



THE BENEFITS OF FINANCING

The SAP® Financing service provided by Key Equipment Finance offers access to the technology financing you need to realize the full potential of your business. From SAP software to services and third-party technology, SAP Financing allows you to break down IT acquisitions into a single, fixed monthly payment. Free up your cash flow and make it work harder for you. Use fast, dependable financing for your IT investments.

IT financing is an essential tool for business success. Financing traditionally provides businesses with more control and more flexibility. SAP Financing offers a variety of finance terms and end-of-finance options to meet your financing needs. Plus, upgrading is easier and, if you prefer, you can purchase the product outright at the end of your finance term. Our professionals will work with you to customize the right solution. Here are some ways your business can benefit:

- **Improved cash-flow management**
 - Save capital for re-investing in your business.
 - Improve budgeting accuracy through fixed monthly payments and no floating rates.
- **Protection from owning outdated technology**
 - Match the length of the finance term to the expected useful life of the equipment.
 - Easily upgrade your SAP solution.

■ **100% financing**

Qualified applicants can finance 100% of the cost, including software, hardware, installation, professional services, maintenance, and third-party technology.

■ **Easier than loans**

Avoid requirements like compensating balances, large down payments, client list reviews, and cash flow projections.

■ **Potential tax benefits**

Some businesses are able to deduct monthly finance payments as an operating expense to help reduce the net cost of the finance agreement. Consult your tax advisor for details.

To learn more about SAP Financing and available options, contact your local channel finance manager.