

The guide to help you choose
the perfect *how to buy* option
for you & your business

Choose The Best
Payment Option:
*Premise & Cloud
Equipment*

TAMCO®

A Smart Way To Pay

When you're in the market for a new phone system, video conferencing equipment, or data solution for your business, **it's crucial to understand the differences between the various payment options.**

Every company has different business, technology, and financial needs that will influence their decisions. While one venture may choose to own their equipment, others may not.

No matter your goals, educating yourself on the value that each **how to pay** option can offer you will help you make the right financial decision for your company.

On the next page is a visual which clearly illustrates four primary payment options and what they can offer you and your business.



Organized from least to most value in terms of true cost, flexibility, and marketplace alignment

*Your Solution
Payment Options*

CASH
Most Severe
Depletion of Capital

Own Immediately

CAPEX

Locked
To Technology

**BANK
LOAN**
Monthly Payments

Prolonged
Financial Commitment

Fluctuating
Interest Rates

Own At The
End Of Term

CAPEX

Locked
To Technology

\$1 OUT
Manageable
Monthly Payments

Prolonged
Financial Commitment

Fixed Interest Rates

Own At End of Term

CAPEX

Locked
to Technology

SHIELD
Manageable
Monthly Payments

Flexible
Financial Commitment

Solution Replacement
Guarantee (SRG)

Act Of
God Coverage

OPEX

Protection & Control
Over Technology

Things To Consider

When deciding the best payment method for your technology

1

Technology equipment is a quickly depreciating asset. Similar to a new car sale, the second your equipment is installed, its value depreciates greatly. Many organizations believe it is better to invest their capital in appreciating assets or revenue generating activities.

3

Nothing is certain except change. We know technology will continue to change. You know your organization will continue to evolve and change over time. The technologies you implement today may not be the best solution for your business in five years, two years, or even possibly in the next quarter.

2

It's more budget friendly to secure support with a monthly payment. If you make an upfront cash purchase, including several years of maintenance coverage on your equipment can be financially painful. However, bundling this coverage within a monthly payment option creates a manageable way to pay for the expense.

4

Many organizations protect credit capacity and credit lines for best use purposes. Taking out a loan or drawing against your line of credit for equipment acquisitions will tap into your borrowing power and impact financial ratios. It is often preferable to protect this access to funds which may be needed down the road for opportunities or emergencies.

Only you know which factors are most important to your organization. Just as you evaluate technology solutions, we encourage you to explore all payment options. When you decide on **what to buy**, TAMCO can help determine the best **how to buy**.