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THE DISTRIBUTOR'S IT RISK

What an Aging ERP Really Costs
the Team Holding It Together



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Executive Summary

An outdated ERP does not age quietly. Every year it stays in place, it quietly transfers risk onto one team: yours. Security exposure that grows as the platform falls out of support. Fragile integrations that only you know how to fix. A customized, undocumented system that fewer and fewer people understand. None of it fails all at once, so none of it forces a decision. It just compounds, and IT is the team holding it together.

For a distributor still running Dynamics GP, NAV, AX, or an older Sage or QuickBooks instance, the most expensive risk is not a missed feature. It is the **2 a.m. outage you cannot fix** and the ransomware event you cannot fully recover from. Attackers do not skip smaller companies. [The Verizon 2025 Data Breach Investigations Report](#) found that small and mid-sized businesses see ransomware in 88% of their breaches, and that vulnerability exploitation now drives roughly 20% of all breach entry points. On an unsupported platform, those are the odds you are carrying in production.

Modernizing to Microsoft Dynamics 365 changes three things for IT specifically. First, modern APIs replace the fragile custom integrations you maintain by hand. Second, much of the patching, update, and infrastructure burden shifts to Microsoft, while you keep control of scheduling, access, and the policies that matter to your business. Third, your data lands on a foundation that is actually ready for the AI the business keeps asking for. You do not give up control. You stop spending it on maintenance.

This paper names the six ways an aging ERP puts risk on IT, backs each one with independently verified research, and maps each to the specific Dynamics 365 capability that resolves it. It closes with what modernization costs, what it returns, and how to do it without the disruption you are right to worry about.

WHO THIS WHITE PAPER IS FOR

IT leaders at distributors between **\$20M and \$1B in revenue** that are running legacy Dynamics GP, NAV, or AX, an aging Sage instance, QuickBooks, or a patchwork of custom integrations. If you are the person who keeps that system running, this paper is for you.



Why This Matters Now: The IT Landscape in 2026

Three forces are converging on distributors running legacy ERP, and none of them wait for the modernization decision to get made.

The threat landscape does not care how small you are

The most common objection from a smaller distributor is “we are too small to be a target.” The data says the opposite. The [Verizon 2025 Data Breach Investigations Report](#) found that small and mid-sized businesses see ransomware in 88% of their breaches, with a median ransom of \$115,000 in 2025, and that vulnerability exploitation accounts for roughly 20% of initial-access vectors. An unsupported ERP is exactly the kind of known, unpatched gap attackers look for. The question for most IT leaders is not whether an attempt comes, but whether the backups will actually be there when it does.

