



# IBM Global Financing



## Shaping IT infrastructure where you need it quicker and more affordable

- Get purchasing power to realize your IT strategy and stay ahead of competition
- Manage your cash flow by matching costs to anticipated benefits and ensure your projects deliver a strong return on investment
- Adopt an IT lifecycle management strategy to keep technology current and help you stay ahead of the game



## Financing your technology services can help:

- *Accelerate* project approval and implementation.
- *Minimize* upfront cash outlays to preserve capital to meet other strategic needs.
- *Improve* cash flow.
- *Align* project costs to anticipated benefits.



## Optimize your IT infrastructure with buyback

Realize the maximum residual cash value of retired assets via our buyback services for IT and mobile devices and help fund new IT initiatives

Air Canada Rouge in-flight entertainment iPads was increasingly gaining in popularity, but also becoming obsolete. They then used the buyback program to sell the iPad while they still had value, bought new iPads. Air Canada Rouge chose to lease its iPads on a 3-year term that also shifts the iPads from a capital expense, which can depreciate quickly, to an operational expense, which allows for easier budgeting and creates a clear timeline for future upgrades.

A US company needed a cloud based sales application to boost seller efficiency, but were at the same experiencing cash flow challenges. The solution was found in a buyback of the companies retired, but still valuable, seller iPads. Payment for the iPads were transferred to the clients IBM Credit account and used to pay for the cloud based sales application.



## IBM Certified Pre-owned servers and storage delivered by IBM

- Availability. Quality. Simplicity.
- From IBM parts & features, to highly customized IBM Certified Pre-owned servers and storage systems, all available for rapid delivery to meet our clients schedules.

As IBM bring to market the very latest and most innovative in server and storage technology, together we provide a single source for all your needs – new and legacy.

We use IBM's original manufacturing specifications during the refurbishment process - and original, current parts if replacements are needed. That is why IBM Certified Pre-owned servers and storage systems are immediately qualified for IBM maintenance, and come with a wide range of financing options.



An IT provider in Asia Pacific saved 25 percent over three years on operating costs, accelerated cloud deployment to four hours or less, and achieved zero downtime when it migrated from an on-premise environment to a cloud solution based on IBM Cognos Business Intelligence on Cloud software running on SoftLayer virtual servers.

The client contracted IBM Global Financing to provide a flexible payment plan to fund the solution over the course of three years to help the client:

- Improve cash flow
- Better align with its budget
- Arrive at a better return on investment (ROI) faster

**IBM Global Financing**



By engaging IBM Watson Customer Engagement to upgrade its campaign management software at a 0% interest solution from IBM Global Financing, a bank in Asia Pacific can now create complex, multichannel, multi-wave customer-centric campaigns across the customer's lifecycle.

The financing solution helped the client:

- Better manage budgets
- Reduce up-front investments
- Upgrade the IT infrastructure requirement

**IBM Global Financing**



An IT and engineering company in Asia Pacific implemented an analytics solution based on IBM Rational software, financed for 12 months at 0% interest by IBM Global Financing.

The customer was able to:

- Reduce upfront investment
- Address cash flow issue because the solution was not initially budgeted
- Reduce duplicate efforts for product release and software configuration activities by 37% in the first year, improve management efficiency by 26% and increase productivity by 17%

**IBM Global Financing**





A bank in the Greater China Group mitigated increasing maintenance costs of its older IBM mainframe when reaching IBM Global Financing to provide a payment solution that not exceeded the amount of an outright purchase.

With a fair market value lease the customer:

- Eliminated affecting its fixed assets
- Improved its return-on-assets index
- Gained a stable and effective system to better support its business development



A commercial bank in Taiwan established itself as the first truly digital bank branch when engaging IBM Watson Services to embark on a cognitive journey based on IBM API Management software and IBM WebSphere DataPower B2B Appliance.

In order to meet customer requirements, IBM Global Financing offered quarterly in-advance flat payments for 17 months to fund the IBM software, which resulted in:

- Improved cashflow
- Immediate delivery of its API strategy

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A credit union in China started its mainframe upgrade project on time when it engaged IBM Global Technology Services - Technology Support Services to upgrade its IBM z13 mainframes and IBM DB2 software financed by IBM Global Financing.

The payment plan for the hardware, software and maintenance allowed the client to:

- Reduce up-front payments and align payments with its budget.
- Attain a predictable cash flow to improve its financial index.

**IBM Global Financing**



An insurance company in Asia Pacific engaged IBM Global Financing to finance an end-to-end solution that enhanced the performance of its platforms to allow for growth. IBM Global Financing offered a 54-month fair market value lease for the new z13 mainframes and hardware maintenance from IBM Global Technology Services.

With the financial plan from IBM Global Financing the customer was able to:

- Streamline its cash flow.
- Free up cash for other strategic projects.

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# We fund possibilities



IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. 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-hardware items must be one-time, non-recurring charges and 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.

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