THE FREEDOM TO CHOOSE

A Practical Guide to Reducing Microsoft Support Costs in Banking, Insurance, and Financial Services

TAKE BACK CONTROL

Break Free from the Microsoft Monopoly

Microsoft's Grip on Financial Services

What the Decline of Unified Means for You

IT Support Refunds Fuel Business Impact

Real Options, Real Freedom

Redefining IT Support

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Ready to Take the Next Step?

The Bottom Line

US CLOUD

Break Free from the Microsoft Monopoly

In financial services, IT is the backbone of every transaction, compliance process, and customer experience. But over the past few years banks, insurers, and asset managers are facing Microsoft's Monopoly in support and licensing.

Price increases of **30% to 400%** in the first year, followed by annual hikes of **15%–30%**, are becoming standard.

Meanwhile, Microsoft's unified sales teams have a reputation for running out the clock. By delaying contract renewals until clients have little time left, there is no choice but to accept unfavorable terms.

Add in slower response times, offshored support centers, and the loss of senior Microsoft engineers, and it's no wonder IT leaders are questioning the value of what they are paying.

Imagine being able to redirect even half of your current Microsoft support spend.

That 30%–50% savings could fund new cybersecurity talent, pay for modernization projects, or fuel innovation in digital banking — all without sacrificing support quality.

Third-party Microsoft support, once seen as niche, is now a proven and reliable alternative.

This ebook is designed for IT and procurement leaders in financial services who are ready to challenge the status quo.

Inside, you'll find:

- The real financial impact of Microsoft's monopoly on support
- Why service quality has declined — and how leading banks are adapting
- Smart ways to reinvest reclaimed IT funds into innovation, resilience, and people
- How third-party support gives you real flexibility and leverage for 2026 and beyond

It's time to rethink what "support" really means — and what you should be getting for your investment.

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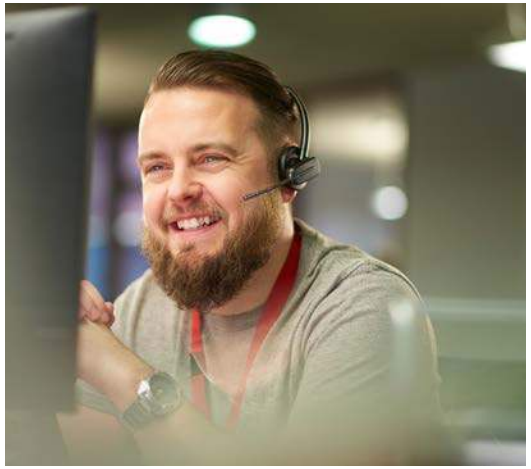
For decades, Microsoft has been a staple in the financial services tech stack. From Exchange to Azure to Dynamics, its ecosystem powers everything from customer portals to compliance tracking. But that dominance now comes at a growing cost—both financial and operational.

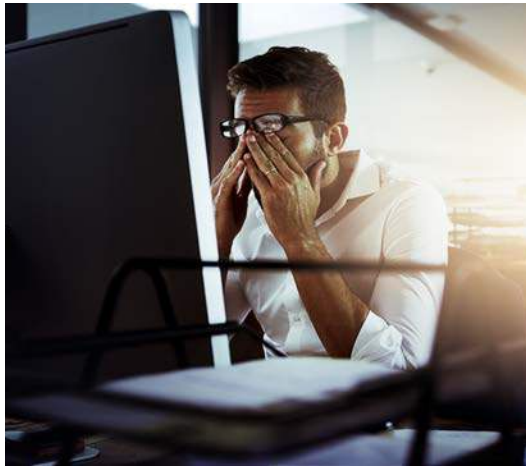
Across the industry, CIOs and procurement leaders are facing price hikes of 30% to 400% in the first year, with 15%–30% increases each year after that. These jumps often arrive with little explanation or room to negotiate. Why? Because Microsoft's sales teams know time is on their side.

It's a common play: negotiations stall, renewal deadlines approach, and institutions are forced to sign before contracts lapse. By then, leverage is gone. **One in five** enterprise clients says they've had deals deliberately delayed to create last-minute pressure.