80%

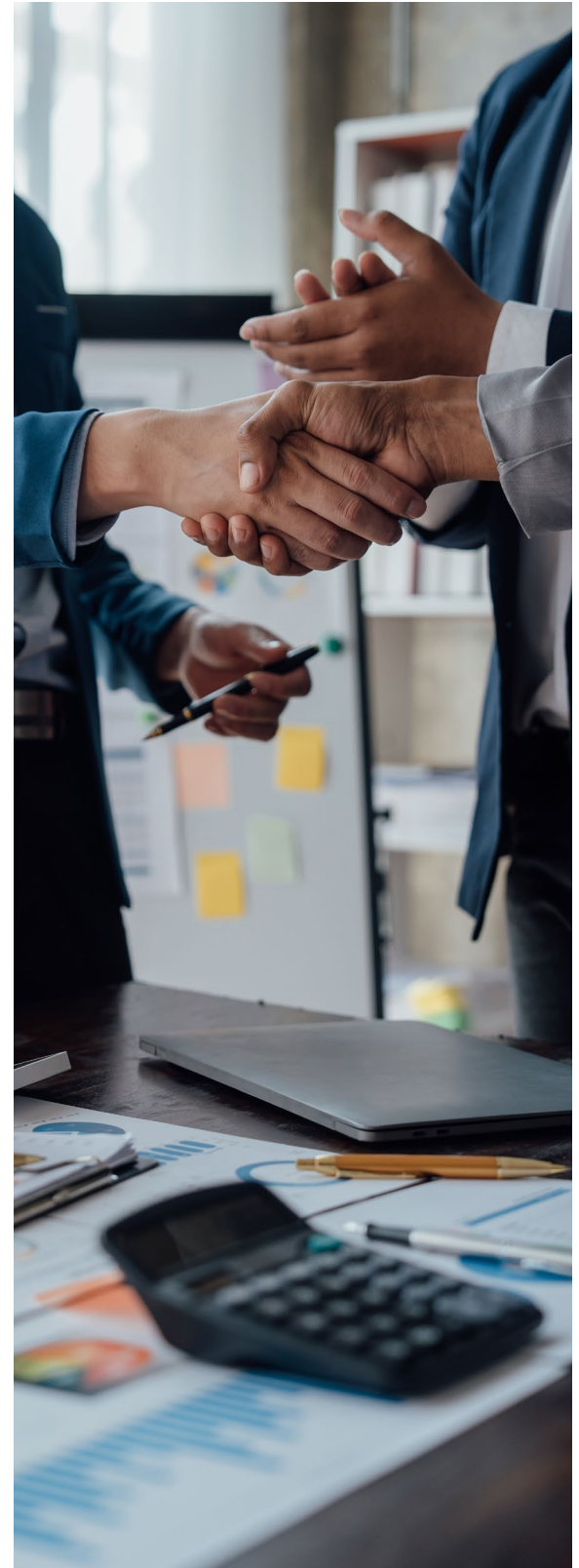
of small and mid-sized business breaches involve ransomware (median ransom \$115,000 in 2025).

Source: [Verizon 2025 DBIR, SMB Snapshot](#)

The cost of a breach is real money, not a rounding error. The [IBM Cost of a Data Breach Report](#) put the global average cost of a data breach at \$4.4 to \$4.9 million.

Microsoft's lifecycle calendar is closing the window

Support deadlines rarely trigger action on their own, and they should not be the only reason to move. But they set the clock on how long the security exposure above stays patchable. [Dynamics GP](#) mainstream support ends December 31, 2029, with security updates continuing only through April 30, 2031. [Dynamics AX 2012](#) is already fully [past end of support](#), in all versions. Dynamics NAV runs out on a rolling schedule, with [NAV 2017](#) ending in January 2027 and [NAV 2018](#) in January 2028. After those dates, the security updates that keep the platform defensible simply stop.



The business wants AI, and legacy data cannot support it

Leadership wants value from Copilot and AI-driven insight, and IT is the team that has to explain why that is not possible yet on the current system. The gap is data readiness. [Gartner predicts](#) organizations will abandon 60% of AI projects that are not backed by AI-ready data through 2026, and a [Cloudera and Harvard Business Review Analytic Services study found](#) only 7% of enterprises say their data is completely ready for AI. Fragmented, disconnected legacy data is precisely what blocks the initiative the business is asking for.



The Core Problem: IT Absorbs the Risk the Rest of the Business Does Not See

A legacy ERP was not built with modern APIs, a governed data model, or a vendor-managed patch cycle. So, the gaps do not show up on the sales floor or in the finance close. They show up on your desk. You manually bridge every integration. You carry the security exposure of unsupported software. You depend on a shrinking pool of people who understand a customized, undocumented system.

Underneath all of it is a single, understandable instinct: **control**. You know where the data lives, you can take your own backups, and when something breaks you can get your hands on it. The fear in any modernization conversation is not that the cloud is unsafe. That debate is largely over. The fear is losing that direct control. This paper takes that seriously, because the honest answer is that a well-designed move to Dynamics 365 lets you keep the control that matters and hand off only the maintenance that was never a good use of your time.

The Six Ways an Aging ERP Puts Risk on IT

1. Security, compliance, and ransomware exposure

Older platforms fall out of vendor support faster than people expect. Patches, security updates, and even tax and regulatory updates stop long before the system actually stops working. That leaves you running production data on infrastructure with known, unpatched gaps, or building custom workarounds just to stay compliant. It is when, not if, and the most dangerous version of this is false confidence: the backup everyone assumes exists turns out to be months old and never tested.

