

Payment plans for IBM software solutions

Explore the benefits of customized payment plans for IBM software - including new software licenses, prepaid subscription and support, upgrades, renewals and lab services.

IBM payment plans can be an important component in helping implement transformational projects. They can help businesses start projects sooner, with increased flexibility and agility, while adhering to tight budgets.

Customized payment terms can include the deferral of the first payment and can be tailored to budget cycles, project requirements, or other business needs.



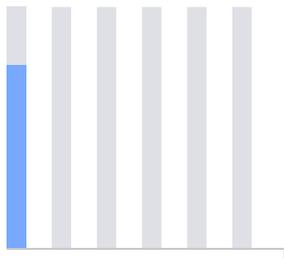
Start projects sooner



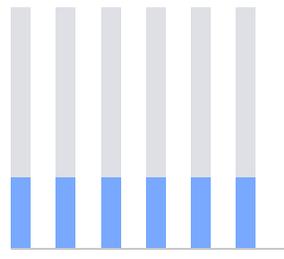
Renew or upgrade subscriptions



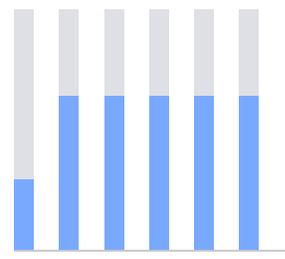
Stretch budgets and optimize cash flow



Instead of one upfront payment



Pay monthly or quarterly



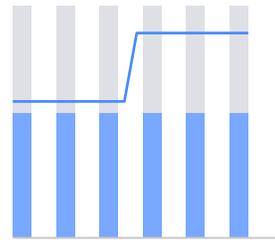
Or customized with a payment deferral

An IBM payment solution may include any combination of IBM software and IT infrastructure solutions, and can greatly simplify the contract, invoicing and support cycles for the customer.

Payment plans allow businesses to optimize cash flow with a payment structure tailored to their specific budget requirements and preserve cash to invest in other projects that meet strategic business goals.

Renew subscriptions with a payment plan

A bank was about to renew one of its software subscriptions and wanted to commit for another couple years. In the current fiscal period, it hadn't factored in the renewal increase. With a customized payment plan, the business was able to keep its first-year renewal flat and defer the unexpected increase into future payments, ensuring its mission-critical applications experienced no disruption.

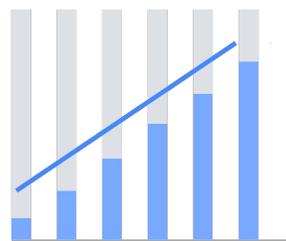
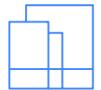


- Subscription renewal
- Payments over time

A payment plan helped keep payments flat after renewal and defer an unexpected subscription cost increase into future payments

Align payments with anticipated benefits and enhance ROI

A consumer electronics company planned to develop advanced analytics applications as part of a long-term strategic IT improvement plan. Combining upfront costs for on-premises and as-a-service software and services into one financing contract with custom payments allowed the company to plan for the impact on cash flow and align payments to anticipated benefits.



- Benefits
- Payments over time

Aligning payments to benefits and optimizing ROI

For more information

To learn more about payment plans for IBM software solutions, please contact your IBM Financing representative or IBM Business Partner, or visit ibm.com/financing.

© Copyright IBM Corporation 2024 IBM Financing offerings are provided through IBM affiliates and/or subsidiaries and divisions worldwide to qualified commercial and government clients. Payment options and terms are based on a client's credit rating, offering type, equipment, product type and options, and may vary by country. This offering does not guarantee that credit will be provided. Payment options for non-IBM content, which is part of an overall IBM end-user client solution, may also be eligible through IBM Financing. Other restrictions may apply. Payment options are subject to change, extension, or withdrawal without notice and may not be available in all countries. For certainty, the provision of offerings by IBM and IBM Financing do not, nor intend to, offer, or provide accounting, tax, or legal or regulatory compliance advice to clients. Clients are responsible for and should obtain their own expert advice, including consulting with their own financial, tax, and/or legal advisors, as applicable. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. IBM Financing lease and financing offerings are provided in the United States through IBM Credit LLC. For IBM Credit LLC in California: loans are made or arranged pursuant to a California Financing Law License