Making technology affordable in an era of transformational change

Accelerate innovation and rapid growth through flexible financing options

Disruption continues. What's next?

As the technology landscape continues to rapidly shift, disruption continues, but new opportunities continue to emerge.

Over just a few short years, cloud and cognitive computing solutions have transformed digital service delivery and help unlock more value from data. New social and mobile technologies have dramatically changed the way we interact and engage with the world, bringing new and unforeseen security challenges.

Technologies are destined to grow obsolete ever more quickly— increasing pressure on organizations to balance both the need to maintain a competitive edge and manage budgets.

Invest in your future more affordably. No delays.

IBM Global Financing can help you capture new opportunities and accelerate business transformation through a wide range of flexible financing options.

Take advantage of competitive rates and defer upfront payments when creating private, public or hybrid clouds. Acquire the cognitive and analytics solutions you need to meet future needs while conserving cash today. Finance new mobile initiatives and integrate social capabilities into core business functions to deliver more value while reducing risk. Our IT financing specialists can show you how to meet your needs more flexibly, more affordably, and without budget-related delays.

Customized and comprehensive financing through one resource

At IBM Global Financing, we offer a wide range of funding options suitable for companies of all sizes in virtually any industry.

Your objective	How IBM Global Financing can help:
Optimize cash flow	• Minimize upfront payments to help align project costs with anticipated benefits
Maximize liquidity	• Conserve cash and preserve credit lines to meet core business needs
Maintain financial predictability	• Loans with predictable costs over a fixed term • Leases with flexibility to upgrade capacity during the lease with little change in monthly payments
Reduce risk of obsolescence	• Lease options that assure that your IT infrastructure is always up to date and remains affordable
Reduce total cost of ownership and improve return on investment	• Fair market value leases to potentially reduce costs on a present-value basis compared to outright purchase

We offer flexible terms and multiple-period funding for complete solutions including services, software and hardware—from both IBM and non-IBM suppliers. In addition, IBM Certified Pre-owned Equipment can help you acquire the technology you need more affordably today.

How we help global leaders adapt to transformative change

Here are a few examples of how IBM Global Financing has helped organizations keep essential technology affordable as the IT landscape evolves and creates more complexity:

- **Acquiring a cloud solution:** A leading professional technology services provider needed a consolidated, cloud-enabled solution to reduce costs and accelerate deployment. IBM Global Financing provided a comprehensive financing package that consolidated payments for all components into a single periodic payment stream. This helped the client avoid large upfront payments, better manage cash flow, and take advantage of Fair Market Value (FMV) leasing to reduce total cost of ownership.
- **Acquiring a big data and analytics solution:** A consumer goods manufacturer needed new technology to cope with increasing data volumes and deliver more immediate "on demand" reporting to business users. A comprehensive three-year financing contract for all servers, storage, and software gave the client more payment flexibility and reduced upfront payments to preserve capital for future expansion.

For more information

To learn more about affordably investing in your future today, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: **ibm.com**/financing