



# We finance possibilities

Call on IBM Global Financing for your clients' payment options.

Your clients need to manage their cash flow and prioritize projects — a financing source with IT expertise can help by spreading payments over a longer period.

You sell with financing. We provide the financing contract and do the invoicing, which is also valid for “as a Service” transactions.

You set your price and call out “Financing available” or “No budget? No problem!” early to the client.

And you get paid upfront — we assume the risk of non-payment.



Learn more at [ibm.com/financing/business-partner](https://ibm.com/financing/business-partner)

Client financing that lets partners stay ahead of the competition



**Your clients need to fund their solutions**

**Every IT project needs funding. Is your client limited by budget constraints?**

- Most organizations have requirements to minimize the payback period for IT projects, increase ROI and avoid obsolescence — introducing extended payment terms or custom payment options can have a major impact on your deal.
- Spreading payments over time creates financial flexibility — moving assets off balance sheet due to external financing helps build financial strength.



**Improve cash flow and reduce risk**

**Unlock idle cash: you get paid upfront, we do the administration and invoicing.**

- We reduce your risk by assuming the risk of non-payment.
- We pay in 3–5 days. A partner with USD 10 million in A/R unlocked USD 1 million cash by making 75% of sales with financing.<sup>1</sup>
- We help you preserve credit lines.
- Also valid for “as a Service” transactions.



**Boost sales productivity and provide one-stop shopping**

**We can finance the entire IT solution — IBM® or non-IBM — through your organization.**

- Experts in IT financing for more than three decades with clients in over 60 countries.
- Competitive interest rates, and flexibility with extended payment plans, deferrals and step payments.
- Rapid Financing® — simple partner app for quick estimate of monthly payment with built-in free-of-charge client credit assessment.



**Sell more, protect your installed base and increase loyalty**

**When client considers price too high — add monthly payment as an alternative to discounting.**

- 79% of customers say financing availability impacts their choice of channel partner.<sup>2</sup>
- Easier cross/up-sell: an additional USD 10 thousand means less than USD 10 per day (plus interest and fee) if financed over three years.<sup>3</sup>
- The end of a financing term means an impending event for new sales aided by loyalty built.



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1. USD 10 million sales annually (365 days) equal to USD 27 thousand per day. As Business Partners get paid 45 days earlier, the cumulative effect is \$1.2M per year improved cash. 2. IDC# US43606618 (March 2018), US Competitive Market Survey, September, 2017 N-300. 3. USD 10 thousand divided by three years in days is equal to USD 10 thousand/(3 x 365), which means less than USD 10 per day.