

# INFORMATION ENABLES GROWTH

## Stretch IT Budget and Hone Competitive Advantage with Oracle Financing



Uncertain markets and tight credit mean that midsize businesses must do more with less. Oracle Financing is a flexible and affordable way to acquire world-class IT products that keep you ahead of the competition.

"Reducing up-front cash outlays- and mapping payments to project benefits is a key strategy for [midsize] businesses looking to leverage their IT spend. Oracle Financing has helped customers manage their IT budgets for nearly 20 years by consistently delivering industry-leading programs."

**Joseph C. Pucciarelli**  
Research Director  
IDC

Your IT budget may be more constrained than those of larger businesses, but that shouldn't stop you from implementing the same best-of-breed technologies. Oracle Financing helps midsize companies such as yours minimize the risk and maximize the competitive advantage of acquiring enterprise-class products and services.

Oracle Financing's affordable, flexible, and easily attainable payment solutions are tailored to your particular business needs. Because we keep the cost of entry of acquiring new technologies low, you conserve precious capital and reserve your credit lines for more-strategic investments in your business.

With Oracle Financing, you can

- **Significantly reduce your up-front cash outlay and conserve credit lines.**

By choosing Oracle Financing, you make your IT dollars go further without compromising on the quality of the IT products

and services you need. And you can do this without exhausting lines of credit you could invest in other strategic business initiatives.

- **Choose from multiple payment and lease options.** Oracle gives you a broad range of ways to structure payments so you get the technologies and services you need while staying within budget.
- **Get total-solution financing for your entire IT operation.** Oracle provides a way to cost-effectively pay for your entire IT solution through just one source. You can depend on Oracle Financing to acquire software, hardware, and services from a broad range of vendors.
- **Take advantage of our 20 years of IT financing experience.** We know financing. In addition to being one of the world's leading software companies, Oracle has been offering customized financing options to its customers for more than two decades.

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**Fact: Oracle has more than 20 years of experience providing US\$10 billion worth of financing solutions to 10,000 businesses in over 60 countries.**



### **Realize Your IT Vision with Easy, Affordable, and Flexible Financing Solutions**

You must find ways to differentiate yourself from the competition. This means identifying market opportunities for generating new sources of revenue and seizing those opportunities—quickly and decisively—all of which require a strong IT foundation. Yet funding your IT initiatives—can be difficult, especially in today's economically uncertain business environment.

Oracle Financing can help. We give you a one-stop shop for acquiring all the IT technologies and services you need. And we provide flexible payment options customized to your specific business requirements. When you use Oracle Financing, you receive a variety of benefits.

**Conserve cash and credit lines.** You only have so much cash, and credit is tight. Rather than tying up your money in IT infrastructure, use Oracle Financing to leverage your capital resources and do more with much less. By reserving your liquid assets for investing in strategic initiatives, you can advance the long-term objectives of your business without compromising the quality or effectiveness of the IT foundation on which it runs.

**Structure your payments to fit your business model.** Every business is different, and the business environment is constantly changing. Oracle understands this. We allow you to adapt to market conditions with flexible payment structures that map precisely to the way you run your business. Financing options include monthly or quarterly payments, step or balloon payments, operating and capital leases, and customized payment schedules.

**Minimize paperwork.** Oracle Financing is easy—and easily attainable. Our streamlined application process and competitive rates allow you to make your IT vision a reality more quickly and cost-effectively than you ever could have imagined.

**Get everything you need from one source.** Although Oracle software is a critical aspect of your IT operation, it's not the only technology you need to run your business. Building a complete IT foundation requires other types of software, hardware, and related consulting, implementation, and support services. Oracle provides financing that covers the acquisition and implementation of all the technologies and services required to build a robust and comprehensive IT infrastructure your business can depend on.

### **Trust the Experts**

With Oracle, you get it all. No need to pull together technology and payment resources from multiple sources—Oracle can provide everything, from the best-of-breed technologies that run your business, to the integration and consulting services that make implementations a success, to the financing and payment options that make it all possible.

Oracle has more than 20 years of experience providing top-tier software, services, financing, and payment solutions to companies of all sizes and industries. And we're continually at the forefront of technological and financial innovation, so we can provide you with the newest, most advanced products and services across the board.

### **CONTACT US**

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or visit **oracle.com/financing**

Outside North America, visit [oracle.com/corporate/contact](http://oracle.com/corporate/contact) to find the phone number for your local Oracle office.