

Payment plans for the retail industry

Highlights

- Align costs with anticipated benefits
 - Preserve cash to invest in other strategic initiatives
 - Accelerate project implementation
-

Financing can help retailers accelerate their digital transformation to enhance customer experiences

Advanced technologies continue to transform how consumers communicate, interact and research—and how they choose and shop for goods and services.

IBM offers technology, consulting, and solutions to help revitalize customer engagement with AI, reinvent the supply chain and rethink the role of the store by using advanced technologies.

IBM Global Financing provides flexible payment plans to help accelerate value from IBM technology solutions for the retail industry.

Remove budget obstacles to innovation

To help retailers deploy advanced technologies including cloud, AI, security and blockchain, IBM Global Financing provides customized solutions to help speed implementation and improve cash flow. Client examples include:

- Financing helped a furniture retailer acquire an analytics system to gain clearer insights on customer buying patterns. Access to capital throughout the project helped avoid reductions in scope due to budget constraints.
- To help a grocery store leverage business intelligence to improve marketing execution through a new in-store promotion system, IBM Global Financing provided a solution which covered the total project—including hardware and software.

- A retail trade association saved over \$100,000 per year by leasing an upgrade to their order management system through IBM Global Financing, so those savings could be redeployed to other projects.

Support your vision with financing expertise

Our experienced financing specialists can help you accelerate your digital transformation with customized payment plans that help align project costs to anticipated benefits, minimize upfront cash outlays, and reduce total cost of ownership.

Why IBM?

IBM Global Financing has been in operation for more than 35 years and serves clients in over 60 countries, spanning more than 20 industries. With a global reach and expertise in IT financing, working capital and credit, IBM Global Financing offers flexible payment plans and leasing solutions for IBM software, services and IT infrastructure including pre-owned servers and storage. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing.

For more information

To learn more about how IBM Global Financing can help your retail company fund its project or technology needs, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website:

ibm.com/financing

© Copyright IBM Corporation 2020.

IBM, the IBM logo, 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

<https://www.ibm.com/legal/us/en/copytrade.shtml>, and select third party trademarks that might be referenced in this document is available at https://www.ibm.com/legal/us/en/copytrade.shtml#section_4.

This document contains information pertaining to the following IBM products which are trademarks and/or registered trademarks of IBM Corporation:

IBM®



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.

All statements regarding IBM's future direction and intent are subject to change or withdrawal without notice, and represent goals and objectives only.