

Accelerate digital transformation with an IT financial strategy



Overview

IBM Services

IBM software and Red Hat

IBM server and storage solutions

IBM Certified Pre-Owned

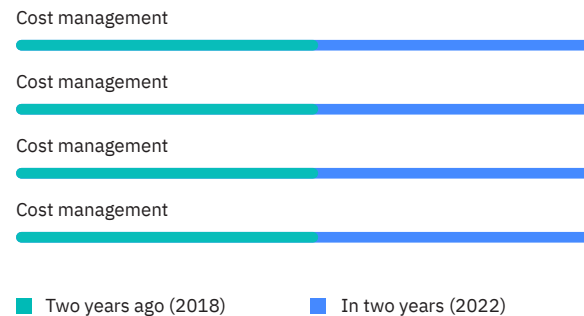
IBM Global Financing

Overview

Cost, cash flow and liquidity management have long been on the priority list of IT decision makers, but with the recent unprecedented pace of change and disruption, cost control strategies have been pushed to the forefront. An IBM® Institute for Business Value report highlights how organizations will need cost strategies that help balance value transformation with cash preservation, as cost control is a top priority and projected to grow significantly by 2022.¹ See Figure 1.

Cost management strategies are critical as enterprises are accelerating their move to hybrid cloud and AI to enable digital transformation initiatives and meet the needs for improved speed, flexibility, resiliency and agility. As organizations look to strategic IT investments, they're also facing budget and capital constraints, including the technical debt of old IT infrastructure that can't support today's digital enterprise business requirements.

Figure 1. Cost control is still a top priority.



Source: IBM Executive pulse Q1C; n=3450, fielded April 27 - June 9, 2020
Question: To what extent is your organisation prioritizing the following business competencies?

“When faced with the challenges of digital transformation and budget constraints, businesses are relying on innovative payment models – such as payment plans, leasing, and flexible payment options – as an important way to support their organization’s digital transformation and deliver the operational flexibility and budget transparency that inform IT decisions and provide customers with a choice to use opex models instead of capex to accelerate their transformations.”²

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Investment strategies

We believe hybrid cloud and AI success is built at the intersection of flexible and innovative IT, business and financial strategies.

Businesses want to acquire and use hybrid cloud and AI solutions to deliver innovation, speed up their time-to-market and time-to-value, and increase customer satisfaction. But to fund it, they need new thinking—and a portfolio of innovative financial vehicles they can use to maximize liquidity, preserve cash flow and deliver better and faster ROI.

IBM, through IBM Global Financing and its ecosystem, partners with organizations to build flexible and innovative financial strategies to fuel their hybrid cloud and AI transformation.



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Benefits of flexible payment solutions

Embark on your journey sooner

To avoid budget-related delays as new technology and market opportunities emerge, payment solutions, such as loans, leases or deferred payments, may help to source funding faster and help start projects sooner. Based on research from FinListics Solutions, using a payment solution could help speed up project approval by up to three months due to the lower investment required upfront. Additionally, accelerating project approval can result in a significant increase in a project's cash flow.³

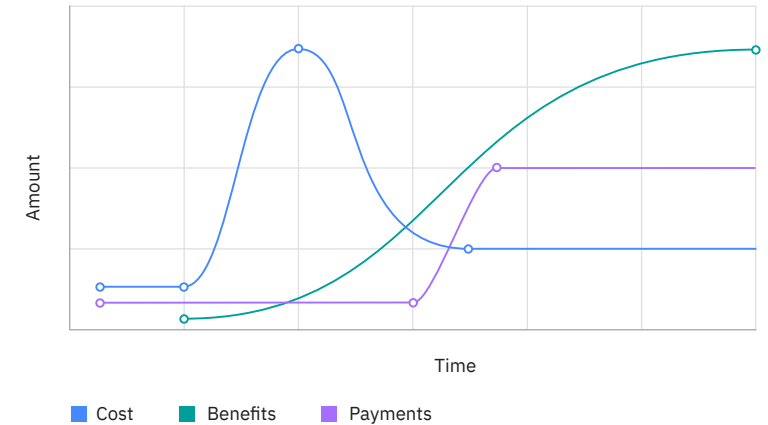
Enhance business results

Organizations that use payment solutions may realize faster return on investment (ROI), improved cash flow and reduced total cost of ownership (TCO). Aligning payments to a project's anticipated benefits—typically several months into a project implementation— can potentially enhance ROI. FinListics Solutions found that payment solutions can help increase the project's net present value (NPV), since payments are pushed further out. "Projects tend to realize a minimum of 1% increase in value and upwards of 5% improvement in the NPV of the project."³ See Figure 2.

