For more than 30 years, IBM has provided financing to clients spanning more than 20 industries with a comprehensive portfolio of solutions. IBM has a proven track record with companies of all sizes, from small businesses to multinational corporations, yet we still approach each of our client’s challenges with a fresh perspective. We believe that every business challenge is different and must be met with a unique financial plan, and we have built a complete portfolio of services to meet those needs.

IBM Global Financing offers custom payment plans to help you manage your money—and time—more effectively. Our financing solutions are flexible and have the capacity to accommodate your specific requirements. Whether you’re looking to increase headcount, invest in new technology like Workday or enact a new transformation strategy, IBM can help with a full suite of customizable solutions.

In fact, if you’re looking to implement Workday, IBM can provide a financing solution that creates a payment plan for the platform implementation costs, as well as the Workday subscription and any other integrated IBM operational services.

**Accelerating business**
Across industries and markets, the speed and complexity of doing business is increasing at an exponential rate. Organizations must constantly and cost-effectively revisit strategies and infuse fresh thinking to remain agile and move as quickly as the market moves.

Your execution and delivery must be just as persistent. To stay ahead, businesses are rethinking how they compete, evolve and grow; and more importantly, how they fund these crucial strategic initiatives.

**Highlights:**
- Help you quickly move your business strategy from concept to execution.
- Help you navigate past budget obstacles that stand between your current environment and your business goals.
- Help you manage your money and time with industry-leading financial services to address your needs from start to finish, no matter the size or complexity of your vision.

IBM provides financing that fuels your innovation, so you can invest in key initiatives and stay ahead of the competition. With your vision in place, IBM Global Financing helps you quickly move your business strategy from concept to execution.

**Financing solutions**
IBM Global Financing can integrate your business strategies and IT solutions into one seamless financing plan. Our complete spectrum of payment solutions and services is designed to help make your goals possible and provide support throughout your investment lifecycle. We can help you navigate past budget obstacles that stand between your current environment and your business goals. You know where you want to go; we know how to help you get there.

**We can help your money work harder by providing:**
- Available upfront funding that speeds you from concept to execution
- A single financial agreement that consolidates multiple solutions, multiple vendors, products and processes while simplifying your financial management
– Guidance for technology lifecycle management
– Financing for IBM and non-IBM solution components
– A payment plan for Workday implementation costs, as well as the Workday subscription and any integrated IBM operational services
– Predictable payments for easier cash management
– Fixed-rate financing
– Custom repayment terms that align cost outlays with anticipated benefits

Whether you want to implement Workday, or tackle another large project, IBM is here to help you make it happen.

For more information
To learn more about offerings from IBM Services, contact your IBM sales representative or visit ibm.com/workday.