And for financial institutions — where systems, data, and uptime are non-negotiable — walking away isn't simple.

Over 70% of banks and insurers depend on Microsoft's products for critical functions like CRM, analytics, and risk management. The integration between Microsoft tools makes switching complex and risky, which strengthens Microsoft's hand in every renewal cycle.





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Financial institutions can strengthen their negotiating position by:

- Diversifying their IT environment with select non-Microsoft solutions to reduce dependency.
- Engaging in earlier renewal cycles, months in advance of renewal date, to avoid "run-out-the-clock" tactics
- Partnering strategically with third-party providers who can benchmark support costs and offer immediate comparisons

The monopoly may feel inevitable, but it isn't absolute. Financial Services firms that plan ahead and bring real alternatives to the table can shift the balance of power — and reclaim control of their IT budgets.

CASE STUDY

WHO:	A global bank recently avoided a **200% cost increase** in their Microsoft support contract.
HOW:	The global bank created a detailed Microsoft exit plan that included open-source alternatives and a phased migration schedule.
OUTCOME:	Once Microsoft realized the bank was enabled and prepared to execute a specific plan, the pricing conversation changed dramatically.

“With Microsoft, the numbers just didn’t make sense. Even when they offered a ‘great deal,’ it was still unrealistic. With US Cloud, the value is clear — better responsiveness, stronger relationships, and a team that takes ownership when issues arise. We’ve actually increased our hours because we rely on them more. That says a lot.”

-Jeff V., Enterprise Technology Platforms Manager, KeyBank

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In theory, Microsoft's Unified Support was designed to simplify enterprise service management. In practice, it's become a growing pain point across the financial sector.

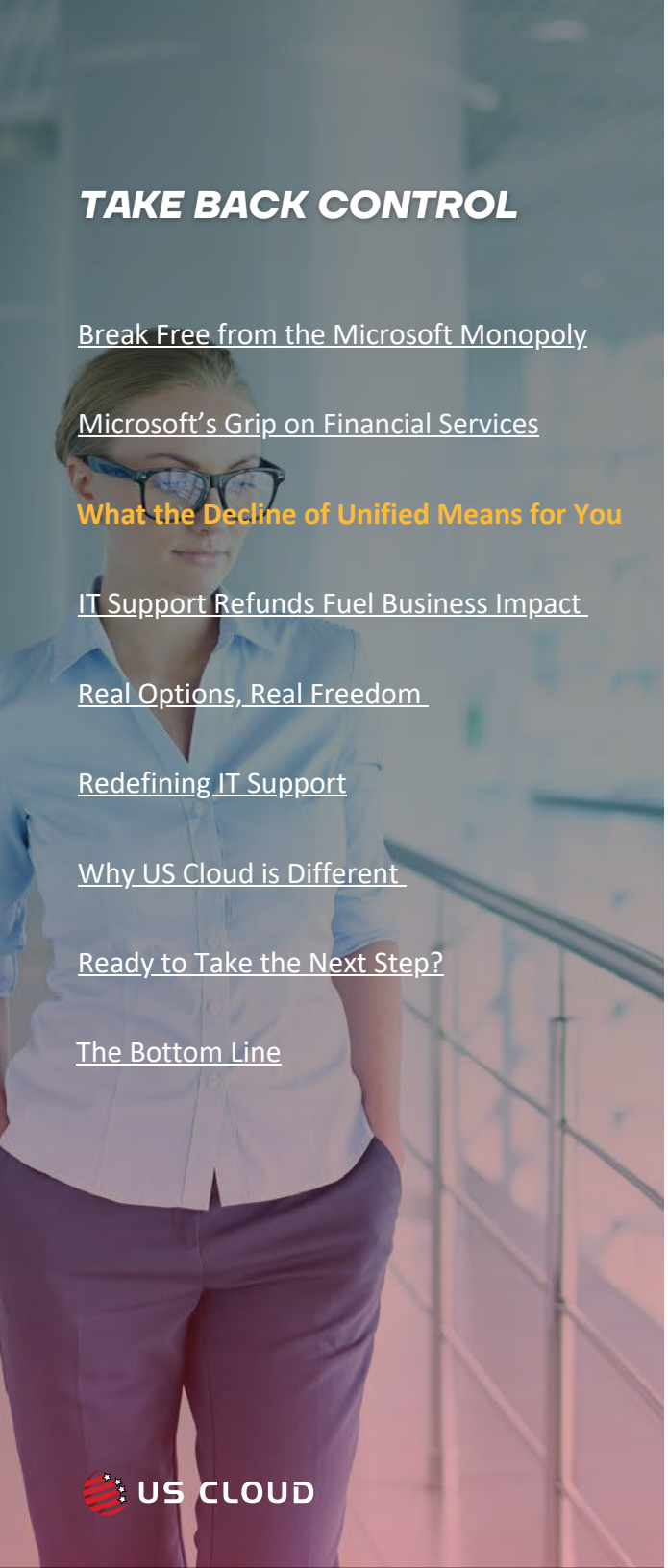
IT leaders in banking, insurance, and financial institutions report slower response times, less specialized help, and offshored support teams unfamiliar with the regulatory and security demands of financial systems. What used to be expert-level assistance from Microsoft now often feels like ticket triage.