A payment solution, such as IBM Project Financing™, can be customized and include services, software and IT infrastructure.

As companies evaluate acquiring servers, storage solutions and software to build a more efficient and resilient IT infrastructure, leasing can offer lower costs and a minimal impact on capital budgets when compared to purchase. The FinListics Solutions report states that "The financial benefits of leasing can be up to a 14% reduction in the TCO, resulting in increased cash flow."³

Figure 2. Project financing cash flow illustration



Boost agility and flexibility

Flexible payment solutions can help improve agility and flexibility by aligning IT investments to workload needs. Using a payment solution may help minimize cash outlays and provide the ability to fund strategic initiatives.

IBM leasing provides the flexibility organizations need to keep up with business demands and IT needs, enabling them to conserve cash, get predictable monthly payments and react with agility with upgrades during a lease term.

Funding strategic investments in hybrid cloud and AI can support your digital transformation initiatives and help meet business demands for speed, flexibility, resiliency and agility. Explore how IBM can help with flexible payment options for IBM hybrid cloud, IBM Services®, IBM and Red Hat® software, IBM servers and storage solutions and IBM Certified Pre-Owned.

[To learn more read the *Payment Solutions for Hybrid Cloud and AI* solution brief →](#)

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IBM Services

IBM Services could help accelerate your journey to hybrid cloud and AI with flexible payment solutions

IBM Services works with enterprises looking to experience the benefits from connected processes, AI and automation, and a hybrid cloud infrastructure.

Move forward with a payment plan for IBM Services to help you transform your business and achieve financial flexibility.

[To learn more read the Payment solutions for IBM Services solution brief →](#)

According to the IBM Institute for Business Value, 97% of enterprises have either piloted, implemented, or integrated cloud into their operations.⁵ Clients in various industries have turned to IBM Global Financing to fund IT solutions that included services, IT infrastructure, software and business process implementation.



Explore how flexible payment plans for your IBM Services engagement can help.



Using predictable payment plans, with payments spread over time, helps preserve funds and optimize cash flow.



Payment deferrals help preserve cash and provide an alternate source of liquidity.



Flexible payment solutions can help you align project payments with anticipated benefits and maximize your return on investment.

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Transformation story

[City Furniture's](#) (01:34) CIO and CFO shares his perspective on how the flexibility of IBM Global Financing helped the company remain competitive in an industry where mobile technology is transforming retail.

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“As CFO, I appreciate the value of IBM Global Financing to make change happen quickly and simply, so we remain competitive.”

Steve Wilder

CIO and CFO, City Furniture



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IBM software and Red Hat

IBM software and Red Hat payment solutions may help you accelerate your application modernization projects

Digital transformation is largely driven by modernizing and managing applications to fuel the growth of AI solutions and improve customer experiences.

According to a report by Oxford Economics in collaboration with IBM, 77% of IT leaders surveyed say a unified platform for cloud, data and AI is critical to their organization's success in the long term.⁶

Reaching the right decision about how to strategically fund IT solutions is critical to making transformational change timely, successful and affordable.

Help reduce your upfront payments and optimize cash flow with payment options for IBM software.

[To learn more read the *Payment options for IBM Software* solution brief →](#)

Tackle the challenge of funding your software projects

IBM offers flexible payment plans for software licenses, subscriptions, upgrades and renewals, including subscription and support, for platforms, such as IBM Cloud, IBM Cloud Pak® and Red Hat OpenShift® solutions to help accelerate projects. IBM payment plans are an important component in speeding up budget approvals and freeing up cash. They also help defer potential cost increases when upgrading or renewing since they reduce one-time cash outlays and spread costs over time with monthly or quarterly payments.

