



SAP® FINANCING

IT INVESTMENT BARRIERS CONQUERED

SAP® Financing: Operated by Siemens Financial Services

SIEMENS



SAP® FINANCING— THE PREDICTABLE IT COST SOLUTION

Facing the Total-Cost-of-Ownership Challenge

To compete with the market leaders in your industry today, you need integrated IT solutions—like those provided by SAP®. Tight budgets place strategic IT investments out of reach for many companies, however, especially for small to mid-size firms. These firms often compromise by purchasing software piecemeal from a variety of specialized suppliers. Although this may seem cheaper in the short term, it can mean considerably higher costs for maintenance, support, and integration in the long run.

Now, for the first time, you can buy integrated IT solutions through the SAP Financing service – in an all-inclusive offer that provides manageable, well-defined monthly payments.

Affordable IT Investments through SAP® Financing

SAP Financing offers a long-term alternative to lump-sum payments and unpredictable follow-up costs. The result: access to IT solutions previously available only to the largest corporations through financing with monthly payments that are affordable and predictable, and processing that is fast and easy.

As small and mid-sized firms find it increasingly difficult to finance their IT investments, SAP has filled the gap. The financing of an SAP project, including all related infrastructure and services, can start at € 30,000 or even smaller – giving you greater financial flexibility for other strategic business areas.



“SAP Financing means that an up-front investment in SAP solutions—including all major project cost elements—is changed to affordable and predictable periodic payments. Customers can even choose to start payments only when the IT project is deemed productive. We recognized the market’s need for an all-inclusive financing service and are responding to this need with SAP Financing.”

Hans-Juergen Uhnk, SAP Senior Vice President of New Business Development



ALL-INCLUSIVE

Full Cost Coverage

IT costs can be notoriously difficult to predict, leaving you vulnerable to the unexpected. Not any more. Our financing service covers all the major costs related to your SAP investment. With SAP Financing, monthly payments are 100% predictable for up to seven years.

These payments are all-inclusive, incorporating:

- SAP software
- Related hardware
- Third-party software from the SAP price list
- Services for customization, installation, and training
- Internal project costs
- Software maintenance costs up to one year during implementation

One-Stop IT Shopping

SAP Financing treats your whole SAP solution as one package. With help from Siemens Financial Services, SAP Financing can handle your finance application and individual credit requirements directly. Siemens, a financing specialist, is involved from the outset—treating each application individually and using a unique and flexible set of criteria.

SAP Financing can save you money and time, managing both the financing package and the IT solution in one easy step. In addition to turning your upfront investment for SAP solutions into affordable periodical payments, SAP Financing gives you complete transparency into all the associated costs. You will work with experienced professionals you can trust.

SIEMENS FINANCIAL SERVICES—AN OVERVIEW

Established as a separate legal entity within the Siemens family in 1997, Siemens Financial Services has developed a deep understanding of the IT market and has extensive experience in sales and investment financing, treasury services, fund management, and insurance brokerage. The features that distinguish Siemens Financial Services from its competitors include:

- Long-term partnerships with customers
- A powerful combination of financial and technology know-how
- A wide range of innovative product options
- A strong customer focus that emphasizes individually tailored business solutions
- A far-reaching, international presence

With more than 1,600 employees and locations that span the globe, Siemens Financial Services has a presence in all key markets and provides a unique blend of local knowledge and special expertise in technology financing.

“Siemens Financial Services combines financial expertise with a deep understanding of the IT markets. This perfectly complements innovative SAP technology. Our attractive financial solutions open up opportunities for SAP customers to diversify their funding base.”

Dr. Herbert Lohneiß, CEO, Siemens Financial Services GmbH



PREDICTABLE



A Perfect Fit with Low Risk

Financing an IT project with SAP Financing is low-risk and completely tailored to your needs. With the help of your SAP or SAP reseller contact, you can find a solution that addresses your needs and make sure that the proposed project and costs suit your business strategy. This contact can then help you choose the cost structure and payment option that are most attractive for you. To optimize your ROI, you may start your payments only when the IT project is deemed productive—up to 12 months after the project begins.

Manageable monthly payments make your IT costs more predictable and comparable to other fixed costs, such as those for telecommunications. The cost transparency provided by SAP Financing puts you in control at all times.

Long-Term Stability that Pays Off

SAP has more than 30 years of experience in software development, customer support, implementation, and technology migration. This deep understanding allows us to realistically forecast IT costs across the software lifecycle. SAP enters into long-term support and maintenance agreements and can commit to eight years of software maintenance and support for a specific software release with its 5-1-2 maintenance strategy. In addition, SAP has long-term product roadmaps in place that it actively communicates to its customers. These roadmaps make it easier to predict the cost of ownership for SAP solutions.

Backed by Experts

The SAP Financing service has been developed in close co-operation with partners that bring a global market view: technology finance expert Siemens Financial Services and international business consultant PricewaterhouseCoopers. This collaboration means that the new SAP Financing service is based on substantial research, a comprehensive market understanding, and hands-on experience in all financing-related areas. Backed by such solid experience, SAP Financing combines peace of mind with predictability in helping you meet your IT needs.

