

Financing Solutions for the Banking Industry

Highlights

- Align the timing of project expenditures with anticipated benefits
 - Preserve cash and lines of credit for other strategic initiatives
 - Minimize up-front project investment with payment plans
-

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 onboarding 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 financier.

Option	Benefits
Loans	<ul style="list-style-type: none"> • Affordably acquire the technology you need now • Match payment timing with deployment milestones • Conserve cash with access to an alternative source of funds
Fair Market Value (FMV) Leasing	<ul style="list-style-type: none"> • Realize lower total cost of ownership through leasing instead of cash purchase • Increase capacity during the lease, often with little change in monthly payments • Shift obsolescence and disposal risk to IBM Global Financing
IBM Project Financing™	<ul style="list-style-type: none"> • Secure a dedicated funding source to avoid project delays for larger scale projects • Integrated financing for IBM Global Services engagements and IBM and non-IBM hardware and software
Global Asset Recovery Services	<ul style="list-style-type: none"> • Dispose of older equipment in compliance with local environmental laws and regulations • Receive cash for older marketable equipment to help fund new investments.

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, credit and IT asset recovery services and processes, IBM Global Financing offers flexible payment plans for IT infrastructure, software and services from both IBM and non-IBM suppliers.

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

© Copyright IBM Corporation 2019.

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 Project Financing™



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-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.