

**Hardware and Software
Engineered to Work Together**



ORACLE®
FINANCING

Total Payment Solutions for the Federal Government from Oracle Financing

For more than 20 years, Oracle Financing has been meeting the unique needs of the U.S. government by offering a range of payment options that makes it easier—and faster—for federal agencies to get the technology they need.

All organizations face the challenge of keeping mission-critical information technology (IT) systems up-to-date and running smoothly. But federal agencies must also deal with fluctuating budget cycles and intricate regulatory constraints. Oracle Financing offers a variety of payment options to help federal agencies get better IT results faster.

The experts at Oracle Financing have significant experience working through the regulatory requirements that are unique to the federal government. They have developed a comprehensive portfolio of government-compliant payment options that enable federal agencies to improve the value of their IT solutions while reducing the cost and complexity of acquiring technology.

Easy, Affordable IT Solutions

By acquiring total IT solutions through Oracle Financing, federal agencies can reduce their total cost of ownership, improve cash flow, and optimize IT

budgets. For example, mapping payments to deployment across future budgets reduces up-front costs and provides predictable payments that make the budgeting process easier.

Oracle Financing provides federal agencies with a single source of financing for IT. Our payment plans are compliant with the General Services Administration (GSA) schedule and the Solutions for Enterprise Wide Procurement (SEWP) contract vehicle.

Oracle Financing offers streamlined processes and competitive rates along with

- Flexible installment payment plans sanctioned by the Federal Acquisition Regulation and GSA Special Item Number (SIN) 132-3, including payment plans set up as option years
- Contracts compliant with federal procurement regulations and statutes
- No covenants or origination fees

THE BENEFITS OF FLEXIBLE FINANCING FOR FEDERAL AGENCIES

- Acquire necessary software and hardware faster
- Reduce or defer up-front costs
- Spread costs across multiple fiscal years
- Optimize IT budgets with flexible payment structures
- Simplify budgets with predictable payments

ABOUT ORACLE FINANCING

- More than 20 years of software financing expertise
- Extensive experience working in the public sector
- Expertise with GSA, SEWP, and Office of Management and Budget (OMB) requirements

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FACT: Of the 15 cabinet-level agencies in the U.S. government, 11 have leased Oracle Financing solutions under Option 2, 132-3 of Oracle's GSA price list.



Affordable Leasing Solutions

Increasingly, government agencies are recognizing leasing as a flexible, cost-effective way to acquire assets within the fiscal year.

Oracle Financing offers several leasing programs that provide budget-friendly ways for federal agencies to acquire an asset today and pay for it over time. Flexible payment plans—available with all leasing and payment programs from Oracle Financing—give federal agencies an element of predictability and budgetary certainty that helps with the forecasting and management of their IT budgets.

With our attractive leasing options and financial expertise, combined with years of working with the federal government, Oracle Financing offers the most flexible and comprehensive payment solutions available.

Flexible Payment Plans

Payment plans from Oracle Financing offer federal agencies several ways to procure Oracle solutions that have been sanctioned by both the GSA and the OMB. Government payment plans usually have terms of 12 to 60 months and require a minimal down payment.

Agencies can make payments on a monthly, quarterly, or annual basis for the duration of the payment plan. Any equipment—including hardware and software—can be paid for across multiple fiscal years.

How Does It Work?

Oracle Financing offers several types of leasing programs with flexible payment plans.

- Lease-to-ownership programs
- Lease with option to purchase
- Specialty payment plans

Lease-to-Ownership Programs

This is the GSA's most popular leasing option for federal customers. With this plan, the customer has the right to use all the features of the Oracle software at the beginning of the lease. At the end of the lease, upon completion of the payment plan, the unencumbered, perpetual software licenses pass to the government automatically.

Lease with Option to Purchase

In this option, the unencumbered, perpetual licenses do not automatically pass to the government at the end of the lease. When the lease ends, the government may choose to continue the lease, return the software, or purchase the software.

Specialty Payment Plans

With this option, Oracle Financing creates a flexible plan that works with the specific budget and guidelines of a particular agency. The plan offers the same payment schedules and protections as a federal lease-to-own plan, but with simplified terms.

A Range of Payment Solutions from a Single, Trusted Source

Oracle Financing offers a comprehensive, one-stop source for financing your total acquisition. Federal customers can use Oracle Financing custom payment plans and leasing options to acquire their IT solutions from Oracle or from a member of the Oracle PartnerNetwork.

By offering your agency easy access to a range of flexible, approved payment options, Oracle Financing increases the value of your Oracle solutions and lets you focus on managing your mission-critical IT systems.



Oracle is committed to developing practices and products that help protect the environment

CONTACT US

To learn more, e-mail OracleFinancing_ww@oracle.com or visit oracle.com/financing

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