



CLOUD HARMONICS FINANCING OPTIONS

Cloud Harmonics can offer a comprehensive portfolio of credit and financing options that help resellers tap into new markets, capitalize on new opportunities and close more sales through Ingram Micro Financial Services.



Multi-year Leases: Beneficial when the end user wants monthly payments, or when you'd like to sell a 3-year deal, but the end user doesn't want to pay all 3 years upfront.



Close Big Deals: We can assist our partners in finding a solution that will help them close a deal that is bigger than the Line of Credit they currently have in place. You don't have to worry that a deal is too big for you to handle.



Extended Terms: Do you need to maximize the use of your capital and gain flexibility to manage your business? Ask us about our ability to offer extended terms for deals.



Consumption Billing: Cloud Harmonics' unique ability to bill based on consumption on a quarterly basis* enables customers to track and analyze usage data and update offerings in real time to maximize value.

**Dependent upon customer's credit approval*

FINANCIAL PROGRAMS

Direct Express

Direct Express is an easy low-cost lockbox solution to supplement your credit line for financially strong end-user customers that offers 30 days (with 5 days' grace) of interest-free financing.

Direct Express Complete

Direct Express Complete is a full-service financial solution that enables you to assign end-user risk and payment to Ingram Micro with the potential to invoice for products/services not procured through Ingram Micro (like reseller services - approval is required on this aspect). All fees are temporarily waived for this program in order to help our partners and their customers.

Future Funds

Your end user gets the equipment they need today and has six months to decide how to pay. During months 1-6 of the agreement, the monthly payment amount is 1.5% of the equipment cost. Then they decide—pay the original equipment cost or convert to a standard \$1 buyout lease agreement, whichever fits their cash flow needs the best.

Flooring

We have the ability to link a partner's flooring facility to their Cloud Harmonics account so that they can leverage that line for additional purchasing capacity

To find out more about this program, contact your Channel Account Manager or email us at sales@cloudharmonics.com.