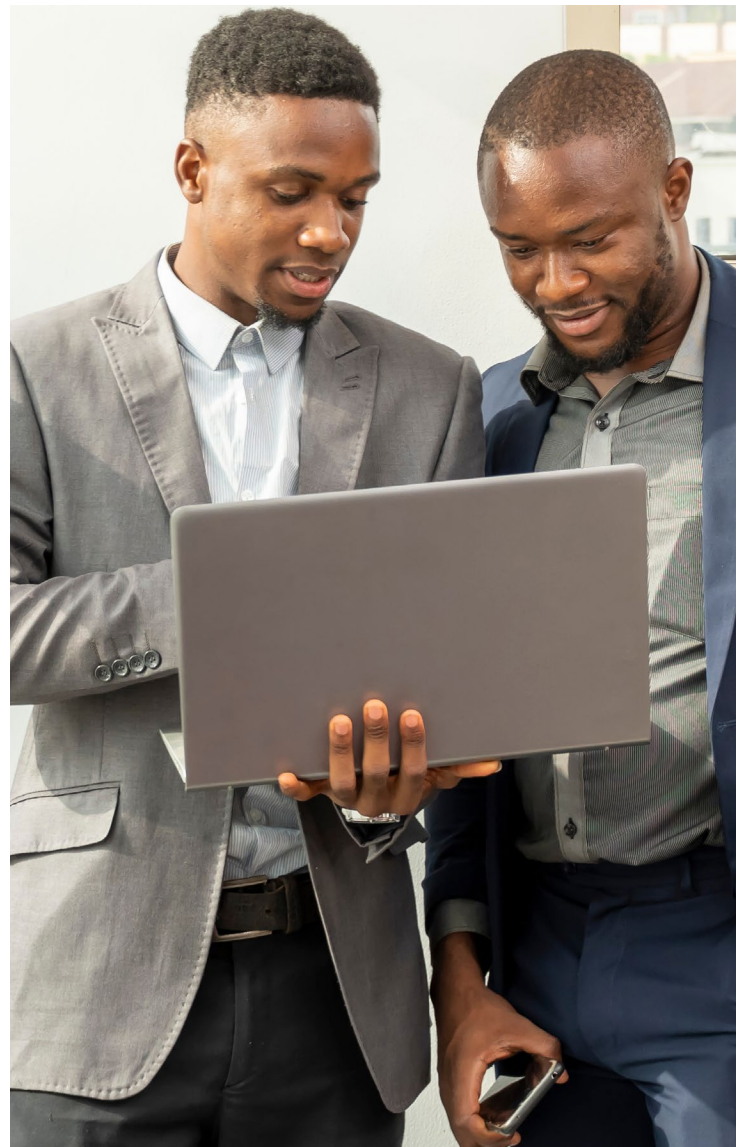
The exposure is not theoretical. The [Verizon 2025 Data Breach Investigations Report](#) puts vulnerability exploitation at roughly 20% of breach initial-access vectors industry-wide and finds ransomware in 88% of small and mid-sized business breaches, while the [IBM Cost of a Data Breach Report](#) puts the global average cost of a breach at \$4.4 to \$4.9 million.

2. Integration debt

Without modern APIs, every new e-commerce platform, WMS, CRM, or EDI connection becomes a custom point-to-point integration that you have to build and then maintain. Each one is a separate thing that can break, and none of them were designed to work together. That backlog is where a large share of your team's time quietly goes.

The [MuleSoft \(Salesforce\) 2026 Connectivity Benchmark Report](#) found that IT teams still spend an average of 36% of their time designing, building, and testing custom integrations, and that the

average enterprise now runs 957 applications with only 27% of them integrated. Every one of those hand-built connections is a separate maintenance liability that competes with higher-value work, and legacy ERP without modern APIs is what forces most of them to be built by hand in the first place.



3. Technical debt and customization risk

Distributors tend to customize legacy ERP heavily for industry-specific needs, and those customizations are usually undocumented, tightly coupled to one old version of the software, and owned by a consultant or employee who is long gone. That is what makes every upgrade feel risky and expensive, which is exactly why the upgrade keeps getting deferred. The debt grows while the decision waits.

