

ibml Flexible Buying Options

Innovation Without the Investment

Access cutting-edge technology with zero upfront costs and the option to upgrade as the world evolves.

Stay ahead in a fast-changing world by integrating the latest technology into your operations seamlessly, no upfront costs, no compromises. Now, you can easily adapt and scale, keeping your business at the forefront of innovation.



Empower Growth Without Financial Limits

Tailored payment options make accessing cutting-edge technology simple and seamless.

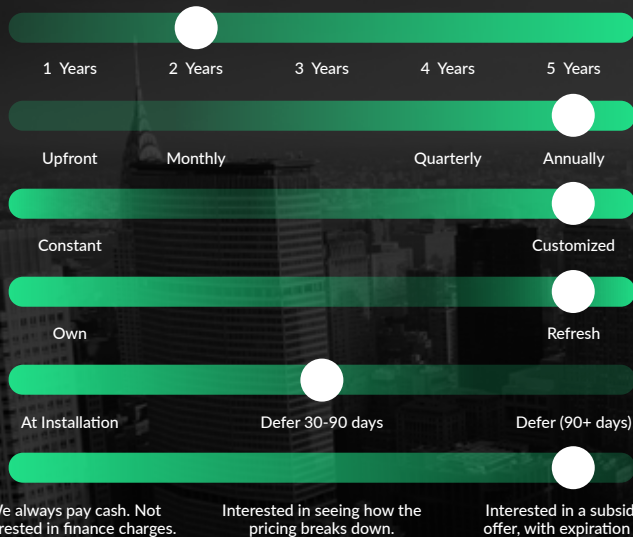
Preserve your cash to innovate, enhance customer experiences, and improve engagement—all while leveraging the latest technology that pays for itself. At ibml, we're redefining access to industry-leading Intelligent Document Processing (IDP) solutions with flexible financing options tailored to your needs.

EXPLORE OUR BUYING OPTIONS:

1 Managed Services

2 \$1 Buyout

3 Fair Market Value



Term:

How often do you want to refresh your cybersecurity infrastructure?



Payment Frequency:

How often would you like to pay?



Payment Schedule:

Would you benefit from a customized payment schedule?



End of Term:

What would you like to happen at the end of the term?



Billing Cycle:

When would you like to start paying?



Cost of Money Expectations:

How do you assess the expense of paying over time?

THE BENEFITS AT A GLANCE:

- **No Compromise**
Upgrade now and start improving productivity with the best tools available.
- **100% Financing**
Cover equipment, setup, and service costs with one fixed monthly payment.
- **Hedge Against Inflation**
Lock in today's costs while paying with future earnings.
- **Preserve Cash & Credit Lines**
Conserve capital for other priorities like staffing or advertising.
- **Flexible Payments**
Customize plans to fit your budget and minimize financial strain.
- **No Down Payment**
Protect your cash flow while accessing essential resources.
- **Option to Buy**
Own the equipment at the agreement's end with a simple payment.
- **Budget-Friendly Forecasting**
Fixed payments simplify financial planning.

With ibml's innovative financing solutions, you can confidently focus on growth and innovation, without the financial hurdles.

Frequently Asked Questions

Why should my company finance new technology?

Financing preserves cash, protects credit lines, and is eligible for tax benefits. It also helps you budget monthly expenses.

Should we buy and own our new technology?

In some cases, outright buying equipment makes sense, but at the rate technology is evolving, you may end up owning an obsolete system.

How else can you use your cash or credit lines?

Many companies use cash to hire new employees, invest in marketing and future company growth, or for unforeseen emergencies.

Are you prepared to invest another capital to upgrade this system in 3-5 years?

Financing puts you on a monthly budget, and by the time the system is outdated, you can upgrade an already budgeted item and keep a comparable monthly payment.

Is financing only for large enterprise companies?

According to the Equipment Leasing & Finance Association, 7 in 10 businesses in the United States use some form of financing to acquire equipment (excluding credit cards). Financing benefits businesses of all sizes.

How much money will I have to put down?

We provide financing with no money down on most transactions. Bank loans or credit lines often require money down to initiate the transaction.

What are the different types of financing structures?

Customers typically choose between Managed Services, a \$1 Buyout or Fair Market Value.

	Managed Services	\$1 Buyout	Fair Market Value
Your Benefits	Considered an operating expense	Accounted on your balance sheet and depreciated	Lowest monthly payment
End-of-term	Return or update to the latest technology	You own after the final payment	You have the flexibility to purchase, upgrade, rent, or return

What are the differences between a Capital and an Operating purchase?

Typically, a \$1 buyout lease is a capital purchase. It is recorded on your books as an asset, and you can benefit from the Section 179 tax break.

Can we add equipment to our agreement?

Yes, adding equipment to your agreement during the term is simple. Most add-ons are co-terminous, meaning the new payment ends at the same time as the original lease.

Isn't the lowest rate the best option?

Only sometimes, many banks and financial institutions have hidden fees in their finance agreements. Fees can include automatic renewal payments (some up to a year), fees to process taxes, interim rent, and high Fair Market Value residuals. Before making a decision, read through the proposed finance agreement and be sure you will not be surprised by hidden fees.

Ready to accelerate your
document processing?

