

Help your customers realize their potential with Ingram Micro's portfolio of financial services. Offered through Ingram Micro Financial Services Company (IFSC), these lending programs let solution providers increase their buying power and get extended credit to capture more sales.

Leasing

Program	Description	Solution-provider Costs	Solution-provider Benefits	End-user Cost	End-user Benefits	Processing Time
Ingram Micro Preferred Leasing	<p>IMPL is a unique, value-added financing solution that makes it quick and easy for you to supply payment options to end users. Whether your customer is SMB, corporate or GovEd, IMPL provides you a comprehensive and competitive leasing solution, all with one Ingram Micro contact.</p> <p>IMPL also offers 100-percent software financing options.</p>	None	<p>Focus on payment, not price; helps overcome price objections and budget constraints; and creates upsell opportunity.</p> <p>Leasing promotes a technology-refresh cycle, which leads to greater customer loyalty. Orders billed to the leasing partner do not impact the solution provider's Ingram Micro credit line.</p>	Monthly, quarterly or annual payments.	<p>Preservation of capital including low up-front costs and fixed monthly payments for easy budgeting. Technology upgrades; technology-disposal programs; flexible terms, 12 to 60 months. Potential tax advantages, fixed rates; purchase options of \$1, 10 percent or FMV (fair market value).</p>	Typically approved within 2-48 hours depending upon size of deal. Funding immediate upon signed Delivery And Acceptance form.
3rd Party Leasing	<p>Increase buying power by allowing the reseller to place the order on the lease company's line of credit with Ingram Micro instead of their own. Ingram Micro will then invoice the leasing company. After delivery and acceptance of the product by the end user, the leasing company will issue Ingram Micro payment. All leasing orders must ship complete.</p>	None	<p>Allow resellers to create incremental sales and possibly reduce DSO while preserving existing credit line. Provides increased customer loyalty and may increase margin with commissions. Orders are billed to leasing partner and do not impact solution provider's Ingram Micro credit line.</p>	Monthly, quarterly or annual payments.	<p>Preservation of capital including low up-front costs and fixed monthly payments for easy budgeting. Technology upgrades; technology-disposal programs; flexible terms, 12 to 60 months. Potential tax advantages, fixed rates; purchase options of \$1, 10 percent or FMV (fair market value).</p>	24-48 hours. Appropriate paperwork must be submitted.

Flooring

Program	Description	Solution-provider Costs	Solution-provider Benefits	End-user Cost	End-user Benefits	Processing Time
Flooring/ Asset Based Lending	<p>IFSC offers several options for resellers who are looking to establish an additional line of credit with one of our finance partners. Ingram Micro currently partners with the following companies: Castle Pines, GE Capital, IBM Credit and DLL.</p>	Varies depending on the flooring company and the reseller.	Additional line of credit, enhances cash flow, helps reseller grow sales.	N/A	N/A	Unsecured Lines — 1 day Secured Lines — 3-5 days
Special Promotions	45-day free financing 60-day free financing	Same as traditional flooring	Extended Terms	N/A	N/A	Same as traditional flooring

End-User Financing

Program	Description	Solution-provider Costs	Solution-provider Benefits	End-user Cost	End-user Benefits	Processing Time
Select Source	End-user financing program with back-office support for solution providers. 45-day interest free financing. End-user minimum purchase order of \$2,500 and \$25,000 annual commitment or one-time purchase order of \$25,000. Solution provider \$200,000 annual commitment.	Up to 45 days interest free, prime plus two percent starting at day 46. Solution provider pays a nominal program cost.	Helps solution provider finance larger end-user deals. Credit is based on end user and does not affect the solution provider's Ingram Micro credit line. Credit underwriting for all end users. IFSC ships, bills and collects on solution provider's behalf. Tax billing and remittance to the proper state. Bill-only option to ensure 100-percent billing per purchase order. Limited recourse. Reporting available for all transactions.	None	Flexible repayment terms. 100-percent bill complete option with a comprehensive invoice listing products, services, miscellaneous charges and bill-only product for non-Ingram Micro product delivered.	24-48 hours. Appropriate paperwork must be submitted.
Purchase-order Finance	Finance larger opportunities with qualified end users. End-user minimum purchase order of \$2,500 and \$25,000 annual commitment or one-time end-user purchase order of \$25,000. Solution provider \$200,000 annual commitment.	Up to 45 days interest free, prime plus two percent starting at day 46.	Additional line of credit. Credit underwriting for all end users. Helps solution provider grow sales. Tax billing and remittance to the proper state. Reporting available for all transactions.	None	N/A	24-48 hours. Appropriate paperwork must be submitted.
Preferred Source	Purchase-order assignment program. Ingram Micro passes title directly to the end user, provides A/R management and collections and pays the solution provider a referral fee. End-user minimum purchase order of \$2,500 and \$25,000 annual commitment or one-time end user purchase order of \$25,000. Solution provider \$200,000 annual commitment.	Solution provider pays a nominal program cost.	Helps solution provider increase sales and margins by eliminating costly back-office operations. Title is transferred directly to the end user and the solution provider recognizes fee income. Credit underwriting for all end users. Tax billing and remittance to the proper state. Reporting available for all transactions.	Interest	Flexible repayment terms. Comprehensive invoice listing products, services and miscellaneous charges.	24-48 hours. Appropriate paperwork must be submitted.

Contact Information

For more information, call IFSC toll free at (877) 877-0035. You may also contact any of these IFSC sales team members:

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