Forrester's [2024 research on the state of technical debt in the US](#) found that firms now devote roughly 20% of their IT budget to managing technical debt, that 30% of IT leaders classify their technical debt as high or critical, and that only 21% report no technical debt of significance. An aging, heavily customized ERP is exactly the kind of estate that generates it. The market has taken notice: [Gartner predicts](#) that by 2027, more than 80% of organizations will be changing their ERP strategies to adopt new functionality faster, moving away from the deep customizations that make every upgrade risky and expensive.

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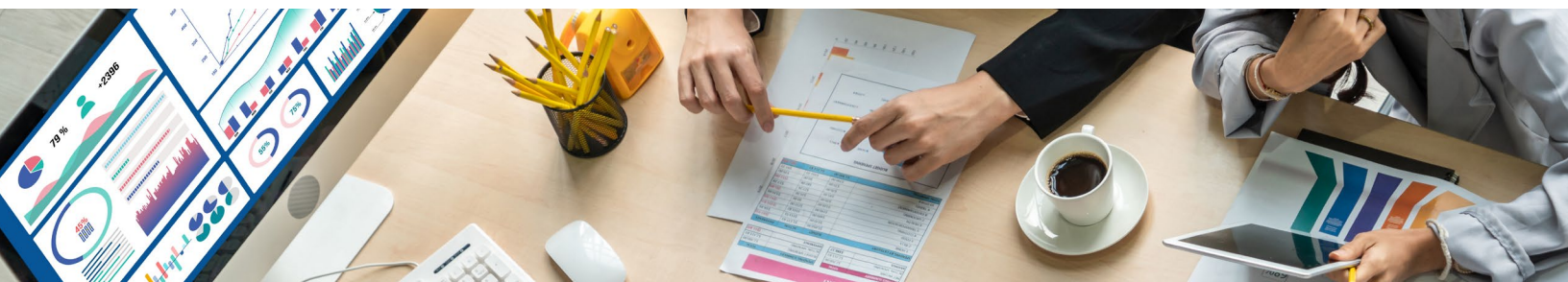
Source: [Forrester, State of Technical Debt in the US, 2024](#)

4. Talent and continuity risk

Fewer people are trained on legacy Dynamics GP, NAV, or AX every year. That leaves you dependent on a shrinking pool of specialists, or on a single long-tenured person who understands the system's quirks. It is a real continuity risk. If that person takes another job or retires, the knowledge walks out with them, and the system they kept alive becomes a liability overnight. This is not about reducing your team. It is about not having your entire ERP resting on one irreplaceable person.

5. AI and cloud readiness blocked by fragmented data

Leadership wants Copilot and AI-driven insight, but an outdated, on-premises ERP with messy, disconnected data cannot support it without a foundational fix first. You end up being the one who has to explain why the AI initiative the business wants is not actually possible yet. That is not a failure of ambition. It is a data-foundation problem, and it is the same readiness gap the [Gartner](#) and [Cloudera and HBR](#) research describes: 60% of AI projects abandoned without AI-ready data, and only 7% of enterprises fully AI-ready.



6. Infrastructure cost hidden in the general IT budget

On-premises servers, backups, disaster recovery, and the hours your team spends keeping all of it patched and running are ongoing costs a modern cloud ERP largely absorbs. Because that spend is spread across the general IT budget rather than tagged to "the ERP," it rarely gets scrutinized as a reason to modernize. The point is not fewer people. It is that the capacity your team spends babysitting infrastructure is capacity it is not spending on the projects the business actually asked for.

When that infrastructure fails, the cost is steep: the [ITIC 2024 Hourly Cost of Downtime Survey](#) found downtime exceeds \$300,000 an hour for more than 90% of mid-size and large firms.

The Cumulative Cost of Standing Still

Taken one at a time, each of these is survivable. That is the trap. Taken together, they describe an IT function spending most of its time and budget servicing debt the business took on by staying on an old system, rather than building anything new. [McKinsey's 2026 analysis of technology budgets](#) finds the practical split still lands near two-thirds of the technology budget on simply running and maintaining existing systems, leaving only about a third for change, and that run share is precisely the budget a modern, vendor-managed ERP frees up.

