



Maximize your Oracle investment with payment options from IBM

Highlights

- ***Provides attractive payment options to make upgrading and expanding your Oracle solutions more affordable***
- ***Offers flexible payments to optimize cash flow***
- ***Makes use of asset trade-in value to help fund new initiatives***

A smart investment within your reach

If your organization is on back-level releases of Oracle ERP or CRM applications you may be missing out on significant new business value as well as opportunities to reduce costs. IBM can help you improve productivity and performance, reduce infrastructure expense and uncover hidden value in your technology. We provide a complete range of business services, software and platform offerings that are sized and priced to meet your needs and help maximize and maintain the value of your Oracle investment.

Additionally, we can help you identify the functional needs that can be satisfied with Oracle best-of-breed products to gain operational efficiencies or reduce risk, all while increasing the value of your current investments.

Optimizing your ability to manage your financial resources

IBM can bring hardware, software and services from multiple vendors together in a single financing bundle to help you preserve cash flow for other strategic investments and accelerate the acquisition of your solution. IBM Global Financing provides predictable and fixed monthly payments, minimal budget impacts

Buy-back services available:

Helping you secure funds for your new implementation

- *Retire current assets regardless of brand or stage in the IT lifecycle*
- *Clear out old assets to make way for new technology or eliminate obsolete equipment as part of an upgrade*
- *Leverage these existing assets to help fund the implementation of an IBM and Oracle solution*

and lower total cost of ownership. Convenient credit lines can help you expand credit accessibility, even in today's credit-constrained environment. The IBM Global Financing portfolio of offerings includes customized or standardized leases and loans; certified, used equipment; and hassle-free asset recovery solutions.

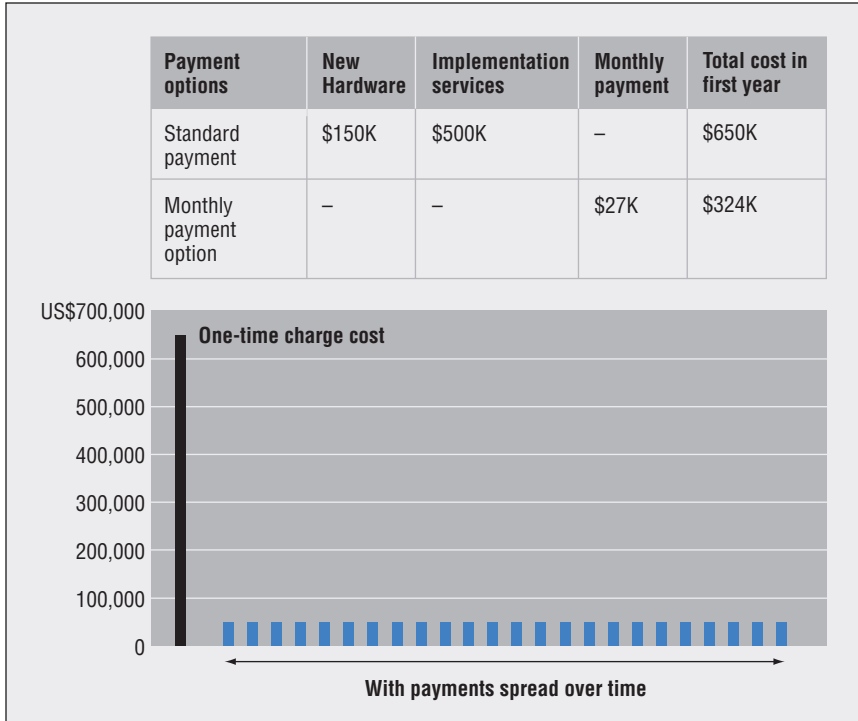
From application selection, purchase and implementation to upgrade and maintenance, IBM offers the services and the systems to help you succeed at each stage of your Oracle investment.

The upgrade scenario on the next page shows how IBM Global Financing can make your project more affordable through flexible, sensible payment structures.

Sample upgrade scenario

To help our customers quickly realize the benefits of an IBM and Oracle solution today, IBM Global Financing can provide:

- *One-time cost conversion of the up-front costs into fixed monthly payments with below-market rates*
- *Deferral structures also available where no payments need to be made for a selected period of time (e.g., 90 days)*

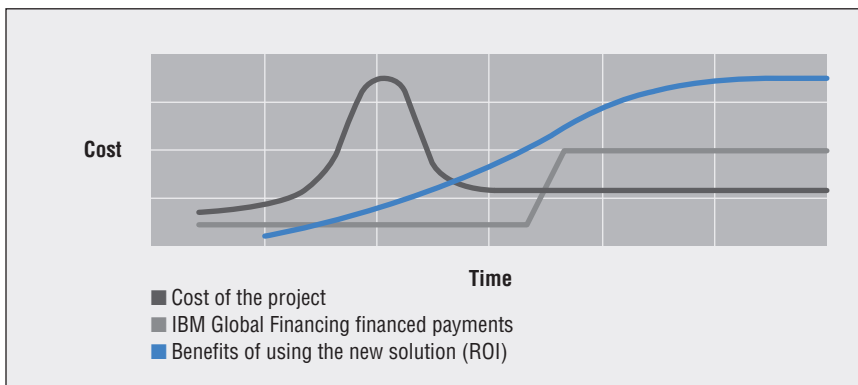


Sample scenario with 24-month term

Tie project costs to benefits

IBM Global Financing offers the possibility to structure a step payment to match costs with solution benefits, helping you deal with the implementation period and potential initial downturn in productivity.

- *Costs are heaviest at the front end of the project, while benefits do not fully accrue until the project is implemented*
- *When the project is financed, and up-front costs have been replaced with payments over time, costs and benefits track much more closely*



Find out more

To learn more about how IBM Global Financing can help your organization create value with your Oracle investment, contact your IBM representative or visit us on the Web at:

ibm.com/oracle



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