

# Technology Stack Synergies: Retire, Retain or Integrate without Customer Harm

*A Domain-by-Domain Architecture and Migration-Economics Framework*

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## Abstract

*Technology-stack synergies can release cost, simplify operations and accelerate product delivery, yet poorly governed rationalisation can interrupt customer journeys, corrupt data, weaken controls and create a larger integration bill than the saving. This paper develops an evidence-led framework for deciding whether each technology domain should be retired, retained, integrated, replaced or operated in controlled coexistence. It begins with a reconciled inventory of applications, infrastructure, cloud services, data stores, interfaces, licences, vendors, users, service levels, cyber controls, technical debt and business dependencies. Each domain is mapped to customer journeys, products, revenue, regulatory records, financial reporting, operations, identity, resilience and recovery requirements. The framework compares current and target architecture, functional fit, capacity, security, privacy, data lineage, interoperability, vendor constraints and exit rights. Migration economics include engineering, remediation, data cleansing, testing, cutover, dual running, retraining, decommissioning, stranded licences, contract termination, operational disruption and contingency. Benefits remain gross until timing, adoption, service risk, financing, tax and residual complexity are incorporated. Migration waves use readiness criteria, rehearsals, rollback plans, minimum-service thresholds and accountable go or no-go decisions. Governance monitors availability, incident volume, latency, data quality, control exceptions, customer abandonment, cost, schedule, benefit realisation and technical-debt retirement. The approach aligns cyber governance with NIST CSF 2.0, uses zero-trust principles for identity and access, and incorporates data-sharing diligence for changes of controller. Five figures, five tables, eight frequently asked questions and twenty-six primary or authoritative references support implementation. Numerical values are illustrative analytical scenarios. Transaction conclusions require verified commercial, operational, technology, workforce, legal, regulatory, accounting, tax, treasury, valuation, financing and transaction evidence and authorised professional advice.*

JEL Classification: G34, L86, M15, O32, G32, D24

Keywords: technology stack synergies, systems integration, application rationalisation, cloud migration, customer continuity, cybersecurity, data migration, M&A, technology debt, operating model

## 1. Define the technology-synergy question

Translate the acquisition thesis into domain decisions, target architecture, migration waves, continuity controls, full cost and measurable realised value.

The technology synergy team should reconcile investment case, diligence, operating models, forecasts and approvals. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a technology-synergy mandate.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

## **2. Set the technology and dependency perimeter**

Include applications, infrastructure, cloud, data, interfaces, licences, security, privacy, testing, migration, dual running, decommissioning, stranded cost and contingency.

The technology synergy team should reconcile purchase agreement, plans, ledgers, contracts, estimates and accounting policy. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a complete technology-domain and dependency taxonomy.

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## **3. Establish evidence integrity**

Preserve source, date, scope, version, owner and limitation for every cost and benefit.

The technology synergy team should reconcile native records, contracts, workpapers, models, interviews and approvals. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an technology-synergy evidence register.

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#### **4. Map the target technology operating model**

Define processes, systems, people, locations, controls and service levels required after integration.

The technology synergy team should reconcile strategy, operating models, architecture, organisation and customer commitments. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a target operating blueprint.

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#### **5. Design the migration and coexistence architecture**

Sequence Day One, stabilisation, migration, consolidation and optimisation across dependencies.

The technology synergy team should reconcile workstream plans, milestones, critical paths, cutovers and governance. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration transition map.

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## **6. Govern technology synergy**

Estimate integration leadership, workstream, PMO, assurance, communications and reporting resources.

The technology synergy team should reconcile resourcing plan, rates, duration, governance and delivery model. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a programme-governance budget.

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## **7. Decide retire, retain, integrate or replace**

Price applications, infrastructure, licences, interfaces, testing, migration, decommissioning and support.

The technology synergy team should reconcile inventories, contracts, architecture, vendor quotes and technical plans. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a systems integration budget.

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## **8. Govern data lineage, migration and quality**

Estimate extraction, cleansing, mapping, consent, retention, reconciliation, testing and archive needs.

