



Embark on your journey to cloud and AI sooner



Improve cash flow and enhance ROI



Align payments with project implementation

## Accelerate your hybrid cloud and AI journey with an innovative financial strategy

Cloud and AI adoption has seen increasing growth over the past year as companies focus on strategic imperatives, such as modernizing applications, automating business processes and streamlining development. According to Oxford Economics, 77% of IT leaders say a unified platform for cloud, data and AI is critical to their long-term success.<sup>1</sup> Companies that are furthest along in their adoption of AI and cloud—and in a hybrid cloud environment—are most likely to experience accelerated return on investment (ROI).<sup>1</sup>

However, having a financial strategy to support these initiatives is critical; the IBM Institute for Business Value reports that 86% of business executives say cash flow and liquidity management is a top concern.<sup>2</sup> Organizations need new strategies and innovative financial solutions to successfully fund hybrid cloud and AI projects to achieve their business objectives.

### A flexible and innovative financial strategy can help improve cash flow

Aligning IT and business strategy with an innovative financial strategy could help fuel success in your hybrid cloud and AI projects. Our portfolio of financial solutions can help you accelerate your hybrid cloud and AI journey while helping to improve ROI, liquidity and cash flow—potentially even enabling self-funding of your project.

Explore how flexible payment plans for your hybrid cloud solutions can help you:

- Accelerate your hybrid cloud projects with leasing and payment deferrals.
- Improve cash flow and enhance ROI as you capture the value of hybrid cloud and AI for your business.
- Align your IT transformation investments with workload needs by using flexible payment solutions.

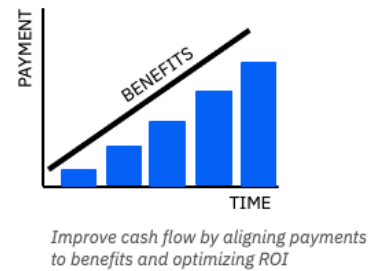
## Accelerate your hybrid cloud projects

To avoid budget-related delays as new technology and market opportunities emerge, payment solutions—such as loans, leases or deferred payments—may help source funding for your hybrid cloud and AI projects and start projects up to three months sooner.



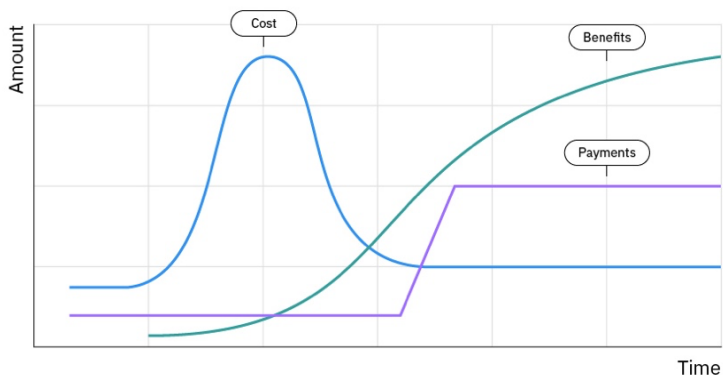
## Improve cash flow and enhance ROI

Organizations can benefit from spreading payments over time instead of restricting cash flow with an upfront payment while upgrading to new IT solutions. IBM payment plans allow clients to optimize cash flow with a payment structure that is tailored to their specific budget requirements.



## Align payments with project implementation

Companies can address workload changes with flexible payment solutions. If a product or solution is acquired to modernize or deploy new capabilities, business leaders need to understand how quickly the business will start to see increased productivity or revenue. IBM payment plans can be aligned so that payments coincide with companies' expected benefits.



*In the case of a hypothetical IT project, expenditures are higher as a project begins, yet benefits are not realized until after the initial implementation.*

# IBM clients are poised for hybrid cloud and AI success

[Nowy Styl](#) worked with IBM to help design, build and implement its hybrid cloud infrastructure to meet growing business needs. To accelerate deployment, Nowy Styl engaged IBM Global Financing to provide a payment plan that could help optimize cash flow and align the infrastructure investment with current and future business needs.

[SPS Srl](#) worked with IBM to deliver powerful analytics solutions. “Working with IBM Global Financing helps us obtain excellent conditions for software deals—often much better than the terms that traditional financial institutions would offer.” — Stefano da Col, Sales Director, SPS Srl.

## Why IBM?

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

## For more information

To learn more about funding strategic investments in hybrid cloud and AI to support your digital transformation initiatives, visit [ibm.com/financing](https://ibm.com/financing) or [contact us](#).

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<sup>1</sup> [Greater than the sum of their parts](#), Oxford Economics, September 2020.

<sup>2</sup> [Cost and value transformation in the era of COVID-19](#), IBM Institute for Business Value, September 2020.