“PricewaterhouseCoopers constructed a total-cost-of-ownership financing model for SAP that is based on a global credit portfolio. This model provides access to credit for the broadest possible customer base—in both established and emerging countries. The fact that internal costs are also financed lets customers optimize business processes even in economic downturns.”

Dr. Dr. Werner Trattnig, Director Advisory, PricewaterhouseCoopers



AFFORDABLE

More Capital for Your Company's Growth

Breaking down your overall IT costs into manageable monthly payments provides many benefits. You gain immediate access to a leading IT infrastructure that can help you streamline your business and processes right away. In addition, you free up capital expenditures previously dedicated to IT investments and redirect resources into additional areas that will help your business compete—such as innovation, production, or expansion into new markets.

Financial Flexibility and Competitive Pricing

By using SAP Financing to spread your costs over time, you can also preserve existing credit lines and improve cash flow. In many instances you can take advantage of the benefits for making regular payments rather than a larger, one-time investment. Based on competitive finance rates, SAP Financing service is highly affordable. You get positive ROI right away. Since you can delay payments until after the installation is deemed “productive,” the time between your initial investment and reaping its benefits is minimized.



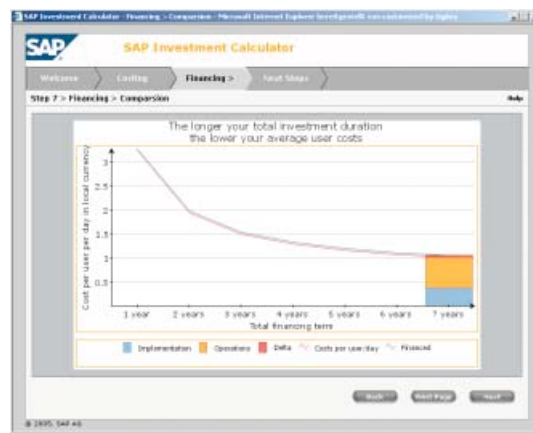
FAST AND EASY

Versatile Cost Projections

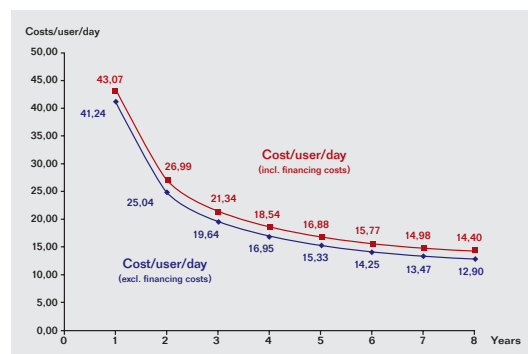
With an investment calculator developed with help from PricewaterhouseCoopers, your SAP or SAP reseller contact can quickly estimate the costs associated with whatever SAP solution you are considering. You can easily create projections and graphs that quickly and clearly demonstrate the advantages of an affordable monthly-payment approach. These projections make it simple to compare your IT costs with other business expenses.

A Straightforward Application and Approval Process

Your choice of SAP solution will be supported by in-depth research and careful comparison of various options. Once you have made your decision, the financing approval procedure is relatively short. SAP Financing offers rapid assessment and approval through e-finance capabilities and dedicated local financing contracts – which can be in a matter of minutes over the Web.



SAP Investment Calculator



Example designed only to illustrate the financing effect, based on pricing example.

SAP FINANCING – HELPING YOU PLAN FOR THE FUTURE

SAP and its partners are uniquely positioned to offer an all-inclusive IT solution that includes long-term financing. SAP Financing can help you predict your total cost of ownership and provide up to eight years of maintenance and support. These capabilities address the needs of small to mid-size enterprises to plan precise IT costs in advance.

SAP Financing – Benefits at a Glance:

With SAP Financing you get:

- An all-inclusive offer that includes fixed periodical payments to cover the entire SAP solution
- A pay-as-you-use financing plan
- Competitive finance rates
- Leaves capital free for other strategic investments
- Fast and easy processing
- The experience of market leaders

SAP Financing is an innovative service within the IT market. Complementing SAP's broad range of solutions, the service provides comprehensive IT and financial support – all in one package.

To learn more about increasing your competitive advantage through IT financing that is comprehensive, fast, and easy, please send an e-mail to SAP (SAPfinancing@sap.com) or Siemens Financial Services (SAPfinancing.sfs@siemens.com)

This brochure has been prepared by SAP in collaboration with our partner Siemens Financial Services GmbH.

Sales financing from SAP brings you innovative financing solutions for IT investments. SAP Financing works with its partner Siemens Financial Services to ensure that the optimal solution is always available when you need it. SAP Financing: operated by Siemens Financial Services

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THE BEST-RUN BUSINESSES RUN SAP



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