Explore how the benefits of customized payment solutions may help you:



Renew or upgrade subscriptions with payment plans.



Stretch budgets and optimize cash flow.



Align payments with anticipated benefits and enhance ROI.

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Transformation story

Huurre needed a cloud-based financial planning tool. They turned to IBM Business Partner Valamis to help them review solutions and together they chose IBM Planning Analytics hosted in the IBM Cloud. Determined to keep costs down and flexibility high, they leveraged IBM Global Financing's flexible payment plans to stretch budgets and optimize cash flow.

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“We wanted a software-as-a-service offering so that we could avoid the expense and hassle of managing infrastructure and didn't have to over-provision on licenses,” says Niiranen. “The IBM solution satisfied our requirements as it's cloud-based, has broad functionality and is simple to access from anywhere — so our employees across Northern Europe can use it with ease. We opted for a financing deal from IBM to spread the cost of our investment.”

Olli Niiranen

Business Controller, Huurre



IBM server and storage solutions

IBM servers and storage solutions

IBM servers and storage payment solutions may help stretch your budget

To meet business demand for stability, agility and resiliency in their IT environment, organizations need a future-ready hybrid cloud infrastructure strategy. According to a study by Forrester Consulting, 79% of respondents plan to increase cloud infrastructure investments in the next 2 years⁷. However, organizations still face the challenge of strategically funding their IT infrastructure projects while adhering to tight budgets.

Leases could help speed approvals and accelerate project schedules

Maintaining an up-to-date IT infrastructure is an important part of the IT strategy and a continuous process in many organizations. IBM leasing could help eliminate budget obstacles for on-premises IT or hybrid cloud solutions with payments spread over time and lower upfront cash outlays. Leasing solutions help streamline processes and keep IT initiatives moving forward to meet business requirements.

Other advantages include:



Residual value leases help lower TCO.



Added flexibility to meet specific needs and maintain competitiveness.



Protection against technology obsolescence.

During the lease term, you can expand capacity or refresh technology to keep up with new business demands. At the end of your lease term you can choose from several upgrade options to protect you against technology obsolescence and enable you to upgrade to new technology as needed.

Help reduce your upfront payments and optimize cash flow with payment options for IBM servers and storage solutions.

[To learn more read the *IBM Leasing* solution brief →](#)

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Transformation story

Gruppo Boero, Italian market leader of high-quality coatings, paints, and protection cycles, used IBM Global Financing solutions to finance the LinuxONE platform and to lease IBM FlashSystem® storage. The updated IBM IT infrastructure enable them to improve performance, security and reliability by being able to access data seamlessly across the hybrid cloud.

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“IBM Global Financing solutions are customized to individual needs and thus matched our budget requirements and lowered our total cost of ownership (TCO).”

Manuele Dechaud

Manager of IT and Operations, Gruppo Boero



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IBM Certified Pre-Owned

IBM Certified Pre-Owned servers, storage, parts and features can be configured to meet your business needs

Whether your organization needs a technology refresh, data center expansion, backup systems or to lower your TCO, IBM Certified Pre-Owned offers a cost efficient solution to match you product, budget and timing requirements.



Quickly respond to business demands

Select from a large inventory of refurbished IBM Power Systems, IBM Z®, IBM storage solutions, upgrades, expansion units, parts and features — including IBM withdrawn technology that can be configured to support your business needs.



Control budgets and costs

IBM Certified Pre-Owned can help IT departments control their budgets and costs and help lower TCO. Available payment plans may help accelerate your project and preserve cash flow.



Built for trust and reliability

IBM Certified Pre-Owned servers and storage are remanufactured to original IBM engineering specifications using only parts specified in an authentic IBM bill of materials. Each system is also eligible for IBM maintenance.

Explore the [inventory](#) of IBM refurbished servers, storage, parts and features.

To learn more read the [Certified Pre-Owned solution brief](#) →

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To provide its clients with new features, **SOFTWARE ENGINEERING GmbH** deployed an IBM Certified Pre-Owned mainframe that offers ample capacity for smooth and flexible product development at the optimal price point. The deployment resulted in a cost-efficient and reliable solution with remanufactured hardware backed by IBM certification.

