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## Highlights

- Ability to defer payments by financing of IBM Global Services invoices
  - Preserve cash and lines of credit for other strategic business needs and investments
  - EPS provides an excellent source of working capital, helping to meet cash flow goals
  - No interest payments for the entire period, with only small or, in certain cases, no fees
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# Extended Payment Solution for IBM Global Services

IBM can dramatically improve the way you do business.

IBM Global Financing can improve the way credit-qualified clients pay for IBM Global Services. With an Extended Payment Solution (EPS<sup>1</sup>) for services, you can extend payment terms by financing with IBM Global Financing.

EPS is one of IBM Global Financing's broad portfolio of offerings which provide value-added payment options for IT and business transformation projects. These tailored solutions assist in addressing a complex array of challenges for projects that would benefit from a realignment of cash flows. This offering may be used to extend payment terms with financing to more closely match payments to anticipated benefits.

EPS is a simple way of postponing payment by financing of IBM Global Services invoices for effectively six months (see below), not just 45 or 60 days.

Extended Payment Solution process:

- Sign the Extended Payment Solution Agreement with IBM Global Financing covering work to be performed by IBM.
- Approve the IBM Global Services invoices and submit to IBM Global Financing.
- No payments are made for three months from the date of the IBM Global Services invoice when half the invoiced amount is due; the rest is paid at the end of nine months.
- A small service fee may be added to the invoice and the combined amounts are due on the nine month anniversary of each invoice issued.



## For more information

To learn more about how IBM Global Financing can help you finance service's solutions, please contact your IBM Global Financing representative or visit the following website: [ibm.com/financing](http://ibm.com/financing)



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<sup>1</sup> The EPS is provided on an uncommitted basis. Rates are subject to change. Credit qualification required. Minimum Statements of Work of \$1M or greater.



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