DL.04 · TECH · FRAMEWORK

RMS build versus buy evaluation framework

Twenty-six weighted criteria for deciding whether to build, buy or extend a remittance management system, with the questions vendors are rarely asked.

Use this when	Time to run	Length	Category
Before committing to a platform decision	Half a day	26 criteria	Tech

The build versus buy decision in remittance is rarely about features. Every credible platform handles customers, transfers, rates and payouts. The decision is about what happens in year three, when you launch a corridor your vendor does not support, or need a compliance report their schema cannot produce.

Score each criterion 1 to 5 for build, buy and extend. Weight them for your business. The framework is deliberately weighted toward flexibility and total cost rather than toward launch speed, because launch speed is where most of the regret originates.

> Regulatory and licensing obligations are not addressed here and are a matter for qualified advisers. A platform does not make a business compliant, and no vendor claim should be treated as though it does.

1 · Score the three options

1 = poor fit, 5 = strong fit. Weight before scoring.

Corridor and product flexibility · suggested weight 20%

- [ ] Time to add a new corridor without vendor involvement
  The single most predictive criterion in this framework
- [ ] Time to add a new payout partner
- [ ] Ability to configure fees and FX margin per corridor
- [ ] Support for multiple payout methods per corridor
- [ ] Multi-currency and multi-entity support if you will need it

Compliance and reporting · suggested weight 18%

- [ ] Ability to produce the reports your regulator actually asks for
- [ ] Audit log completeness and retention
- [ ] Compliance case management, or clean integration with a system that has it
- [ ] Screening integration: sanctions, PEP, adverse media
- [ ] Data residency options for your markets

Integration and data · suggested weight 16%

- [ ] API coverage for every function you will need to automate
- [ ] Webhook support for transaction state changes
  Required for lifecycle messaging and support automation
- [ ] Ability to export your own data in full, on demand
- [ ] Event data available for marketing measurement
  Most vendors treat this as an afterthought
- [ ] Existing integrations with your KYC, payment and payout providers

Operations · suggested weight 14%

- [ ] Agent and branch management if you operate a network
- [ ] Commission calculation and reconciliation
- [ ] Settlement and reconciliation tooling
- [ ] Role and permission granularity

Commercial and risk · suggested weight 20%

- [ ] Total cost over five years, not licence cost in year one
- [ ] Cost behaviour as volume grows
  Per-transaction pricing behaves very differently at scale
- [ ] Exit cost and data portability
  Ask this in the first meeting, not the last
- [ ] Vendor concentration risk
- [ ] Roadmap influence: will your requirements ever be built

Delivery · suggested weight 12%

- [ ] Realistic time to first live transaction
- [ ] Internal capability required to run it after go-live
- [ ] Migration path from your current system, including parallel running

2 · Questions vendors are rarely asked

Ask all of these before the commercial conversation.

- [ ] How long does adding a corridor take, in elapsed days, and who does the work?
- [ ] Can we add a payout partner you do not currently have a relationship with?
- [ ] Show us the audit log for a single transaction, end to end.
- [ ] What happens to our data if we leave, and what does that cost?
- [ ] Which of your customers has migrated away, and can we speak to one?
- [ ] What is your pricing at ten times our current volume?
- [ ] Can we configure fees per corridor without a support ticket?
- [ ] Does your API expose transaction state changes as webhooks?
- [ ] What compliance reports do you produce out of the box for our markets?
- [ ] What is your uptime over the last twelve months, and how is it measured?

> Exit cost and data portability are the two questions most likely to be answered vaguely and most likely to matter in year three. Get both in writing before signing.

3 · The extend option

Usually the least considered and often the correct one.

Most operators frame this as a binary between building from scratch and buying a platform. The third option, extending what you already run with an API layer and selective replacement of specific modules, is frequently cheaper, less risky and faster than either.

- [ ] Can an API layer be built over the existing system?
- [ ] Which two modules cause the most operational pain?
  Usually reconciliation and corridor configuration
- [ ] Could those two be replaced independently?
- [ ] Is the existing system's data model recoverable?
- [ ] Would a staged replacement over eighteen months carry less risk than a migration?

4 · Total cost of ownership

Five years, not one.

Cost line	Build	Buy	Extend
Initial development or licence	High	Medium	Low to medium
Implementation and migration	High	Medium	Low
Ongoing licence or hosting	Low	High, often volume-linked	Low
Internal engineering to maintain	High	Low	Medium
Cost to add a corridor	Low after build	Variable, sometimes high	Low to medium
Cost to add a payout partner	Low	Often vendor-dependent	Medium

Cost line	Build	Buy	Extend
Exit cost	None	Potentially significant	Low
Opportunity cost of delay	High	Low	Low

> Build wins on flexibility and loses on time to market. Buy wins on time to market and loses on flexibility and long-run cost. Extend usually wins on risk-adjusted cost and is the option most often skipped because it is the least exciting.

5 · Decision thresholds

Weighted score	Reading
4.0 and above	Clear fit. Proceed with commercial diligence.
3.4 to 3.9	Workable. Identify the two weakest criteria and mitigate before committing.
2.8 to 3.3	Marginal. The gap will show up operationally within two years.
Below 2.8	Wrong option. Score the alternatives again honestly.

6 · Red flags

- [ ] Vendor cannot demonstrate a corridor being added live
- [ ] Pricing model that penalises the growth you are planning for
- [ ] No named reference customer in your corridor profile
- [ ] Audit log that cannot reconstruct a single transaction
- [ ] Roadmap commitments made verbally and not contractually
- [ ] Data export available only as a paid professional services engagement
- [ ] A build estimate that assumes no compliance change over three years

Want us to run this for you?

A fixed-fee growth audit covers acquisition, KYC completion, retention and tracking across your corridors. Two weeks, a written roadmap, and you keep it whether or not we work together.
bussinesstan.com/growth-audit · hi@bussinesstan.com