The technology synergy team should reconcile data inventories, quality profiles, privacy records, volumes and designs. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a data migration budget.

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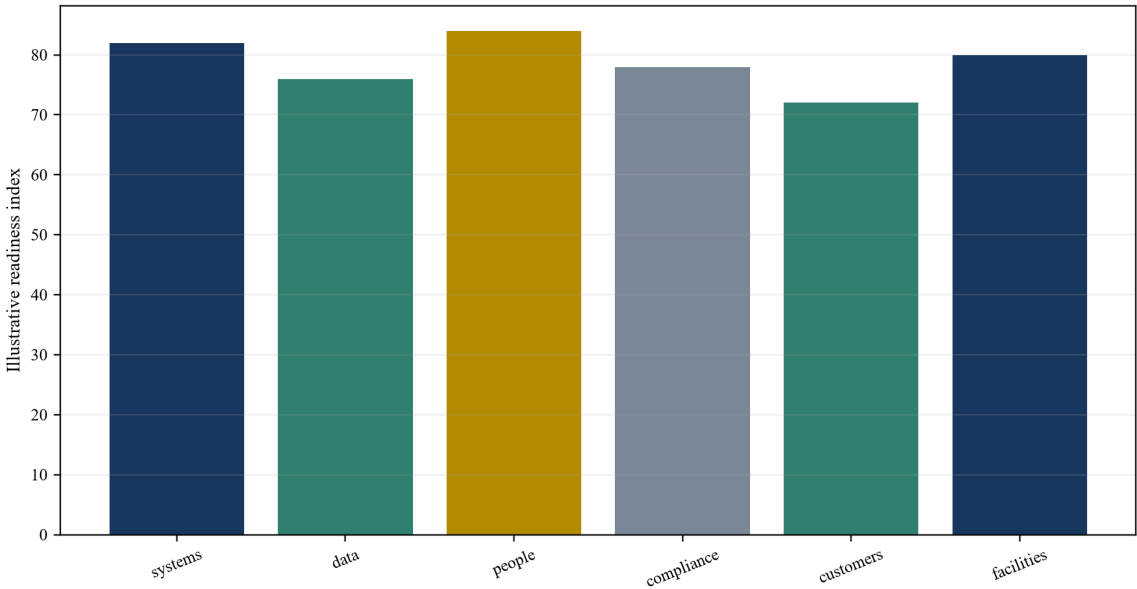
Table 1. Integration cost taxonomy

| Cost layer | Primary evidence         | Decision use       |
|------------|--------------------------|--------------------|
| systems    | architecture and quotes  | migration budget   |
| people     | workforce and terms      | transition budget  |
| compliance | obligations and gaps     | remediation budget |
| customers  | cohorts and service data | protection budget  |

Illustrative programme design; company-specific facts and authorised advice govern.

Figure 1. Cost-evidence confidence

FIGURE 1. COST-EVIDENCE CONFIDENCE



Values are illustrative readiness indices and require company-specific evidence.

9. Integrate identity, cyber and resilience controls

Price identity, network, monitoring, remediation, resilience, incident readiness and secure cutover.

The technology synergy team should reconcile security assessments, architecture, tool contracts, tests and risk register. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a cyber integration budget.

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## **10. Protect finance, reporting and treasury systems**

Estimate close, reporting, chart of accounts, consolidation, controls, treasury, tax and audit changes.

The technology synergy team should reconcile finance processes, systems, controls, calendars and adviser estimates. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a finance integration budget.

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## **11. Map engineering and operational capability**

Price retention, severance, consultation, recruitment, mobility, benefits and payroll change.

The technology synergy team should reconcile workforce data, plans, contracts, law, benchmarks and advice. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a people transition budget.

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## **12. Design technology ownership and decision rights**

Estimate role design, selection, spans, layers, onboarding, training and productivity ramp.

The technology synergy team should reconcile organisation data, target model, talent evidence and transition plan. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an organisation change budget.

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## **13. Govern user adoption and change**

Fund leadership alignment, listening, communications, change networks and behaviour reinforcement.