According to a 2023 Forrester survey, **40% of financial services firms** said Microsoft's response times had worsened in the previous year.

Offshoring was a key reason. While it may lower costs for Microsoft, it introduces communication barriers and time-zone delays that can stretch "urgent" issues into days of downtime.

For highly regulated institutions, those delays aren't just inconvenient — they're operational risks. Every hour of disruption can affect customer access, compliance reporting, or internal trading operations.

> *We opened a critical ticket and waited two days before the right engineer even saw it. The first rep just checked the box saying they'd called us.*
>
> *- Leading Insurance Provider, US Cloud Client*



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Microsoft Unified Support may still dominate, but that doesn't mean it's delivering value. The most forward-thinking IT leaders in financial services are building flexible support ecosystems to balance internal capability, automation, and trusted third-party expertise.

That's how you ensure every dollar spent on support actually supports your IT mission.

So what's driving Microsoft's decline?

- **Loss of senior talent**: Layoffs and reorgs have reduced the number of senior Microsoft engineers
- **Offshoring**: Complex issues are often routed across continents to offshore teams, creating delays and miscommunication
- **Generic service models**: A one-size-fits-all approach—also known as the "no-persona" model—ignores specialized needs of financial IT teams, from cybersecurity to compliance

How Financial Institutions Can Respond

- **Push for persona-driven support:** Demand support tiers that reflect specific roles and needs—security, data, operations—not blanket SLAs.
- **Strengthen in-house expertise.** Train or hire domain-specific staff who can manage the resolution of high-priority incidents internally while escalating strategically.
- **Leverage AI for first-line efficiency.** Use intelligent chat and automation to handle common issues and free human engineers for critical work.
- **Build hybrid support partnerships.** Combine internal expertise with proven third-party support providers, where experienced engineers handle escalations directly.
- **Set measurable SLAs and hold vendors accountable.** Tie contract renewals to response time guarantees, resolution metrics, and satisfaction scores—not vague service promises.

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IT Support Savings Fuel Business Impact

Financial institutions are under more pressure than ever to do more with less, including modernize systems, strengthen cybersecurity, and launch digital-first experiences, all while controlling costs. That's why reclaiming even 30%–50% of IT support spend can be transformational when it's reinvested with purpose.

Here's how leading banks and insurers are making that happen.

Fund Innovation That Moves the Needle

When budgets are tight, innovation is the first area to suffer. Redirecting support savings gives IT leaders freedom to invest where it matters most, including:

- Launch AI-powered fraud detection to reduce loss events and improve real-time monitoring
- Invest in customer personalization engines that tailor banking experiences to individual users
- Partner with fintech startups using blockchain to increase transparency and reduce settlement time

Each of these projects can strengthen your institution's competitive position. But only if you have the budget flexibility to act.

That's what a 30%–50% refund from third-party support unlocks.