Combine that with the technical-debt figure above, roughly 20% of the IT budget consumed by managing technical debt, and the picture is consistent. The longer the decision waits, the larger the share of your team's time that goes to maintenance and risk containment instead of the work that moves the business forward.

~2/3

of the technology budget still goes to running and maintaining existing systems, leaving only about a third for change.

Source: [McKinsey, Recalibrating technology budgets for the AI era, 2026](#)



What “Fixed” Looks Like: How Dynamics 365 Solves Each Risk

Each fix below maps to a risk above, in the same order. Where the answer differs between Microsoft Dynamics 365 Business Central and Dynamics 365 Finance and Supply Chain Management, the line is drawn. Only generally available (GA) capabilities are presented as available today; anything still in preview is flagged as roadmap.



1. Patch and compliance risk shifts to Microsoft, and you keep control

Microsoft [builds, tests, and deploys](#) every security patch and platform update for both products, and for Finance and Supply Chain Management does so under its [One Version](#) service model. You are not giving up control; you are handing off the part that was never a good use of your time. You retain control over scheduling within a defined window, and you decide who has access, rather than owning the entire patch lifecycle a legacy on-premises system demands.

Both products carry current [ISO 27001, 27017, 27018, and 27701](#) and [SOC 1 and SOC 2 Type 2](#) certifications, and [Business Central](#) automatically emits change events to [Microsoft Purview's audit log](#). Built-in change logging and immutable posted transactions give you real audit evidence for [SOX-type requirements](#). The security is strong, but the important nuance for IT is that it protects you only when it is configured and maintained, which is exactly where a capable partner earns its keep.

2. Modern APIs replace point-to-point integration

Business Central ships built-in [REST APIs](#), OData v4, and webhooks for change notifications, all generally available, with a Microsoft-built [Shopify connector](#) and first-party connectors for [Power Automate](#) and Azure Logic Apps. Finance and Supply Chain Management's [integration surface](#) is generally available end to end: [OData](#), the [Data Management Framework](#) with [recurring integrations](#), [virtual entities](#), [dual-write to Dataverse](#), and mature [Business Events](#). Instead of building and babysitting a custom pipe between every pair of systems, you connect through a supported, documented surface.

Underneath both products, [Dataverse acts as a shared data layer](#), so your disconnected systems can see and act on the same customer, item, and vendor records without a custom bridge between each pair. This is Microsoft's stated benefit, not a paraphrase.



3. Extensions, not overwrites: customization that survives upgrades

This is the direct answer to the fear that an upgrade means losing everything. Business Central has been [fully extension-based](#) (AL extensions, not direct code edits) since 2019, and [Finance and Supply Chain Management went further in 2016](#) by making direct code overlaying a compiler error. Microsoft's own [implementation guidance](#) uses the phrase technical debt to explain why: "You also avoid technical debt from excessive customizations. Aligning to the platform lets you maximize its capabilities and get an evergreen, always up-to-date solution." Your customizations live alongside the platform instead of inside it, so they carry forward.

Both products push updates automatically and validate every tenant's customizations against upcoming releases before rollout. [Business Central runs two major updates a year](#) plus monthly minor updates, [Finance and Supply Chain Management runs four updates a year under One Version](#), and both provide [sandbox and preview environments](#) so you can test extensions before updates reach production.

4. Less dependence on scarce specialists

Low-code [Power Platform connectors](#) and Microsoft-managed infrastructure mean more of the integration and maintenance workload can be handled with pre-built tools by an admin or citizen developer, rather than resting entirely on one hard-to-replace ERP specialist. Your team keeps ownership; the platform just stops requiring rare, undocumented knowledge to keep the lights on.