The technology synergy team should reconcile culture evidence, stakeholder map, plan, channels and measurement. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a culture transition budget.

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## **14. Test privacy, regulatory and records obligations**

Price licences, filings, policies, remediation, testing, surveillance and regulatory engagement.

The technology synergy team should reconcile obligations, licences, gaps, regulator correspondence and plans. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a compliance integration budget.

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## **15. Protect customer journeys and service**

Estimate account coverage, communications, contract changes, service protection and remediation.

The technology synergy team should reconcile CRM, contracts, service metrics, complaints, research and account plans. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a customer protection budget.

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## 16. Map vendors, licences and exit rights

Price consent, novation, repricing, dual running, exit, onboarding and continuity protection.

The technology synergy team should reconcile supplier contracts, dependencies, spend, risks and procurement plan. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a supplier transition budget.

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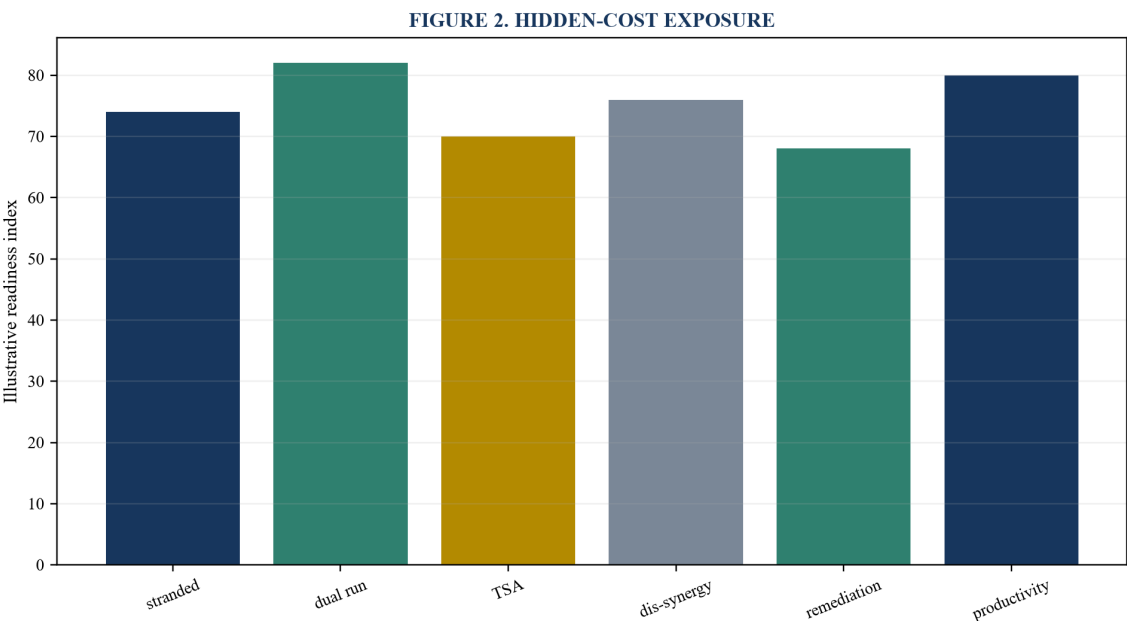
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Table 2. Hidden-cost register

| Hidden item   | Failure signal             | Economic effect |
|---------------|----------------------------|-----------------|
| stranded cost | cost does not exit         | lower synergy   |
| dual running  | cutover delay              | cash overrun    |
| dis-synergy   | lost scale or revenue      | value leakage   |
| remediation   | service or control failure | unplanned spend |

*Illustrative programme design; company-specific facts and authorised advice govern.*

Figure 2. Hidden-cost exposure



*Values are illustrative readiness indices and require company-specific evidence.*

## **17. Map infrastructure, cloud and site dependencies**

Estimate consolidation, fit-out, relocation, closure, impairment, logistics and productivity effects.

The technology synergy team should reconcile leases, assets, capacity, location plans, quotes and operating data. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a facilities integration budget.

