



We finance possibilities

Call on IBM Global Financing for your working capital needs.

IBM Global Financing is focused on giving qualified IBM Business Partners the power to grow their business and win in a demanding marketplace. That's why we offer an extensive range of innovative, flexible commercial financing solutions designed to provide on your IBM sales the financial leverage needed to meet your crucial growth and cash flow objectives in the short and long terms.

We can implement a customized financing solution to help you enable channel sales growth, maximize cash flow, increase credit capacity, mitigate repayment risk and strengthen partner loyalty.



Learn more at ibm.com/financing/commercial-financing

Optimized working capital that lets you stay ahead of the competition

Our broad knowledge of the IT industry, combined with the depth and breath of our experience, enables us to effectively understand your financing needs and act as an enabler of growth for your business.



Providing more cash when needed

The ability to get extra cash when you need it is critical to running a successful company.

- Increasing inventory uses cash
- Extending more credit to customers uses cash
- Hiring employees uses cash

While making profit is important in the long term, cash flow is the key indicator of a financially healthy enterprise and a necessity for business growth.



Deep understanding of the IT industry

We have deep knowledge and understanding of the IT industry—because we're part of it.

- Industry trends
- Dynamic competition
- Long-standing business relationships
- Quarter end business skew
- Pace of constant reinvention



Inventory financing

Allow channel partner IBM inventory to be optimized and readily available for resale.

Our inventory financing solution reduces pressure on IBM Business Partners to pay based on standard terms, and provides credit and flexibility for large orders and seasonal demands.



Receivables financing

Accelerate business growth and effectively manage cash flow demands.

Receivables financing provides continued access to working capital after product sales, allowing for optimal matching with your cash conversion cycle.

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