Reduce Technical Debt That Slows You Down

Legacy systems are a drain financially and operationally. Maintaining them eats up IT budgets, limits agility, and complicates compliance. Use reclaimed support funds to:

- Retire outdated mainframes still running COBOL-based workflows
- Modernize your risk and compliance platforms to reduce manual effort and reporting errors
- Consolidate redundant systems across departments to improve data visibility and control

According to Deloitte, organizations that address technical debt reduce maintenance costs by up to 30% over five years while freeing resources for modernization.

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Invest in the People Behind the Systems

Technology only performs as well as the teams managing it. The financial services industry faces an ongoing skills shortage in cybersecurity, data analytics, and cloud engineering.

Reinvesting IT support savings into your people can deliver immediate and measurable results.

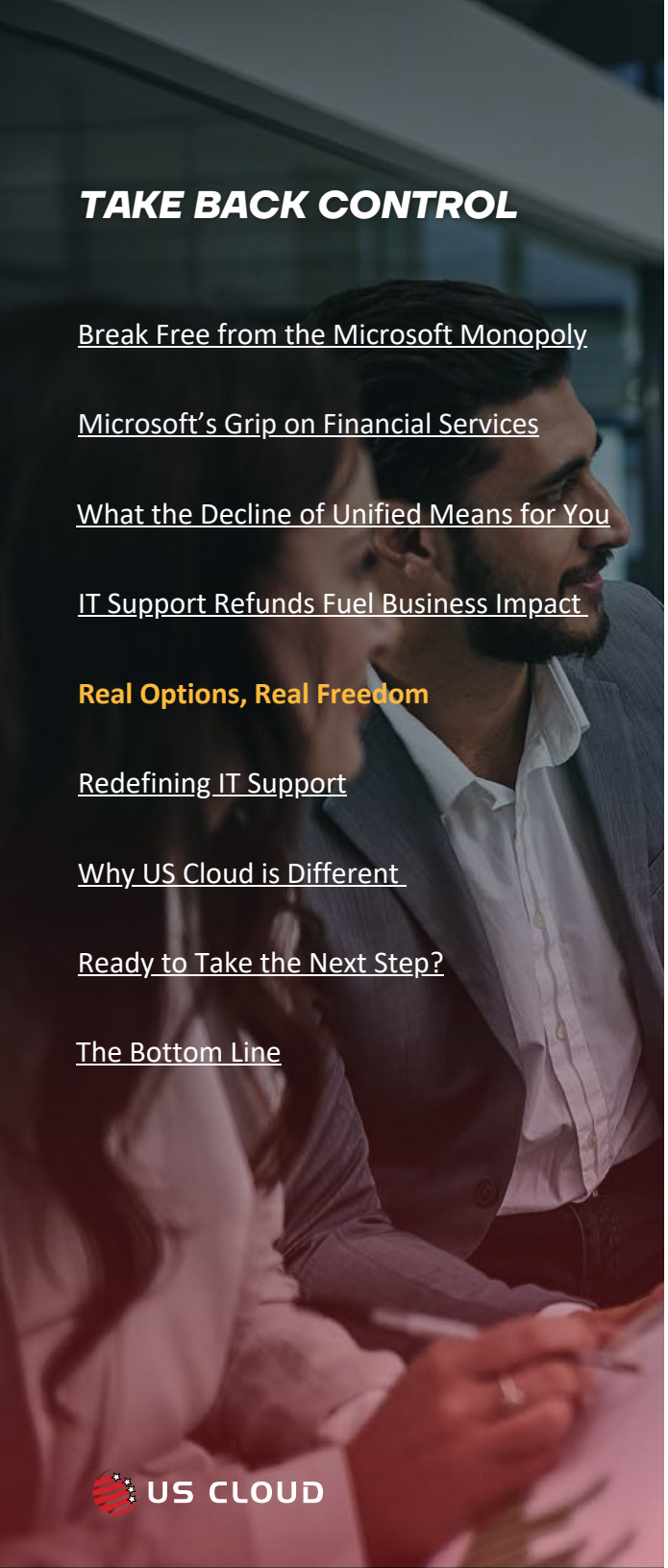
- Upskill existing staff through certifications in Azure, AWS, or advanced data analytics.
- Recruit key specialists to strengthen your security posture and cloud readiness.
- Create internal support teams that handle mission-critical issues before they escalate.

