

Financing IBM Mobile solutions

Put your business in motion – more efficiently, more affordably

Highlights

- Accelerate your mobile initiatives
 - Optimize your purchasing power
 - Minimize upfront expenses
 - Finance both technology and services with one predictable monthly payment
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In just a few short years, mobile has transformed how we live and work. Today everyone expects a more personalized user experience at interactions across all touchpoints.

It's clearer than ever that today's business leaders need to quickly and efficiently build, integrate, manage, and secure apps to engage audiences more deeply in this new mobile environment.

But gaining a mobile advantage requires rapid and continuous development—plus a more strategic and flexible approach to IT financing to help:

- **Quickly acquire** solutions and services for implementation and migration
- **Improve alignment** of costs to expected mobile solution benefits
- **Simplify asset management** of mobile devices to reduce total cost of ownership

Helping clients move from mobile ready to mobile first

IBM Global Financing can help your business take advantage of mobile opportunities—investing in tomorrow's future now while conserving cash today. Through flexible financing options for the IBM Mobile platform—including software, mobile devices and services—IBM Global Financing has helped:

- **Create more budget flexibility** for a regional bank to speed implementation of a new mobile application so

customers can bank from their smartphones 24/7

- **Reduce upfront payments** for a city's cloud-based IT solution with mobile apps that engage citizen participation and improve operating efficiency
- **Offer affordable leasing** to a school district to acquire new mobile devices for students and better manage the lifecycle of those mobile assets

Customized financing to deliver on your mobile vision

Turn to IBM Global Financing to both meet short-term needs and fund transformational projects. Our wide range of funding options include:

IT financing expertise to support your mobile needs

Turn to IBM Global Financing for the expertise you need to help you put your business in motion. IBM Global Financing has a global reach, a thorough understanding of credit and disposal of technology equipment and has clients in over 60 countries, spanning more than 20 industries.

Financing option	Benefits
Loans	<ul style="list-style-type: none"> • Get competitive rates to affordably acquire the technology you need now • Predictable scheduled payments to match targeted deployment milestones • Conserve cash with access to alternative source of funds
Fair Market Value (FMV) leases	<ul style="list-style-type: none"> • Lower cost of ownership for smartphones, tablets and other hardware • Payment deferral up to 90 days for mobile solutions • Flexibility to add capacity at any time • Shift obsolescence and disposal risk to IBM Asset Recovery Solutions
IBM Project Financing	<ul style="list-style-type: none"> • One dedicated funding source to avoid project delays for large-scale projects • Integrated financing for IBM Global Services engagements, plus IBM and non-IBM hardware, software and services
IBM Global Asset Recovery Services	<ul style="list-style-type: none"> • Sell your existing equipment at market value • Assure safe and proper disposal in compliance with local regulations

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 how our financing solutions can help you take your business mobile, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: ibm.com/financing/us/mobilefirst.

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