



Accelerate
projects



Boost agility
and flexibility



Enhance
business results

Turn AI possibilities into reality with IBM payment plans

AI is one of the leading transformative technologies of our time, presenting the potential to fundamentally change the way that every industry operates. IBM has the solutions and expertise to modernize how businesses collect, organize, and analyze data to infuse AI throughout an organization. With IBM, leading businesses are investing in AI and hybrid cloud to unleash the value of their data and transform the way work is done.

Making the right decision about how to strategically fund AI solutions is critical to making transformational changes timely, successful, and affordable. IBM's flexible payment solutions can help start your journey to AI projects sooner, help improve cash flow, and potentially enhance business results.

Start projects sooner

IBM offers flexible payment plans for AI solutions that can help accelerate projects and make you aware of your AI aspirations sooner. These payment plans can include any combination of IBM software, services, IT infrastructure, and Red Hat® solutions, and can simplify the contract and invoicing cycles.

A community retailer wanted to improve its online presence with a customized chatbot that would answer its customers' questions quickly. The company implemented Watson Assistant on an as-a-service agreement. By using an IBM payment plan, the company was able to take advantage of up-front pricing advantages and still spread payments over time.



Payment plans can be an important component in procuring budget approvals and freeing up cash. They can also help defer potential cost increases when you upgrade or renew since they reduce one-time cash outlays and spread costs over time with monthly or quarterly payments.

Boost flexibility and optimize cash flow

Organizations often benefit from spreading payments over several periods instead of initially restricting cash flow with an upfront payment when making investments.

IBM payment plans allow customers to optimize cash flow with a payment structure that is tailored to their specific budget requirements. By preserving cash, organizations increase their flexibility to invest in other projects to meet strategic business goals.

A manufacturer needed to renew its AI application software subscriptions. However, an unexpected downturn in the economy made it hard for the company to meet the renewal increase. With a customized payment plan, the business was able to keep its first-year renewal flat and defer the increase until the future. By using a payment solution, the company was able to keep its applications running during the economic downturn.

A bank adopted IBM Cloud Pak® for Data in order to easily build and deploy AI applications. Wanting the capabilities of a cloud deployment, the company chose to run this data platform in an IBM Cloud for Financial Services™ environment. Combining upfront costs with an as-a-service agreement into a plan with monthly payments allowed the bank to prepare for the impact on cash flow.



Align payments with anticipated benefits and enhance ROI

With AI, organizations can predict and shape business results, help employees be more productive, and take action to increase profitability. IBM payment plans can be aligned so that payments coincide with companies' expected benefits. Aligning payments more closely with expected benefits can potentially help improve ROI for the project.

Forum Engineering Inc., a Japanese temporary staffing agency specializing in the placement of technical and engineering contractors, launched a cognitive staffing solution that can find the right candidate for a job. With a flexible payment plan, the company minimized upfront costs of impending the solution and aligned payments to meet the expected benefit of the project.

[Read the case study →](#)



As an IT financing specialist, IBM offers experience, expertise and solutions that can help you start projects sooner, optimize cash flow, and potentially enhance ROI. Accelerate your journey to AI with IBM payment plans and modernize your organization for an AI and hybrid cloud world.

To understand what a payment solution can do for your next project, please visit the following website, [ibm.com/financing/software](https://www.ibm.com/financing/software) or [click here to contact us](#).

© Copyright IBM Corporation 2020. IBM, the IBM logo, IBM Cloud Pak and [ibm.com](https://www.ibm.com) are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the Web at <https://www.ibm.com/legal/us/en/copytrade.shtml>, and select third party trademarks that might be referenced in this document is available at https://www.ibm.com/legal/us/en/copytrade.shtml#section_4.

IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. IBM Global Financing lease and financing offerings are provided in the United States through IBM Credit LLC. Rates and availability are based on a client's credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. Non-hardware items are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries. IBM and IBM Global Financing do not, nor intend to, offer or provide accounting, tax or legal advice to clients. Clients should consult with their own financial, tax and legal advisors. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. For IBM Credit LLC in California: Loans made or arranged pursuant to a California Financing Law license. All statements regarding IBM's future direction and intent are subject to change or withdrawal without notice and represent goals and objectives only.