



IBM payment solutions for Business Partner clients

Enterprises are increasingly evaluating IT funding strategies for cost management and capital preservation. IBM Financing offers a portfolio of flexible payment solutions with competitive rates to help clients start projects sooner and enhance business results.

Client Benefits:

- Accelerate projects
- Optimize cashflow
- Boost agility and flexibility

Business Partner Benefits:

- Improve odds to win
- Reduce discounting and preserve margins
- Get paid quicker with zero risk

For more information, please contact your Financing representative.

Not yet selling with payment solutions? Learn more at ibm.com/partnerworld/financing.

Payment options for IBM and Red Hat software

IBM Financing offers flexible payment plans for software solutions across the IBM portfolio including solutions for:

- Data and AI
- Business Automation
- Security
- AI apps

Payment plans with competitive low rates are available for new licenses, upgrades, renewals and subscription and support.

Leverage IBM Financing to drive multiyear software solutions - help grow deal size while helping clients with lower acquisition costs.

Payment options for IBM servers and storage

IBM Financing offers leasing and payment plans for on-premises IT or hybrid cloud solutions for:

- IBM z
- IBM Power
- IBM Storage

Payment plans with low or no upfront payments can include hardware, systems software, systems lab services, and pre-paid IBM maintenance.

Leverage IBM FMV leasing to help clients reduce total cost of ownership (TCO) and reduce risk of technology obsolescence with minimal or no cash outlay.

Key offerings for Business Partner Clients¹

IBM Payment Plan for Software -

- Standard terms from 12 months and up with monthly, quarterly, or annual payments for multi-year commitments paid upfront

IBM Ecosystem Payment Plan -

- Hardware, software and pre-paid services may be combined in one contract as an installment payment plan (loan)

IBM Fair Market Value (FMV) Lease –

- FMV leasing for IBM Z, IBM Power Systems, and IBM Storage hardware solutions
- Standard terms are 36 months; longer terms and deferred payment structures are available

IBM Full Payout (FPO) Lease or Loan -

- Payment plans for IBM Z, IBM Power Systems, and IBM Storage hardware solutions
- Standard terms from 12 months and up with monthly, quarterly, or annual payments

¹For credit qualified clients

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