Financing Solutions for the Banking Industry

IBM Global Financing can help you invest in digitization to generate new business

In an era of unprecedented change, technology offers banking clients greater access to information than ever before. In order to address your critical business needs, banking needs to become more client centric, balance costs with agility, and improve risk management and industry differentiation.

With your vision in place, IBM Global Financing can help you quickly move your business strategy from concept to execution as banks that embrace digitization have an opportunity to generate new business value and better engage with their client. We offer a range of customizable payment plans, with simple contracts, rapid approvals and flexible payment structures. IBM Global Financing offers customizable leases and loans for IBM and non-IBM hardware, software and services to craft the solution that best fits your business strategy.

Position your bank for success

IBM Global Financing is helping firms in the banking industry invest in building the systems that turn insight into a strategic driver to attract and retain clients, develop new sources of revenue, streamline operations and proactively address risk and regulatory requirements.

• **Create a client focused enterprise**: A regional bank differentiated their services by offering clients a mobile application for bill paying, transfers and account access. IBM Global Financing provided project financing that supported all phases of the project.
• **Increase flexibility & streamline operations:** A retail bank simplified the process of on-boarding new employees and improved system efficiency when they implemented a new application. Financing bundled the new license costs and software subscription & support services into predictable payments.

• **Drive innovation while managing costs:** A private bank decreased the total cost of ownership of their IT infrastructure through new technology and services. IBM Global Financing provided an affordable payment plan to minimize up-front project investment and alleviate cash flow pressures.

• **Optimize enterprise risk management:** A financial holding company achieved regulatory compliance while reducing business risk. IBM Global Financing helped minimize the up-front capital outlay and preserved the bank’s cash flow and lines of credit for other strategic business needs.

**Access the financing expertise to support your vision**

You want to optimize growth by balancing your business priorities to drive innovation and outpace competitors. Every business is challenged with variable expenses, IT doesn’t have to be one of them. By working with IBM Global Financing, you’ll gain access to the skills and expertise of the world’s largest IT captive financer.
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<th>Option</th>
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<td>Loans</td>
<td>• Affordably acquire the technology you need now&lt;br&gt;• Match payment timing with deployment milestones&lt;br&gt;• Conserve cash with access to an alternative source of funds</td>
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<td>Fair Market Value (FMV) Leasing</td>
<td>• Realize lower total cost of ownership through leasing instead of cash purchase&lt;br&gt;• Increase capacity during the lease, often with little change in monthly payments&lt;br&gt;• Shift obsolescence and disposal risk to IBM Global Financing</td>
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<tr>
<td>IBM Project Financing™</td>
<td>• Secure a dedicated funding source to avoid project delays for larger scale projects&lt;br&gt;• Integrated financing for IBM Global Services engagements and IBM hardware and software. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing.</td>
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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 financing options that can help enable your bank acquire the latest technological solutions and services, please contact your IBM Global Financing representative or IBM Business Partner, or visit: ibm.com/financing
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