

Smart funding tip for
your flash solution

Payment options for flash

Reaching the right decision about how to strategically fund your storage solution could be critical to making investments timely and affordable.



Match budget cycles

IBM payment solutions offer flexible funding options to support your storage infrastructure projects. Payment plans and leases will help reduce one-time cash outlays, match your budget cycles, and optimize cash flow. Payment plans and leases might help you start projects sooner, achieve your business goals more quickly, and gain increased flexibility and agility.



Leasing

Fair market value (FMV) leasing offers payments for the use rather than the ownership of on-premises servers or storage solutions. During the lease term, you can expand capacity or refresh technology to keep up with new business demands. FMV leases offer both lower payments and improved total cost of ownership (TCO) compared to other funding sources.

[Discover leasing options →](#)



Full payout plans and loans

Full payout plans are offered for IBM storage and server hardware solutions with payments that are spread over time and enabling you to maintain ownership of the equipment after the payment term. Loans are offered for IBM software, maintenance, and services.



Understand the hidden cost of paying cash

Using cash to purchase IT infrastructure might be costing you more than you think. Cash could be used to run your business and generate a return. The cost of cash, your Weighted Average Cost of Capital (WACC) might be far higher than any IBM financing cost. The smart buyer keeps their cash working for them and uses the lowest cost of financing for IT infrastructure.

[Learn more about IBM Global Financing and its portfolio of payment solutions →](#)

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