Research from Harvard Business Review found that firms prioritizing IT talent acquisition outperform competitors by 20% in growth. Investing in people does pay off.

Bottom Line

Support refunds aren't just "savings." They're working capital that can power innovation, reduce inefficiency, and strengthen resilience.

For financial IT leaders, the smartest question isn't "Where can we cut"? It needs to be, "Where should we reinvest?"



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For the first time in decades, financial institutions have a genuine choice in how they support their Microsoft environments.

The traditional model — vendor-controlled support contracts — is no longer the only game in town. Proven third-party support providers, like US Cloud, now offer the same (or better) coverage, faster response times, and massive cost advantages.

According to a Gartner report, organizations using third-party support can reduce costs by up to 50% compared to traditional contracts — and redirect those savings toward innovation and modernization.

The Freedom to Choose

Historically IBM, Oracle, SAP, and Microsoft dictated how support worked across the enterprise with rigid contracts, slow response times, and costly renewals. Now, financial institutions can select support models that actually align with business priorities:

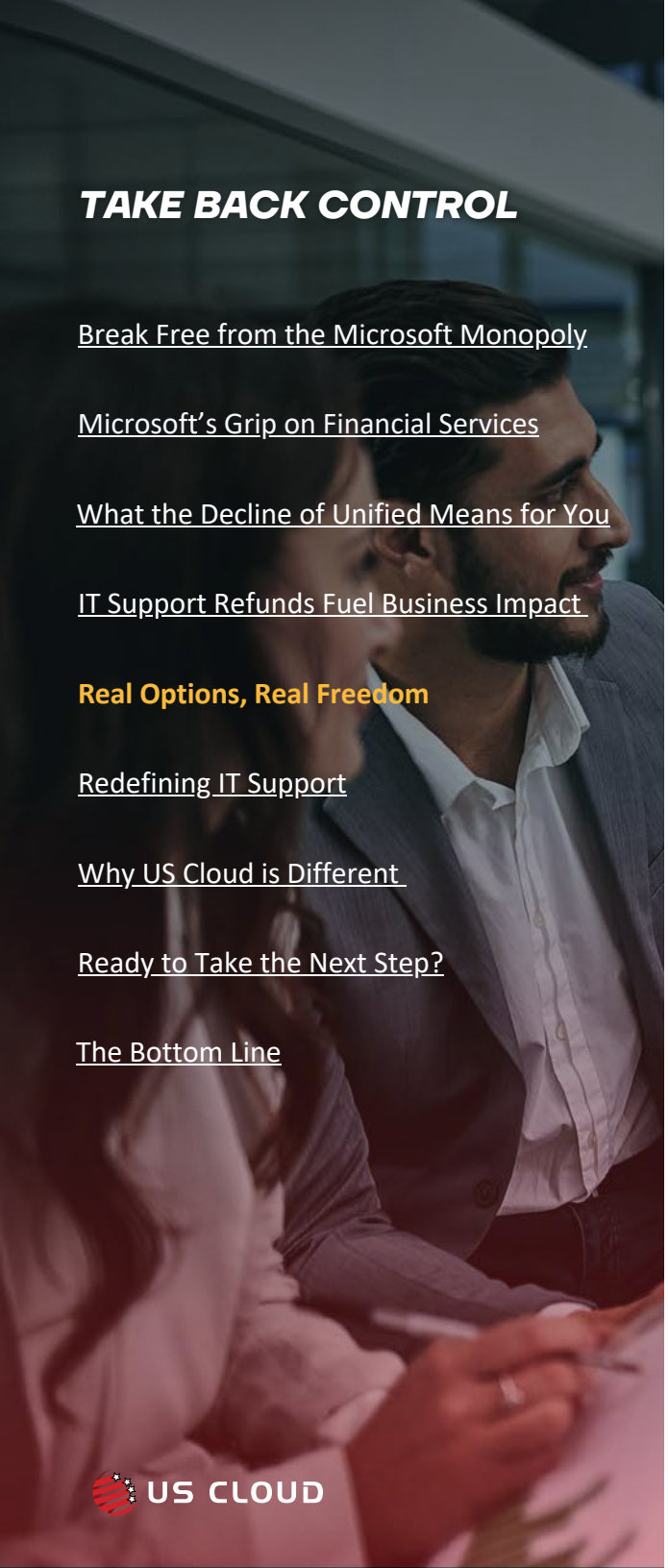
- **Cost-efficiency**: Guaranteed savings of 30%–50%
- **Faster response**: 15-minute initial response SLA
- **Localized expertise**: U.S. and EU-based engineers who understand financial compliance
- **Flexibility**: No long-term lock-in, no offshoring delays

