

# Payment Solutions Frequently Asked Questions



## What are Payment Solutions?

Payment Solutions help facilitate adoption of Microsoft's Mobile First, Cloud First solutions with flexible payment options designed to address customers' business and financial requirements. With Payment Solutions, customers can:

- ▶ **Simplify cloud adoption:** fund all aspects of your solution, including software and services.
- ▶ **Innovate on your terms:** structure payments to meet your business requirements; add new seats and adjust subscription amounts as needs change.
- ▶ **Maximize ROI:** minimize up-front payments and pay as you deploy your IT solution and realize benefits.

For organizations that already license software from Microsoft, payment options are convenient to add, and spread the costs of the software over an extended period of time, preserving capital resources for other investments and business priorities.

Payment Solutions are available for software, hardware, and services. As it concerns software, Payment Solution options are available for these license types: Open License, Open Value, MPSA, and Enterprise Agreement (EA).

## Where are Payment Solutions available?

- ▶ **Asia Pacific:** Australia, Japan, and New Zealand
- ▶ **Europe, the Middle East, and Africa:** Belgium, Denmark, Finland, France, Germany, Italy, the Netherlands, Norway, Spain, Sweden, Switzerland, and the United Kingdom
- ▶ **Latin America:** Brazil
- ▶ **North America:** Canada and United States



## What type of payment options are available?



### Structured periodic payments

Consolidate all aspects of your IT project, including software and services, into a single, predictable payment structure—on a monthly, quarterly, semi-annual, or custom basis.



### Ramped payments

Closely match the expense of an IT investment with the benefits realized. Ideal for staged deployments—pay only the planned amount for each year.



### Deferred payments

Defer payments for up to six months and plan your deployment. Pay when your infrastructure is in place and/or your budget becomes available.



### Customized payment options

Align tech spend with budget, cash flow, and deployment schedules. Our Payment Solutions Specialists can help you structure a program to accomplish your IT goals while meeting financial and budget requirements.



### Total solution financing

Need to invest in new hardware, software, and services, including non-Microsoft products? This covers it all.



### Add products and services

Include new software purchases, True-Ups, or additional services in an existing Payment Solutions agreement through a convenient one-step process, subject to credit approval.

# Payment Solutions at a glance

<b>What is the interest rate for Payment Solutions?</b>	Payment Solutions offer competitive rates to customers. Rates are determined by market conditions, transaction size, and customer credit status. The rate is then fixed for the duration of the agreement for easy budgeting.
<b>Is there a maximum or minimum transaction size?</b>	There is no pre-established maximum or credit limit. You can apply for any amount necessary to finance the entire solution as long as it exceeds the minimum transaction size. Minimum financing amounts vary by country. More information can be found at <a href="http://www.microsoft.com/paymentsolutions">www.microsoft.com/paymentsolutions</a> .
<b>Will down payments be required?</b>	There is generally no requirement for down payments.
<b>Can Payment Solutions cover non-Microsoft products and/or IT services?</b>	Yes, as long as Microsoft software is part of the solution and the 10% minimum Microsoft content requirements are met. Conditions for the inclusion of IT services vary by country and financing provider.
<b>How long will it take for applications to be approved?</b>	After the completed application and associated documents are received, a credit decision will generally be communicated on the same or next business day to the partner servicing the deal. Larger deals often require more time for approval. In any case, partners receive notification regarding the transaction within 24 hours.
<b>Who is eligible for Payment Solutions?</b>	Any commercial or public sector customer that licenses Microsoft software as part of their IT investment is eligible.
<b>What are the general credit approval guidelines?</b>	Financing providers in the Microsoft Financing program use prudent, industry standard lending terms and procedures. Lending decisions are made by the financing provider and are based on the creditworthiness of the customer. Credit terms and industry standards vary by country. Factors that historically have benefited credit approval: <ul style="list-style-type: none"><li>▶ Report profitable operations</li><li>▶ Are well established in their industry and have been in business at least two years</li><li>▶ Have a good payment history as reported by outside credit bureaux</li><li>▶ Have a transaction size that is comparable to the overall capacity of their business size</li><li>▶ Have no history of bankruptcies and/or unfavourable judgements</li><li>▶ Have a positive net worth</li></ul>



## Online resources



Visit [www.microsoft.com/paymentsolutions](http://www.microsoft.com/paymentsolutions)



Contact your local Microsoft partner or email [msfsales@microsoft.com](mailto:msfsales@microsoft.com)

Microsoft works with third-party financing providers to facilitate payment solutions for credit approved customers under the Microsoft Financing program.

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