



**INVESTPUPPY
UNVARNISHED**



Serious about outcomes. Not serious about ourselves.

Ask a vendor who owns the implementation.

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Both are right. That is the problem.

1. How It Looks From The Inside

At signing, the ownership question does not feel like a question. The vendor has a delivery methodology. The client has a project sponsor. The contract specifies deliverables and timelines. There is a project plan. There are weekly status meetings. There is, on paper, a clear structure.

By week six, the ownership question has become the only question that matters. The decision that needed to be made last week has not been made. The sign-off that would unlock the next phase of configuration has not arrived. The escalation path that was supposed to resolve the integration question leads to someone who leads to someone else who is waiting for clarity from the vendor.

Nobody planned for this. Nobody needed to. The ownership vacuum assembles itself from the normal operation of both parties' incentives, without a single bad decision being made by anyone.

2. The Blame Architecture

The blame architecture assembles itself before the project begins. It is constructed from two perfectly rational decisions made independently by two parties who would both say they want the project to succeed.

The vendor does not assign a named individual with authority over the implementation outcome. The vendor assigns a project manager with authority over the vendor's deliverables. These are not the same thing.

The client does not assign a named individual with authority over the implementation outcome. The client assigns a project sponsor with authority to sign off on milestones. These are not the same thing.

The gap between these two arrangements is where implementations fail.

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Vendors train their sales teams to build relationships, not accountability structures. Clients promote the people who don't own things that fail. Nobody planned this. Nobody needed to.

When things go wrong, the vacuum takes the blame. Not a planning failure. Not a communication failure. A rational response to a rational incentive — from both sides, without a word spoken.

The project belongs to no one.

3. The Regulatory Dimension

In a regulated financial services context, unclear implementation ownership is not merely an operational inconvenience. It is a compliance exposure.

The audit trail for a financial software implementation — who approved what, when, and on what basis — is not a document that can be reconstructed after the fact. It requires clear ownership at every stage. When the question of who approved the go-live decision, who signed off on the integration testing, and who validated the output of the first live allocation cannot be answered clearly, the audit trail does not simply have gaps. It has the specific kind of gaps that compliance officers and regulators are trained to find.

Unclear implementation ownership, in a regulated environment, is a risk that is rarely priced into the project at signing.

4. What Ownership Actually Looks Like

Ownership is not a title on an org chart. It is the answer to a specific question: who has the authority and the accountability to make this implementation succeed, and

who will bear the consequences if it does not?

Three things need to be true before configuration begins.

One. A named individual on the client side has the authority to make workflow decisions without referral upward. Not to report to someone who will make those decisions. To make them.

Two. A named individual on the vendor side has the authority to commit the vendor's resources to resolving issues that arise during implementation. Not to escalate to someone who has that authority. To exercise it directly.

Three. Both individuals have agreed, explicitly, on what success looks like — not in commercial terms, but in operational terms.

Own it. Before the configuration begins. Before the relationship makes it uncomfortable to ask.

Before week six.

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