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## **18. Protect products, channels and innovation**

Price portfolio decisions, packaging, approvals, rebranding, channels and customer adoption.

The technology synergy team should reconcile product economics, IP, inventory, regulation, research and launch plans. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a product transition budget.

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## **19. Control technology transition services**

Model service scope, pricing, volumes, duration, exits, extensions and stranded dependencies.

The technology synergy team should reconcile TSA schedules, service baselines, contracts and separation plans. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a TSA cost-and-exit model.

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## **20. Identify stranded licences, assets and platforms**

Locate residual people, systems, leases, vendors and shared services after planned synergies.

The technology synergy team should reconcile cost centres, allocations, contracts, capacity and separation evidence. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a stranded-cost register.

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## **21. Quantify service, data and control dis-synergies**

Estimate lost buying power, revenue conflict, tax leakage, duplicated controls and transition inefficiency.

The technology synergy team should reconcile commercial data, contracts, tax, operations and scenarios. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a dis-synergy schedule.

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## **22. Allocate domain, cost and outcome ownership**

Distinguish seller, buyer, target, shared, reimbursable and disputed obligations.

The technology synergy team should reconcile purchase agreement, TSA, employment terms, contracts and legal advice. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration cost responsibility matrix.

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## **23. Sequence build, test, cutover and decommissioning**

Map commitment, cash payment, accounting recognition, tax effect and benefit start by period.

The technology synergy team should reconcile contracts, project plan, accounting policy, tax advice and cash forecast. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration cash curve.

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## **24. Build domain-level migration estimates**

Use quantities, rates, duration, dependencies and named assumptions for every work package.

The technology synergy team should reconcile work breakdown, vendor quotes, benchmarks, capacity and owner estimates. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a bottom-up integration estimate.

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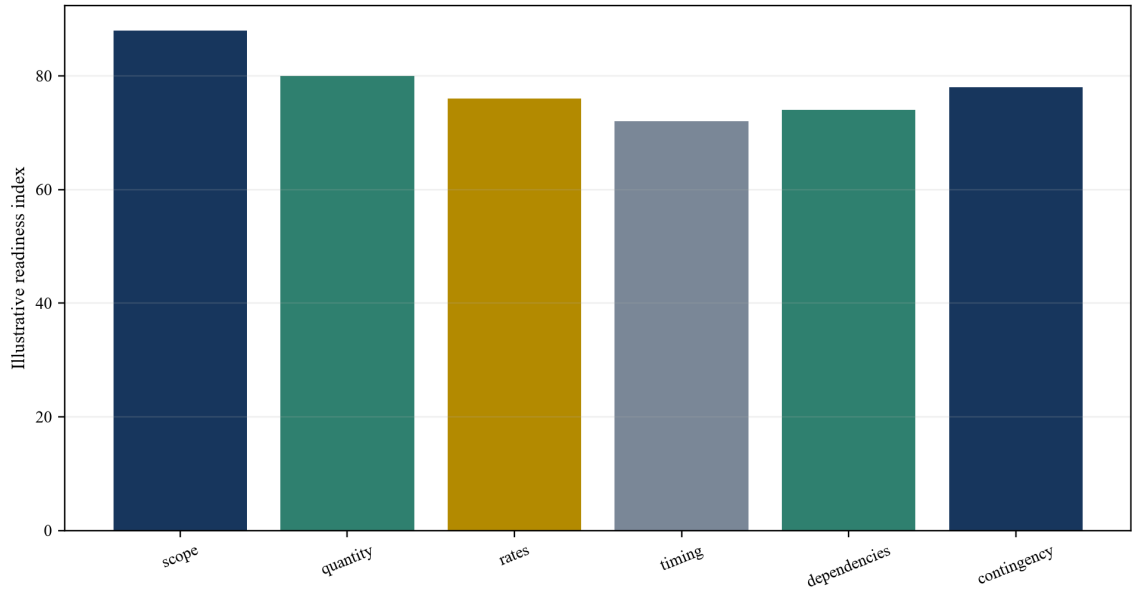
Table 3. Estimate-control architecture

| Control     | Required evidence   | Output             |
|-------------|---------------------|--------------------|
| scope       | work breakdown      | complete perimeter |
| quantity    | volume and duration | cost driver        |
| rate        | quote or benchmark  | unit cost          |
| contingency | risk and maturity   | approved reserve   |

Illustrative programme design; company-specific facts and authorised advice govern.