That's not just a cost decision — it's a strategic decision about agility, service quality, and control.

How Financial Leaders Are Using Their Options

Forward-thinking CIOs and procurement directors are:

- Benchmarking Microsoft's pricing against third-party alternatives to create negotiation leverage
- Phasing transitions — starting with one workload (e.g., Dynamics, SQL Server) before scaling organization-wide
- Reinvesting savings directly into modernization or cloud resilience projects



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The next 12–18 months are pivotal. As Microsoft's pricing continues to rise and Unified Support faces talent shortages, the 2025–2026 renewal window is the best opportunity to take control.

Third-party support isn't about abandoning Microsoft — it's about owning your support strategy instead of renting it.

By exercising your real options, you create a competitive edge: lower costs, better service, and more freedom to invest in what drives your business forward.

We didn’t move away from Microsoft entirely — we moved toward a smarter support model. We’re still using the same tools, but now we get [illegible] service at half the price.

-Ryan Holcomb, Computer Operations Manager, Aegion

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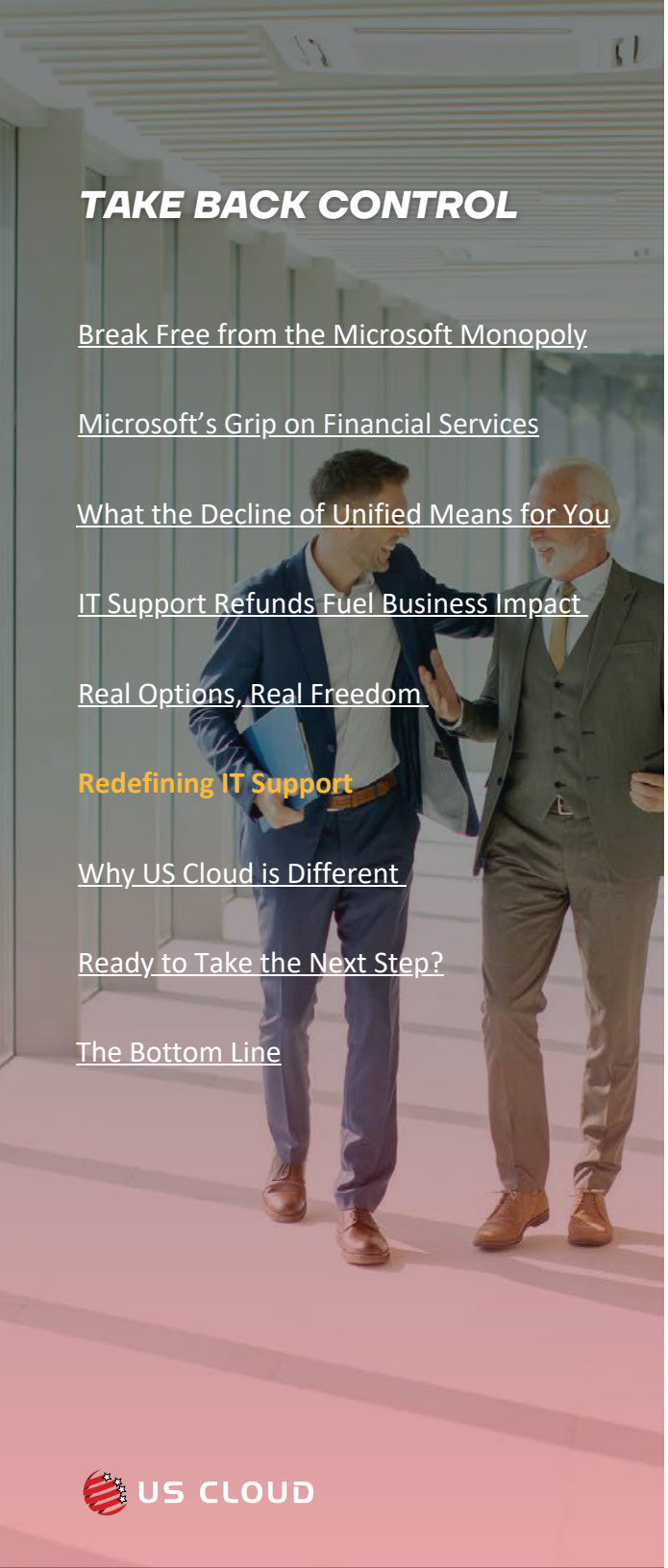