5. A data foundation actually ready for AI, and data you can always reach

The [Common Data Model](#), on which Dataverse is built, is the structural answer to fragmented legacy data: [a shared, governed schema](#) used across Dynamics

365 apps instead of reconciling inconsistent data across disconnected systems. Finance and Supply Chain Management and Business Central connect to Microsoft Fabric through the current [Link to Microsoft Fabric](#) mechanism, [generally available since November 2024](#). Just as important for IT: this is an open, documented data layer, so getting at your own data is a supported path, not a lock-in trap.

6. Infrastructure moves to Microsoft, and the 2 a.m. outage gets an owner

Moving to the cloud [shifts physical datacenter, network, host, and OS-layer responsibility to Microsoft](#), which is exactly where most unpatched-vulnerability exposure lives in an on-premises deployment. That is the capacity your team gets back. And the outage you most dread, the one at 2 a.m. that you cannot fix alone, finally has an owner: with the right partner in place, you are not opening a ticket into the void.





The Platform Advantage

The strongest argument is not any single feature. It is that integration, extensibility, compliance, and AI readiness all live on one Microsoft platform. Instead of maintaining a patchwork of loosely connected systems, you operate on one connected platform that was built to be extended and integrated, alongside the Microsoft 365, Power Platform, Azure, and Fabric tools your organization likely already uses.

That direction is validated externally. Microsoft was named a Leader in [three Gartner Magic Quadrants for Cloud ERP](#) in October 2025 (Service-Centric Enterprises, Product-Centric Enterprises, and Cloud ERP for Finance) and a Leader in the [IDC MarketScape for Worldwide AI-Enabled Large Enterprise ERP Applications 2025](#).

Which Fits You: Business Central or Finance and Supply Chain Management?

Both products solve every risk in this paper. The right one depends on your environment. From an IT angle, five questions usually settle it:

- **Current system and integration count.** How many systems connect to your ERP today, and how custom are those connections?
- **Customization depth.** How heavily is the current system modified, and how much of that logic must carry forward?
- **Compliance and regulatory complexity.** How demanding are your audit, tax, and regulatory requirements?
- **Multi-entity and intercompany needs.** Do you run multiple legal entities, currencies, or intercompany processes?
- **In-house technical capacity.** How much admin and development capacity does your team have to own the platform after go-live?

As a general guide, Business Central fits most mid-market distributors that want a fast, cloud-first modernization with strong integration and low administrative overhead. Finance and Supply Chain Management fits larger or more complex operations with heavy multi-entity, regulatory, or supply-chain requirements. Western Computer uses this same framework across its Finance, Warehouse, and IT white papers, so the three read as one connected set.

What It Costs, and What It Returns

Cost of inaction is only half the equation. Finance leaders, and the IT leaders who present alongside them, want to see the return, and a realistic sense of the investment.

The investment, in plain terms

Total cost depends on which product you choose, how many users you license, how complex your data and integrations are, and how much of the old customization has to be rebuilt. Rather than publish a single number that would be wrong for most readers, Western Computer offers a self-serve [Microsoft Dynamics 365 pricing estimate](#) that produces a tailored range for your environment in a few minutes. It is the fastest way to move from “we should look into this” to a budget figure you can take to finance.

The return, from independent modeling

A commissioned [Forrester Total Economic Impact study of a composite Business Central organization](#) found more than 200% ROI over three years, roughly \$460,000 in net present value, and a payback period of about six months. For larger, more complex operations, a [companion Forrester study of a composite enterprise on Dynamics 365 Finance and Supply Chain Management](#) projected 101% ROI over three years and \$12.9 million in net present value.

There is an IT-specific line in the return as well. The same [2026 Forrester TEI of Business Central](#) found a composite organization realized a more than 10% reduction in total cost of ownership and more than \$170,000 in present-value savings from retiring legacy systems and cutting maintenance. That is capacity and budget your team had been spending on on-premises infrastructure and legacy customizations, redirected to higher-value work rather than eliminated.

>200% ROI

over three years, with an approximately six-month payback, for a composite Business Central organization.

Source: [Forrester TEI, Business Central, 2026](#)



The Path Forward: Modernizing Without the Disruption

The fear of a risky migration is legitimate, and the answer is a phased, de-risked approach rather than a big-bang cutover. A sound modernization runs in stages: an assessment of your current systems and integrations, a phased rollout, a deliberate data-governance and migration plan, and testing in sandbox and preview environments before anything touches production.