Figure 3. Estimate maturity

FIGURE 3. ESTIMATE MATURITY



Values are illustrative readiness indices and require company-specific evidence.

25. Set rollback, resilience and cost contingencies

Apply evidence-based uncertainty, correlation, maturity and decision-gate allowances without hiding scope.

The technology synergy team should reconcile risk register, estimate class, scenario data and governance. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration contingency model.

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## **26. Test software, cloud and restructuring treatment**

Separate acquisition consideration, transaction expense, restructuring, capitalisable spend and impairment.

The technology synergy team should reconcile IFRS or GAAP policy, contracts, plans, advice and audit evidence. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration accounting bridge.

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## **27. Test tax, transfer-pricing and data-location effects**

Assess deductibility, VAT or sales tax, payroll, withholding, transfer pricing and deferred tax.

The technology synergy team should reconcile cost taxonomy, jurisdictions, invoices, structures and tax advice. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration tax bridge.

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## **28. Test migration cash and liquidity**

Connect payment timing, working capital, minimum cash, facilities and covenant definitions.

The technology synergy team should reconcile cash curve, financing model, facilities, covenants and treasury policy. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration liquidity bridge.

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## **29. Validate executable technology savings**

Require baseline, action, owner, timing, cost, dependency and measurement for every benefit.

The technology synergy team should reconcile value thesis, ledgers, operating data, plans and benchmarks. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a synergy evidence schedule.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **30. Calculate sustainable net technology value**

Bridge gross synergy to implementation cost, stranded cost, dis-synergy, disruption, tax and timing.

The technology synergy team should reconcile cost model, benefit schedule, valuation and discount rate. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a sustainable net technology value bridge.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

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### **31. Stress outages, delay, cyber events and adoption**

Vary scope, delay, inflation, adoption, customer loss, productivity and financing conditions.

The technology synergy team should reconcile risk register, history, market evidence and integrated model. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration scenario library.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

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### 32. Quantify customer and revenue consequences

Model churn, price leakage, service failures, delayed sales and remediation by cohort.

The technology synergy team should reconcile CRM, service data, contracts, complaints, pipeline and scenarios. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a customer revenue-at-risk model.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

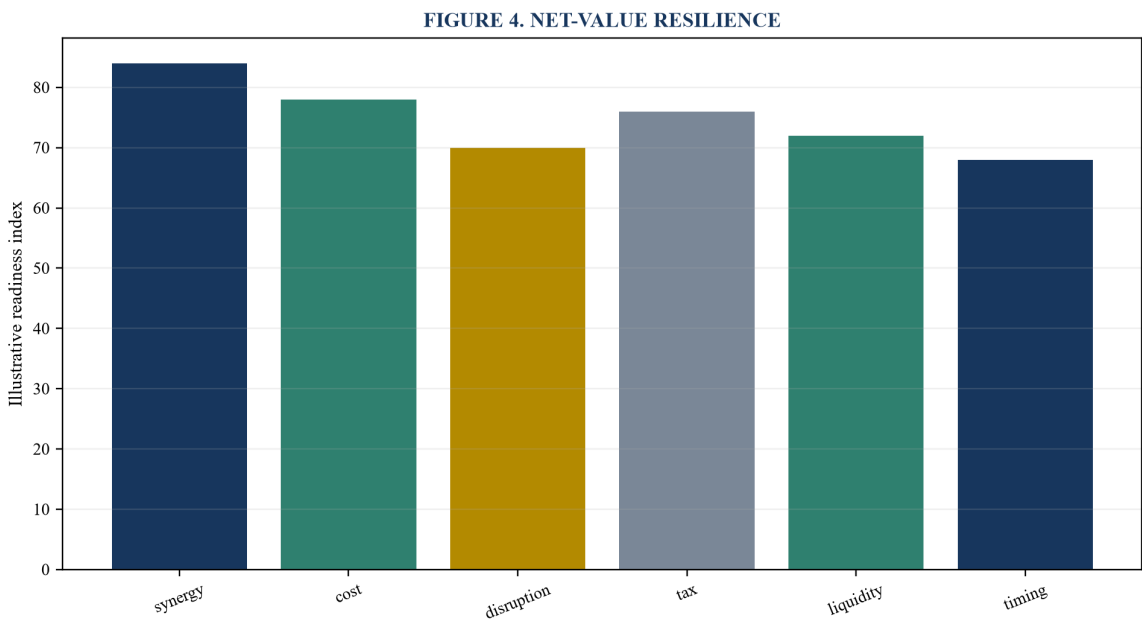
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Table 4. Net-value bridge

