

Acquire Your Cisco Technology Solutions with Cisco Capital: Puerto Rico

Why do I need to know about financing technology?

Cisco CapitalSM financing offers an alternative, flexible method of acquiring technology, spreading the cost over a period of time with predictable monthly payments that ease cash flow, protect capital and preserve other lines of credit. Investing in the latest technology can bring important, competitive benefits to your business.

What is Cisco Capital?

As a wholly owned subsidiary of Cisco[®], Cisco Capital combines expertise in innovative, flexible, competitive financing with a comprehensive knowledge of Cisco technology.

With Cisco Capital an alternative source of funding is available to help you acquire the right Cisco technology solution when your business needs it most. Cisco Capital brings unique value and insight by building a strategic framework not only for technology acquisition, but also for technology lifecycle management so customers can maximize their investment.

By shifting IT spending from a capital to operating expense, financing with Cisco Capital makes it possible for you to focus on your key business objectives: driving productivity, maintaining profitability, and improving competitiveness through technology innovation.

Cisco Capital can provide financing directly to the customer on a cross-border basis where it is permitted to do so.

Table 1 lists the main financing options available. Note that Cisco Capital financing products vary by business sector and country.

Why Cisco Capital?

In this challenging economy, it makes more sense than ever to finance with Cisco Capital.

Take advantage of the unique financing benefits that Cisco Capital offers:

- **An alternative source of funds:** Obtain convenient and affordable funding for Cisco solutions.
- **Cash preservation:** Spread costs out over time, preserve credit, and avoid a large cash investment.
- **One solution, predictable payments:** Combine Cisco hardware, software, services, and complementary third-party equipment into one strategic acquisition.
- **Lower costs:** Benefit from flexible rates and residual values that could help reduce your total cost of ownership and accelerate your return on investment.
- **Easier equipment lifecycle management:** Help manage costs, meet business demands, and avoid obsolescence with flexible upgrade and migration options, and simplified equipment disposal.
- **Maximum flexibility:** Further protect your investment with the right payment schedule, term duration, and end-of-lease options for your business.
- **Minimize environmental impact:** Our Green Technology Lifecycle Management Model enables organizations to acquire the technologies they need today, while retaining the flexibility to upgrade to newer and more energy efficient technologies in the future, all at a lower overall cost.

For More Information

To learn more about Cisco Capital, visit:

www.cisco.com/go/capital/emergingwest

Table 1 Cisco Capital Financing Products for Puerto Rico

Financing Products	Description	Term	Technology
Finance Lease	This option allows customers to treat networking as a capital expense, but spread the payments over several years. A finance lease provides the ability to deploy equipment as required while structuring payments from relevant budgets.	24-60 months	Cisco hardware, software, and bundled services
Operating Lease	Operating leases are designed for businesses that seek constant access to the latest technology without the burden and risks of ownership. Equipment financed under an operating lease will not normally appear on the customer's balance sheet; therefore, payments are generally treated as operating expenses. At the end of the initial term, customers have the option to return the equipment, or to upgrade in whole or in part to newer technology.	12-60 months	Cisco hardware, software, and bundled services
Loan	This option allows customers to retain ownership upon purchase and frees up capital for day-to-day business. Payments can be structured to match deployment and economic benefit.	12-60 months	Cisco hardware, software, and bundled services

This overview includes financing products specifically for Puerto Rico. For details regarding Cisco Capital financing products for additional countries, please go to www.cisco.com/go/capital/emerging

More Cisco expertise.
More flexible financing.