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Redefining IT Support

For years, financial institutions have accepted Microsoft's support model as an unavoidable cost of doing business. Rising renewal prices, longer response times, and diminishing service quality were treated as "the norm."

But that's changing.

The combination of record cost increases and a sharp decline in personalized support has created the perfect moment for financial leaders to act. Banks and insurers are realizing that staying with Microsoft Unified Support isn't the only option — and certainly not the smartest one.

And the results go beyond the balance sheet. Don't wait for another costly renewal cycle to make a change.

With US Cloud, financial institutions across banking, insurance, and investment services are proving that better support and lower costs can coexist.

Clients who make the switch report improved uptime, faster resolution times, and stronger collaboration across internal IT teams—because support finally supports their goals.

Within an hour, US Cloud had four engineers on the issue — the right people, the first time. It was a complex problem involving a firewall rule and load balancer conflict, and they resolved it quickly. After eight years with Microsoft Premier, I'd never seen that kind of urgency or expertise. It confirmed we made the right move."

- Bob L., Director of Information Technologies, Bottomline Technologies

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Why US Cloud is Different

Staying with Microsoft Unified is risky. Unified costs are rising fast. Service quality is slipping. And negotiating power is minimal.

Third-Party Microsoft Support is a superior, fully vetted alternative to Unified.

US Cloud is the leading alternative. Our clients routinely save clients 30% to 50% or more. We'll matches your Unified quote to prove it.

Guaranteed 15-min response SLA

No offshoring. (UK/EU engineers available)

24/7/365 support for all severities

Full on-premises and cloud coverage

Unrestricted Microsoft escalations

Faster ticket resolution than Microsoft

"Support with US Cloud is night and day compared to Microsoft. I was able to schedule a same-day call with the same engineer who solved our previous issue. They owned the problem from start to finish and made sure my team was set up for next time. That level of continuity is rare — and it's why we're staying."

-Noel H., Systems Administrator, Leading U.S. Insurance Provider

More Than Break Fix

US Cloud dedicated support engineers and strategic advisors help with:

- **Architecture planning**
- **Deployment support**
- **Optimization and tuning**

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Ready to Take the Next Step?

Break free from the cycle and partner with US Cloud for predictable, high-quality support at a fraction of the cost.

Below are three steps to take now to arm yourself with data, timelines, and alternatives to make an informed choice.

1. **Benchmark your current Unified Support costs.**
   We'll review your quote and identify guaranteed savings of 30%–50%.

2. **See how fast response really feels.**
   Experience a 15-minute SLA with senior engineers based in your region.

3. **Plan your transition timeline.**
   Move on your schedule, without disruption or downtime.

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Your 2025 renewal is coming. Make it the moment you take back control — of your costs, your service quality, and your freedom to choose.

The question isn't whether to explore alternatives. It's whether you can afford not to.

Next Steps

If you're ready to reduce costs, improve service, and take back control of your IT roadmap, contact US Cloud for a side-by-side comparison with your Unified quote.

Book a Call

Learn how you can save 30-50% over Microsoft Unified Support.

Let's Go >

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Read our latest thought leadership, including updates on Copilot, Azure, Dynamics, Microsoft 365 and more.

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