



# 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.

Sell IBM solutions 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.

Our broad knowledge of the IT industry, combined with the depth and breadth of our experience, help you enable larger, faster deals with improved cash flow and lower risk.



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

**We can finance your customers' IBM solutions 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 for IBM solutions — non-IBM may be eligible when part of an overall IBM end user client solution.
- Rapid Financing<sup>®</sup> — 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.



© Copyright IBM Corporation 2019. IBM, the IBM logo, Rapid Financing and ibm.com are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at “Copyright and trademark information” at [ibm.com/legal/copytrade.shtml](https://ibm.com/legal/copytrade.shtml).

IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. IBM Global Financing lease and financing offerings are provided in the United States through IBM Credit LLC. Rates and availability are based on a client's credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. Non-hardware items must be one-time, non-recurring charges and are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries. IBM and IBM Global Financing do not, nor intend to, offer or provide accounting, tax or legal advice to clients. Clients should consult with their own financial, tax and legal advisors. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. For IBM Credit LLC in California: Loans made or arranged pursuant to a California Financing Law license.

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.