, put-away, and receiving work is registered and confirmed, giving managers a live view of stock levels and order progress ([Microsoft, n.d.-d](#); [Microsoft, n.d.-e](#)). The recurring reconciliation fire drill is eliminated because the system and the floor stop diverging.

Scan-Driven, Guided Workflows

The Finance and Supply Chain Management warehouse app now runs natively on wrist-mounted, hands-free barcode scanning devices. Microsoft’s own figures show up to a 27% improvement in picking accuracy and 3 to 5 seconds saved per scan, which adds up to several hours a day in high-volume facilities. This capability reached general availability in June 2026 ([Microsoft, n.d.-f](#); [Microsoft, n.d.-g](#)). Business Central replaces paper picking with system-generated pick documents that guide staff along optimized routes using suggested bin locations based on item velocity and warehouse layout ([Microsoft, n.d.-h](#)).

Advanced Warehouse Management: The Clearest BC and Finance and Supply Chain Management Dividing Line

This is where the operational distinction between the two solutions becomes most pronounced.. Business Central's most advanced level is directed put-away and pick: bin types, zones, warehouse class codes, and bin ranking that sequence pick and put-away worksheets ([Microsoft, n.d.-h](#); [Microsoft, n.d.-i](#)). Finance and Supply Chain Management adds wave, batch, and cluster picking, location directives, work and wave templates, and FEFO-based reservation, all generally available today ([Microsoft, n.d.-j](#); [Microsoft, n.d.-k](#); [Microsoft, n.d.-l](#)). Dynamics Item Placement, a 2026 release wave 1 capability, adds storage policies with automated replenishment and location-directive creation, replacing much of the manual slotting analysis with policy-driven placement ([Microsoft, n.d.-m](#)). Deeper IoT and robotics integration for conveyors and automated storage is supported through APIs and partner solutions rather than shipping as a built-in module ([Microsoft, n.d.-n](#)).

Consolidated Multi-Location Visibility

Finance and Supply Chain Management can run in a warehouse-only mode, where a dedicated legal entity handles warehouse operations for other legal entities or an external ERP ([Microsoft, n.d.-o](#); [Microsoft, n.d.-p](#); [Microsoft, n.d.-q](#)). For a distributor already invested in a Tier-1 warehouse system, this means integrating rather than ripping and replacing while still gaining the single consolidated view of stock across sites.

Order Orchestration Across Channels

Cross-channel order routing is handled by Distributed Order Management, a Dynamics 365 Commerce capability that integrates with Finance and Supply Chain Management warehouses to route each order to the optimal location using predictive, mixed-integer-programming models ([Microsoft, n.d.-r](#)). Cross-legal-entity fulfillment optimization arrives in 2026 release wave 1 ([Microsoft, n.d.-s](#)). The overselling and duplicate entry that break omnichannel in a legacy system are exactly what this removes.

Labor Productivity and Tribal Knowledge

Finance and Supply Chain Management includes native labor standards plus labor-by-worker and labor-by-task reporting that compares estimated to actual task time ([Microsoft, n.d.-t](#)). At onboarding, Copilot in the Warehouse Management mobile app gives workers a natural-language summary of the day's workload at sign-in, and generative help answers contextual questions grounded in documentation ([Microsoft, n.d.-u](#); [Microsoft, n.d.-v](#)). New hires are productive faster, and the operation depends less on the one person who knows how everything really works.

Margin and Cost Visibility

The native Landed Cost module in Finance and Supply Chain Management provides true product cost and real margin without an add-on, the precise gap Business Central fills more narrowly with item charges ([Microsoft, n.d.-a](#); [Microsoft, n.d.-b](#)). Both tiers surface warehouse and inventory KPIs through Power BI ([Microsoft, n.d.-w](#); [Microsoft, n.d.-x](#)), and Copilot AI summaries can flag purchase and sales order lines that are overdue or nearly overdue ([Microsoft, n.d.-y](#)). Cycle-count discrepancy resolution remains a supervisor-driven workflow today ([Microsoft, n.d.-z](#)).



The Platform Advantage

The strongest argument is not any one single feature. It is that all of these capabilities live on one Microsoft platform, so the warehouse stops being a system that does not talk to finance and becomes part of the same ERP, with the same data, the same reporting, and the same AI layer. Business Central fits many distributors today; Finance and Supply Chain Management is there when the operation outgrows it, and the same platform and partner move a customer between tiers without a new vendor or a rebuild. This credibility is independent of any one implementation: Microsoft Dynamics 365 was named a Leader in three 2025 Gartner Magic Quadrant reports for Cloud ERP ([Microsoft, 2025a](#)) and a Leader in the IDC MarketScape for AI-Enabled Large Enterprise ERP Applications, 2025 ([Microsoft, 2025b](#)).

