



**INGRAM** MICRO

FLEXIBLE SERVICES

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**Financial Solutions**

**INGRAM**

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# INSIDE

# 1. Opening

## Financing Tools

**Ingram Micro's Financial Solutions make it easier for you as a Channel Partner and your end customers to purchase products and services.**

End customers expect their suppliers to provide payment options. And that's logical. After all, we all like to choose how we want to pay, whether in one payment or spread out over the course of use of the corporate asset. We also want to choose whether to own products or not. This way you keep a grip on the operational costs and timely replacement.

This flexibility will not only boost your sales, but also your customers' experience. Offering solutions in clear and manageable monthly amounts puts innovation at your customer's fingertips. Our goal is simple: we want to help you generate more turnover and higher customer satisfaction.

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## 2. Introduction

### Ingram Micro Financial Solutions

#### Recent developments

Your clients benefit from stability and predictability when making important investment decisions. As for interest rate, what will it do? And inflation?

When making these decisions, a good conversation about using Financing tools can help. Ingram Micro Financial Solutions offers expertise and multiple sources and promos from banks and vendor leasing to offer the most ideal form for each scenario.

#### You choose

We all like being able to choose how we want to pay. Just look at the level of success of private leasing in the automotive sector. We want the choice of paying in one lump sum or spread out over the duration of use. We also want to choose whether to own products or not. This flexibility promotes not only your sales but also your customer's experience. And by offering clear and manageable monthly payments, we make it easy.

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## Counseling from A to Z

Working together with you, we will discuss the best approach and ensure that the quote is provided with payment options that fit your client's needs. We also look at possible support for available lines of credit for the partner. We use the most competitive promos on the market and guide you through the documentation process, credit checks, contract creation and invoicing.

## Benefits for Channel Partners and End Customers

Offering payment options has several advantages. A technology solution thus becomes a service for your customers that can be paid monthly. And you as a Channel Partner get paid upfront, with no credit risk to the customer. At the bottom of the line are

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## 3. Finance Tools to close a deal

### Offering payment options has several advantages:

- A technology solution thus becomes a service for your customers that can be paid monthly.
- Customers like to have multiple options and use a payment method of their choice.
- Channel Partners get paid upfront, with no credit risk to the customer. At the bottom of the line: more sales and satisfied customers.

Ingram Micro Financial Solutions supports you in offering the most advantageous and appropriate type of financing. Customers get the opportunity to reduce their (excessive) expenses in a single step and avoid working with outdated equipment. At the same time, they can pay predictable monthly amounts.

61% of customers expect the supplier to offer a broad range of payment options when purchasing IT assets.

64% say it is easier to make a purchase if payment options are also offered.

*Source: Ingram Micro 2019*



## Available programs

### **Fair Market Value (FMV) – Operational Lease**

This form of lease emphasizes usage, circularity and low monthly costs. The term of the lease is well aligned with the expected usage period. After this period, the customer has the option to return, extend or still to buy. In most cases, the customer pays much less for use than the purchase price. In addition, this form encourages that business assets, such as computers, are not used longer than economically desirable. Instead, they get a second life, after data removal and a thorough refurbishment.

### **Full Payout Financing – Financial Lease**

This is a form of financing that emphasizes spreading the payment over the usage period and obtaining ownership. Interest rates are fixed during the contract, so customers know where they stand. Therefore, if the interest rate increases during the contract, it does not affect the monthly payments, which are fixed. This program offers 100% financing with predictable monthly payments.

### **Project financing - Deferred payments – Deferred payment**

This program allows you to give a customer extra breathing room with a few months' grace period before he has to make the first payment. With a project roll-out that lasts three months, it may be convenient for your customer to start paying after this period, while as a Channel Partner, you can already send in invoices for the products delivered. This way, there are plenty of opportunities to customize the financing.



## Vendor Lease and Financing Programs

In collaboration with vendors, we develop financing promos for our partners that are tailored to the vendor's products. For example, there are ongoing promotion rates for leasing available for HP, Hewlett Packard Enterprise, Dell Technologies, Cisco and other vendors. These promos range from a temporary extra competitive interest rate to several months of deferment of the first payment. There are also programs with an emphasis on circularity, offering an additional discount on the purchase value. With Ingram Micro Financial Solutions, you are always up to date on the latest promotions and find them conveniently in one place.

## Sale and Leaseback

Financing options are also available for products already purchased. For example, you can reverse the payment and convert it to a lease. Your customer gets the money

transferred and repays the financing over the chosen term. This can be an interesting option to make tied up capital liquid again, and subsequently use it for a new project.

