



Accelerate projects



Boost agility and flexibility



Enhance business results

Turn AI possibilities into reality with IBM payment plans

AI adoption has been shown to be positively correlated with superior business outcomes in revenue, cost, and profitability—as AI can be an economic accelerator.

A sound financial strategy aligned to your IT and business strategy may help accelerate the success of your AI journey while helping improve ROI, liquidity, and cash flow—potentially even enabling self-funding your project.

Start projects sooner

To avoid budget-related delays with your AI projects, payment solutions can help to source funding faster and help start projects sooner. These payment plans can include any combination of IBM software, selected services, IT infrastructure and Red Hat® solutions.

A **community retailer** wanted to improve its online presence with a customized chatbot that would answer its customers' questions quickly. The company implemented IBM Watson® Assistant to provide AI-based virtual agent technology to deliver great customer experiences. By using an IBM payment plan, the company was able to take advantage of upfront pricing benefits and still spread payments over time.



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.

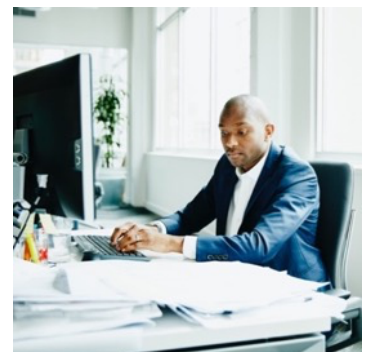
A payment plan enabled a **consumer products company** to increase free cash flow and meet the need for specific payment terms as they moved to a hybrid cloud and AI solution based on Red Hat® OpenShift® Platform.



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.



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.

Why IBM?

IBM provides flexible payment solutions, including leases, loans and deferred payments for IBM and Red Hat products and selected services, that may help you—start projects sooner, achieve your business goals more quickly, and gain increased flexibility and agility.

For more information

To learn what a payment solution can do for your next AI project, visit ibm.com/financing

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