Benchmarking the Gap

The distance between a legacy warehouse and a modern one shows up across the measures operations leaders already track. The legacy figures reflect the research cited above; the modern targets reflect what current Dynamics 365 capabilities and published cases deliver. Ranges are directional.

Operations measure	Legacy warehouse	Modern target
Inventory record accuracy	~63% barcode/UPC baseline	95%+ (real-time, scan-driven)
Order accuracy	Frequent mispicks	Up to 99.9%
Picking accuracy	Manual, paper-based	Up to 27% improvement
Multi-location stock view	Fragmented by site	Single consolidated view
Landed cost per SKU	Not visible in real time	Calculated at item level
Warehouse paperwork	Paper pick lists	Scan-driven, digitized

Which is the Best Fit for You: Business Central or Finance and Supply Chain Management?

The right fit is the one that matches your operational complexity, which is prudence, not a technical preference. The signals that push toward Finance and Supply Chain Management are specific: many entities and daily intercompany, sophisticated warehouse needs, item-level landed cost, manufacturing overlap, or an existing Tier-1 warehouse system to integrate. Where warehousing is straightforward and intercompany is occasional, Business Central is often an excellent fit and a faster path to modernizing.

Business Central tends to fit when	Finance and Supply Chain Management tends to fit when
Single or few legal entities; simple intercompany	Many entities and currencies; daily intercompany
Straightforward warehousing; standard costing	Wave/batch/cluster picking; item-level landed cost
Steady growth modernize quickly; build discipline	Active M&A or rapid scale; manufacturing overlap
No Tier-1 WMS in place	Existing Tier-1 WMS to integrate, not replace

What It Costs, and How to Size It Right

Software is rarely the expensive part; the workaround it is. Implementation services are the largest line item, typically two to five times the annual license cost, and five variables move the number more than anything else: how many users you license, how many modules you turn on, how much you customize, how many systems you integrate (ecommerce, WMS, EDI, CRM), and how complex your legal-entity and warehouse structure is. Plan for ongoing support at roughly 15% to 25% of the implementation cost each year. For a fast, broad ballpark, see Western Computer's [Dynamics 365 pricing and cost guide](#). When you are ready to replace a range with a real number, a scoping conversation with Western Computer maps your processes to standard functionality before any implementation assumptions are made.

The Return on a Modern ERP

The cost of standing still is only half the case; the other half is what the investment returns, and the return scales with the tier. For a mid-market distributor, a 2026 Forrester Total Economic Impact study commissioned by Microsoft interviewed Business Central customers and modeled a composite organization with \$50 million in annual revenue and 300 employees on cloud Business Central. That composite delivered more than 200% ROI over three years, roughly \$460,000 in net present value, and payback in about six months, built on more than \$680,000 in three-year risk-adjusted benefits ([Forrester, 2026a](#); a vendor-commissioned study modeling a composite, cited as such).

For larger, multi-entity operations, a separate 2026 Forrester Total Economic Impact study of Dynamics 365 for enterprises, the tier that includes Finance and Supply Chain Management, modeled a large, complex composite consolidating legacy systems and projected 101% ROI over three years and \$12.9 million in net present value, driven by operational efficiency gains and the retirement of legacy infrastructure ([Forrester, 2026b](#); likewise a vendor-commissioned study modeling a composite). Read together, these two studies bracket the range a distributor can expect as it modernizes, whether it lands on Business Central or grows into Finance and Supply Chain Management.

For a distribution operation, the warehouse-side arithmetic compounds that return. AI-enabled demand forecasting can reduce distributor inventory levels by 20% to 30% ([McKinsey & Company, 2024](#)). For a distributor carrying \$10 million in inventory, even the low end frees roughly \$2 million in cash, before counting the labor hours reclaimed from manual picking and reconciliation. The stockouts, the trapped inventory, and the manual overhead are not just costs to stop paying, they are a return to capture.