| Layer          | Treatment          | Control            |
|----------------|--------------------|--------------------|
| gross synergy  | benefit cash flow  | baseline and owner |
| implementation | cash cost          | work package       |
| disruption     | lost contribution  | cohort model       |
| timing         | discount and delay | milestone gate     |

*Illustrative programme design; company-specific facts and authorised advice govern.*

Figure 4. Net-value resilience



*Values are illustrative readiness indices and require company-specific evidence.*

### **33. Quantify productivity and engineering disruption**

Estimate management distraction, vacancy, training, dual running, cutover and learning curves.

The technology synergy team should reconcile capacity, time records, transition plan, workforce data and benchmarks. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a productivity loss model.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **34. Quantify billing, collection and cash effects**

Model billing, collections, inventory, supplier terms, cutover errors and cash controls.

The technology synergy team should reconcile ageing, inventory, terms, systems, forecasts and scenarios. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration working-capital bridge.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **35. Translate technology economics into deal value**

Test liquidity, leverage, coverage, covenant headroom and refinancing after integration cash.

The technology synergy team should reconcile financing model, cost curve, downside cases and debt documents. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration debt-capacity stress.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

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### **36. Design Day-One controls**

Protect authority, cash, customers, people, systems, data, compliance and incident response.

The technology synergy team should reconcile Day-One plan, delegations, access, testing and escalation. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is a Day-One value-protection plan.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **37. Build the one-hundred-day technology plan**

Sequence critical integration actions, decisions, spending and benefit gates with owners.

The technology synergy team should reconcile transition map, budgets, milestones, dependencies and reporting. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration execution roadmap.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

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### **38. Govern architecture, scope and change**

Control baselines, change requests, approvals, forecasts, contingencies and benefit trade-offs.

The technology synergy team should reconcile PMO records, model, risk register, authority and audit trail. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration change-control system.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **39. Monitor service, risk, cost and realised value**

Track commitments, cash, forecast at completion, synergies, disruption and net present value.

The technology synergy team should reconcile ledgers, contracts, PMO, operating data and dashboards. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration value-control dashboard.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

### **40. Issue the technology-synergy conclusion**

State full cost, cash timing, net value, downside, funding, conditions and operating controls.

The technology synergy team should reconcile reconciled evidence, models, plans, advice and approvals. Each conclusion records the accountable owner, source, assessment date, model version, evidence, cash consequence, value effect, dependency, control and unresolved exception. The immediate output is an integration-economics certificate.

Technology value must be proved through stable service, controlled migration and realised cash after engineering, remediation, dual running, cyber, data, transition and disruption costs. Reviewers test scope, quantities, rates, timing, dependencies, accounting, liquidity and benefit delivery against native records and observed performance. The investment case, target operating model, transaction documents and governing law control every conclusion.

Material gaps require an owner, corrective action, estimate update, funding response, advice and decision date. Consequences flow through customers, delivery, cash, financing, value, controls and transaction timing. Residual risk remains visible until the cost perimeter is complete, contingencies are funded, benefits are measurable and authorised governing bodies approve the next gate.