Three of the concerns IT leaders raise most often deserve a direct answer. First, your customizations. The extension model above is designed so they carry forward with minimal user impact, not so you rebuild from scratch. Second, the old system. A good plan defines exactly how long the legacy environment stays available for historical and tax-audit purposes, so nothing is stranded. Third, the 2 a.m. call. You keep control of your environment, and your partner is the one who escalates to Microsoft on your behalf when it counts. That safety net is the difference between an outage you face alone and one that has a team behind it.

This is where partner choice matters. Because the ERP sits at the center of the business, you want a partner large enough, and connected enough inside Microsoft, to stand behind you when something breaks. Western Computer has spent nearly 40 years and more than 1,750 Dynamics implementations doing exactly that, as a Microsoft Solutions Partner and Inner Circle member.

"Dynamics 365 Business Central and Western Computer delivered a repeatable, scalable solution that accelerates our M&A onboarding, increases our financial visibility, and advances our mission to be the best home for businesses and their leaders."

— Jeff Totten, CEO, Evergreen Services Group



Proof: Distributors Who Modernized

Peers in your segment have already made this move. The strongest evidence is not a feature list; it is a distributor with the same starting point reporting a specific result.

Collins Equipment, a 70-year-old maker of liquid-handling systems, hit the exact trigger this paper opens with: its on-premises servers were reaching end of warranty while it ran Dynamics NAV. Rather than buy another server, it moved to Dynamics 365 Business Central Cloud, and Western Computer migrated the data over a single weekend with no shutdown. Collins eliminated the cost of buying and maintaining an in-house ERP server, picked up Microsoft's twice-yearly updates, and moved its data into a Microsoft-hosted datacenter that is more secure against ransomware and malware.

Investments Hardware Limited, a Canadian construction-supplies distributor, was straining its IT resources as online and showroom demand surged on an on-premises NAV system. It moved to Dynamics 365 Finance and Supply Chain Management in the cloud, integrated the ERP with its Sana e-commerce platform, and digitized warehouse workflows with handheld scanners. Warehouse paperwork dropped by 80%, fulfillment accelerated, and Power BI replaced manual spreadsheet reporting, all without adding staff to maintain the software.



"With Microsoft Dynamics 365 Business Central, we've consolidated our trial balances, reduced audit prep cycles, and eliminated manual effort. We used to work weekends compiling statements. Now we're issuing clean audits a week ahead of schedule."

— **John Federer, Director of Accounting**
Evergreen Services Group

Streamline Aquatics, an East Coast commercial-pool distributor, had outgrown QuickBooks: sales reps had no real-time inventory visibility, and margins took manual work to track. Moving to Dynamics 365 Business Central Cloud gave the sales team real-time stock visibility, automated inventory across roughly 200 vendors and 100,000 products, and added the flexibility to scale user licenses up and down with each busy season.

For private-equity-backed portfolios the scale is larger. **Evergreen Services Group**, backed by Alpine Investors, replaced more than 100 disconnected accounting systems with a single Dynamics 365 Business Central foundation, transitioning 104 companies in 2024 with more than 30 additional implementations planned for 2025. Standardizing the data cut financial-statement drafts from 20 to 5 and let the team deliver clean audits a full week earlier than prior years, while preserving each operating company's independence.



Conclusion and Next Step

The through-line is simple. An outdated ERP transfers security risk, integration risk, and tribal-knowledge risk onto IT specifically, and that risk compounds every year the decision is deferred. Modernizing to Dynamics 365 does not take control away from you. It takes the maintenance burden off you, keeps the control that matters in your hands, and puts a partner behind you for the moments that used to be yours alone at 2 a.m.

The lowest-risk next step is a short, technical fit conversation. Book a [Dynamics 365 fit and modernization assessment](#) to map your current systems, integrations, and risk exposure against Business Central and Finance and Supply Chain Management or run the [pricing estimate](#) first to get a tailored budget range for your environment. Either way, you leave with a clearer picture than you have today.



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