The Path Forward: Modernizing Without the Disruption

A fear of change is reasonable, and the answer is a phased, de-risked approach rather than a big-bang cutover. It starts with an assessment that maps current processes to standard functionality, followed by a phased rollout that stabilizes the core before bolting on the next capability, with data governance and real testing treated as their own workstreams. Projects that go sideways do so for predictable reasons: scope creep, over-customization that recreates the old system's bad habits in a new tool, underestimated data migration, and weak user adoption. None of these are software problems, which means they are the ones a disciplined partner can control. Because the same team can pivot between Business Central and Finance and Supply Chain Management, the decision is a path you can follow as you grow, not a single irreversible bet.



Proof: Distributors Who Modernized

Western Computer has taken distributors and multi-company portfolios off systems that had ceased keeping up and onto Microsoft Dynamics 365. Each came to the table with an operational trigger, and each came out with a warehouse that could finally see stock, ship faster, and scale with volume rather than headcount ([Western Computer, n.d.-a](#)). expect as it modernizes, whether it lands on Business Central or grows into Finance and Supply Chain Management.

Investments Hardware Limited: A Digitized Warehouse Across Every Channel

Investments Hardware Limited, a Canadian construction and industrial supply distributor running a 120,000 square foot warehouse, was outgrowing on-premises Dynamics NAV as ecommerce, call-center, and retail activity climbed. Western Computer moved the company to Dynamics 365 Finance and Supply Chain Management in the cloud and digitized the warehouse. Dynamics 365 now connects to the scanners staff use to receive, pick, and ship, which reduced average fulfillment time, so customers get orders sooner and the company ships more orders per day. Warehouse paper dropped by 80%, error rates on inbound and outbound inventory fell, web, retail, wholesale, and call-center sales were consolidated, and the Sana ecommerce platform was integrated so customers can track orders. Management now sees real-time performance data on inventory, sales, and product margins through Power BI.

Streamline Aquatics: Real-Time Inventory in Place of Guesswork

Running on-premises QuickBooks, Streamline Aquatics could not provide its distributed sales team with real-time inventory visibility; reps had to call the warehouse and ask someone to check, and tracking costs to measure margins took heavy manual work. On Business Central, the sales team can now see inventory availability in real time and can promise what is actually in stock, the company carries a true, automated inventory instead of manually working the system for a clear picture, and it coordinates drop-shipments across roughly 200 active vendors and more than 100,000 products, positioning it to expand from regional to national.

Collins Equipment and Image Source: Off Aging NAV, Onto the Cloud

With Western Computer, Collins Equipment turned aging server hardware into an opportunity, migrating from on-premises NAV to Dynamics 365 Business Central Cloud over a single weekend with no shutdown. The sales, accounting, warehouse, and field teams now collaborate on the same orders, sales orders convert to invoices and purchase orders without re-keying, and field work orders flow straight into invoicing. Image Source, a branded-merchandise distributor, made the same NAV-to-Business Central move and cut administrative task work by 20 hours per week while automating sales-order document management.

External Validation: Aquatic AV

There are proof points outside of Western Computer. Aquatic AV, which runs on Business Central, improved its fill rate from 79% to 99% and cut inventory holding by more than \$1 million after layering on Netstock demand planning ([Netstock, n.d.](#)). This is an independently published Microsoft-ecosystem case study is included as outside validation of the inventory and service-level improvements that can be achieved when Business Central is paired with modern demand-planning capabilities.



ABOUT WESTERN COMPUTER

Western Computer has spent nearly 40 years implementing Microsoft Dynamics, with more than 1,750 implementations behind the team. Distribution is where a large share of that work has lived, across wholesale and industrial distribution, construction and building-products supply, and food, beverage, and wine & spirits. We know what a distributor's warehouse looks like on a busy Tuesday, where mispicks come from, how multi-location stock gets messy, and what breaks first when order volume climbs faster than the floor can absorb.

That is why we work across both Business Central and Finance and Supply Chain Management rather than pushing every distributor toward the same tier. We have taken companies live on Business Central to modernize quickly and on Finance and Supply Chain Management when warehouse sophistication, multi-entity structure, or item-level landed cost demanded it, and we have moved distributors between tiers as they grew. Western Computer is a Microsoft Inner Circle member, representing the top 1% of global Microsoft partners, a three-time Microsoft Partner of the Year finalist for Business Central, and the top-rated Microsoft consulting partner on G2 with more than 125 five-star reviews.

Take the Next Step

Examining the six costs above is a fair way to gauge your own exposure. When you are ready to put numbers to it, [request a Dynamics 365 demo and discovery conversation with Western Computer](#). We start by understanding your current systems and where the warehouse is losing time and accuracy, then tell you honestly whether Business Central or Finance and Supply Chain Management fits the business you run today and the one you are building.

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