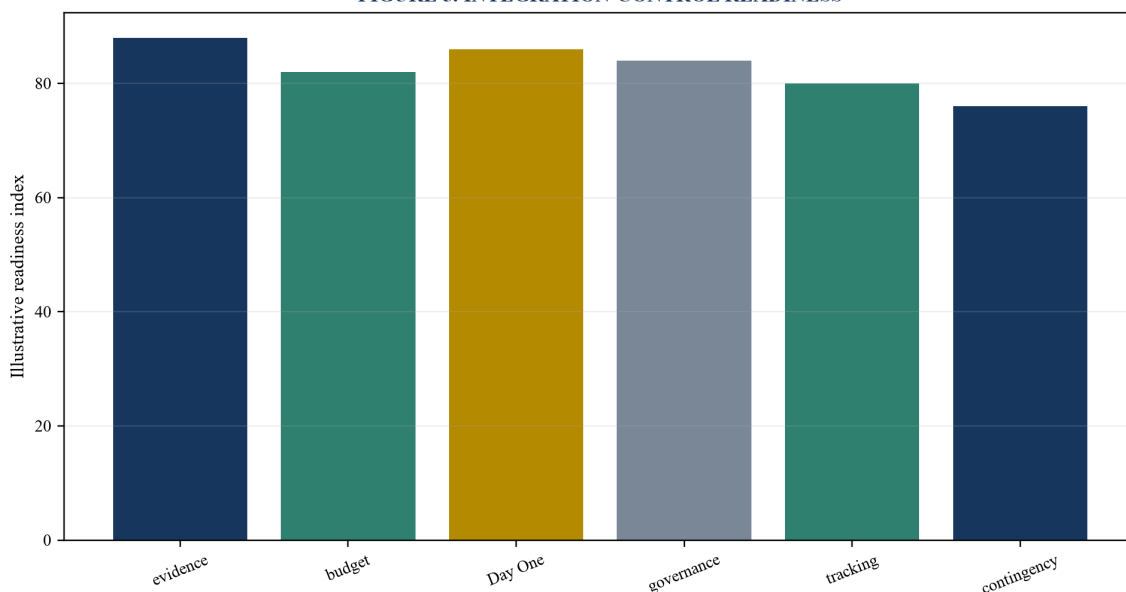
**Table 5. Integration-economics certificate**

| Dimension | Required conclusion | Evidence          |
|-----------|---------------------|-------------------|
| scope     | full cost perimeter | taxonomy          |
| cash      | funded timing       | cash curve        |
| value     | net downside value  | value bridge      |
| control   | owners and gates    | execution roadmap |

*Illustrative programme design; company-specific facts and authorised advice govern.*

**Figure 5. Integration-control readiness**

**FIGURE 5. INTEGRATION-CONTROL READINESS**



*Values are illustrative readiness indices and require company-specific evidence.*

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## About the Author

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Chennakeshav (CK) is a corporate finance and investment banking executive with 25+ years of global experience in deal origination, structuring and execution across M&A, growth capital and corporate strategy. He has led value-creation mandates for founders, corporates and funds — bridging the boardroom view to hands-on execution and close.

His career spans Morgan Stanley, HSBC, Lloyds Banking Group, EWEC, ADQ portfolio companies and Emirates Growth Fund, across TMT, real estate, fintech, deeptech, cleantech, infrastructure and energy. He has partnered with C-suite leaders, private equity and venture funds, sovereign wealth funds and family offices to finance complex fund raises and scale-up ventures, and has led M&A due diligence, post-merger integration and business-transformation initiatives to create value.

At Matchpoint Partners he is Managing Partner, leading the firm's corporate finance, M&A and capital-raising practice. He holds an MBA from London Business School, an engineering degree from VTU and a Master of Laws (LLM, in progress) from UCL London.

An active start-up mentor, CK mentors at Techstars, DIFC FinTech Hive, Startup Grind, Founder Institute and IN5, serves as Entrepreneur Mentor in Residence (EMiR) at London Business School, and judges the Entrepreneurship World Cup.