Affordably acquire IBM solutions for the retail industry

How IT financing helps retailers meet three key imperatives to drive growth

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 retailers meet three critical imperatives: First, rethink the role of the store using advanced technology to meet today’s consumers high digital expectations. Second, reinvent the supply chain to minimize the impact of global and local events on your supply chain. And third, to minimize the impact of global and local events on your supply chain.

IBM Global Financing offers flexible funding options to meet these imperatives and make future growth more affordable.

Remove budget obstacles to innovation

To help retailers deploy advanced technologies including cloud, AI, data and blockchain, IBM Global Financing customizes funding 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.

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

Financing is available for IBM hardware, software and services and non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing.

With IBM Project Financing™, credit-qualified retailers can secure a dedicated source of funding to avoid delays for large scale projects. IBM Global Financing can also offer customized payment plans that help align project costs to anticipated benefits, improve return on investment, and reduce total cost of ownership.
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| Flexible pricing plans | • Provide a financing payment plan approach that creates greater economic value  
|                      | • Avoid large upfront costs and better align cost to benefits            |
| Financing for projects | • Bundles all IBM and non-IBM IT costs into one monthly payment          
|                      | • Better aligns costs to expected benefits with step payments or deferrals|
| Customized payment plans | • Increase agility                                                    
|                      | • Reduce total cost of ownership and accelerate payback                  |
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
IBM Global Financing
Solution Brief

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