## IT Asset Disposition (ITAD)

In order to offer your customers the highest possible return for depreciated IT assets, Ingram Micro offers its own ITAD services on a global scale. You and your customer are assured of safe disposal: electronic waste is recycled and we also provide proper data security and removal.

With Ingram Micro's BlueIQ tracking system, you can start the disposal, track and download audit reports, demonstrating that the correct measures have been taken to prevent data leaks.

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## 4. The power of the bundle: As-a-Service

With the pace of new technology being developed and old equipment being replaced, many companies are moving to usage-centric models.

As-a-Service solutions have long been available for software, services and support, but can also be used for hardware, such as equipment for workstations and data centers.

The transition to As-a-Service begins with the Channel Partner's offer that includes all components of the solution. It involves hardware, software, services and installation services.

This bundle is offered with predictable monthly payments. Better known as "Device as a Service" (DaaS).

Device-as-a-Service offers enterprises several advantages. For starters, it minimizes the possibility of obsolete equipment. By bundling hardware with services and software in a monthly payment model with periodic renewal, users typically access newer technology. It is cheaper to maintain, more economical to use and also involves fewer risks.



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## The market for Devices as-a-Service is steadily growing

According to the Global PCaaS Market Research Report (Forecast 2024), the DaaS market will grow to USD 71.5 billion worldwide in 2024. In Europe this is 15.8 billion US dollars. This is an opportunity, especially for the SMB segment, because smaller companies usually do not purchase combined bundles in a price-per-month model yet. Most of the PC-as-a-Service players focus on hardware, while customers appreciate Channel Partners' unique bundle of services. So there's room for a customer-focused solution that takes into account the modern workplace, where productivity and collaboration are important.

70% of customers expect to switch to a PC subscription model within three years, according to Devices and Platforms Benchmark 4Q18 – Technology Business Research, Inc. So now is a good time to work with Ingram Micro Financial Solutions to convert your offering to As-a-Service models with predictable monthly payments.

## Benefits for Channel Partners:

### **Broader service provision**

By offering Device-as-a-Service and other Financing Tools, you as a Channel Partner are contributing to your customer's success and that will be appreciated. You deepen the relationship with your customer and extend the partnership.

### **More Revenue**

New business models lead to additional revenue. For example, consider customers who are moving from CAPEX to OPEX models and using Device-as-a-Service. Technology Business Research expects 70% of enterprises are looking to move to PC subscription services in the next three years.



## Benefits for the Customer:

### **Lower, predictable costs and more productive employees**

Timely replacement of devices leads to many financial benefits, such as predictable monthly payments and lower Total Cost of Ownership (TCO). This is because IT resources are being used more efficiently. It also ensures better collaboration between employees as they work with hardware and software that are better and up-to-date. Newer computers have additional benefits when it comes to IT security and configuration management.

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## 5. The benefits of a *timely* tech refresh

The average economic lifespan of clients, servers and storage is between 3.5 and four years. That means companies have to constantly invest in new hardware to stay up to date. Not only the purchase costs, but also other aspects of keeping IT resources up-to-date are important: Total Cost of Ownership also includes the costs of roll-out, installation, support, software updates, repairs, help desks and the safe disposal of redundant equipment.

Research by IDC shows that old equipment is costly and that it is more economical to replace equipment in a timely manner. In a so-called tech refresh program, the benefits of operating leases are used to reduce costs and to increase business performance and user satisfaction. And last but not least: tech refresh leads to more efficient use of IT resources and therefore has a positive impact on the environment.



## Advantages of timely replacement with tech refresh

### Financial Benefits

Optimal tech-refresh is closely related to residual value in an operating lease. The term is matched to the expected usage period. This is a flexible way of financing: at the end of this period, your customer can return, extend or still purchase. A big advantage is that your customer pays a lot less for usage than the purchase price. In addition, this form encourages that business assets, such as computers, are not used longer than economically desirable. And maintenance and support are good examples of cost items that skyrocket after the third year.

Improved cash flow and lower costs subsequently ensure a general improvement of your customer's finances and the possibility to use the resources released for other purposes.



## Business performance and happy users

Companies are focused on improving operational efficiency and user satisfaction. Timely tech-refresh helps you achieve these goals with your customers. With newer IT resources, less time is needed for IT management, such as downtime, taking care of patches, updates and help desk. In addition, users are satisfied when IT works well and devices are (relatively) new.

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