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“We know the market and quickly realized that IBM Global Asset Recovery Services can deliver the solution we need, when we need it, at a reasonable price.”

Karl Hen

Senior Systems Programmer, SOFTWARE ENGINEERING GmbH



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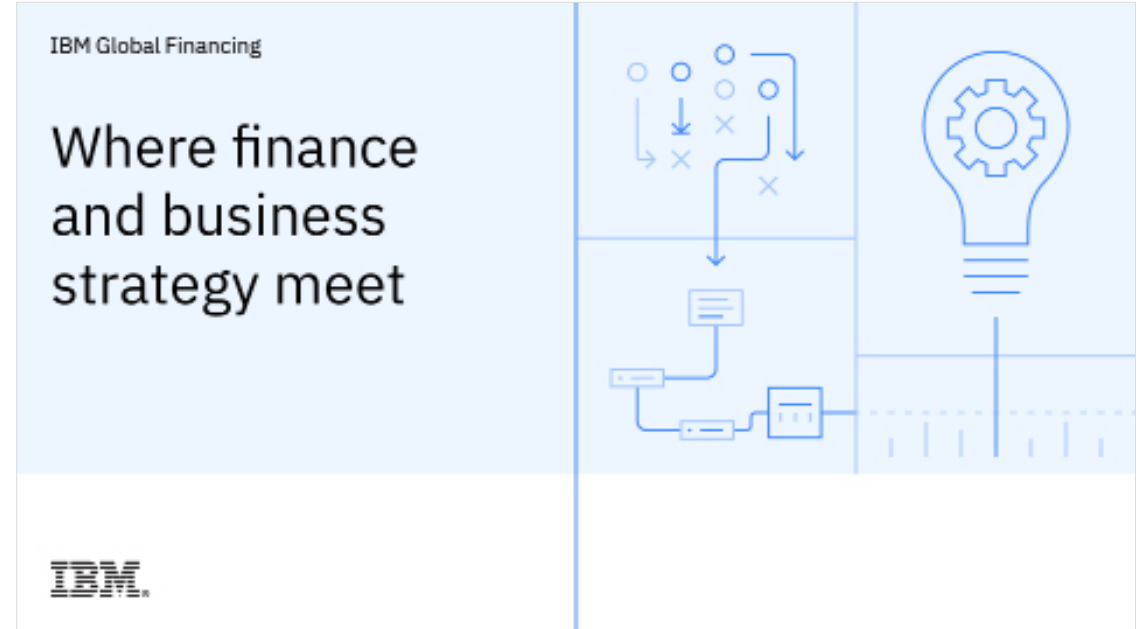
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Watch the interview with Brian Hoffman, Chief Operating Officer, IBM Global Financing, as he discusses the intersection of finance and business strategy as they relate to accelerating digital transformation.



[Watch the video →](#)

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Why IBM?

IBM Global Financing has over 40 years of experience in structuring and administering customized payment solutions and serves clients in over 40 countries, spanning more than 20 industries.

IBM provides flexible payment solutions for IBM software, IT infrastructure, services, and Red Hat subscriptions and services that may help you start projects sooner, achieve your business goals more quickly, and gain increased flexibility and agility.

To learn how to fuel your hybrid cloud and AI journey with a robust financial strategy, visit: ibm.com/financing.



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¹ [Cost and value transformation in the era of COVID-19](#) IBM Institute for Business Value, September 2020.

² [Using Flexible Payment Solutions Can Accelerate Digital Transformation](#) IDC, August 2021.

³ [Financial and Strategic Benefits of IBM Flexible IT Financing Options](#) FinListics Solutions, January 2020.

⁴ [Next-generation hybrid cloud powers next-generation business](#) IBM Institute for Business Value, August 2019.

⁵ [C-suite executives are ready to double-down on cloud computing](#) IBM Institute for Business Value, May 2019.

⁶ [Greater than the sum of their parts – How hybrid cloud and AI work together](#) Oxford Economics, September 2020.

⁷ [The Key To Enterprise Hybrid Cloud Strategy: An Annual Forrester Consulting Study Commissioned By IBM](#), January 2021.