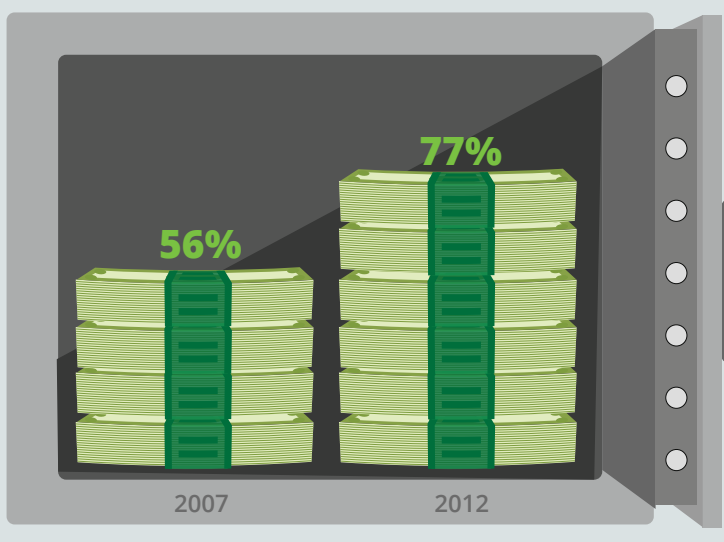


# How Will You Be Paying For That?

The Changing Spending Habits For Today's Corporate Customer

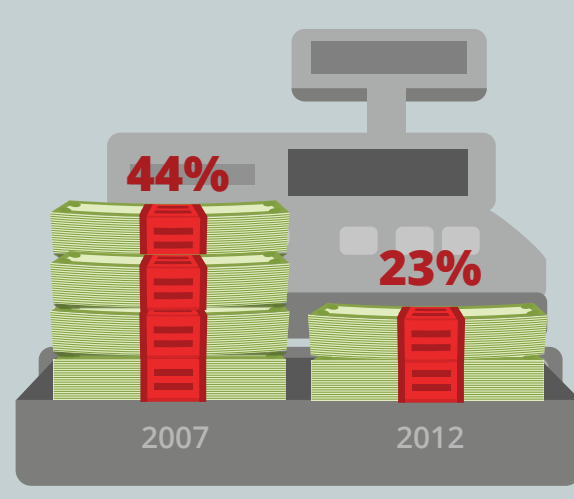
## Cash Conservation<sup>1</sup>



Cash conservation has increased in the past 5 years.

Percentage of \$25K - \$249K transactions financed\* increased from 2007 to 2012.

## Cash Purchases<sup>1</sup>



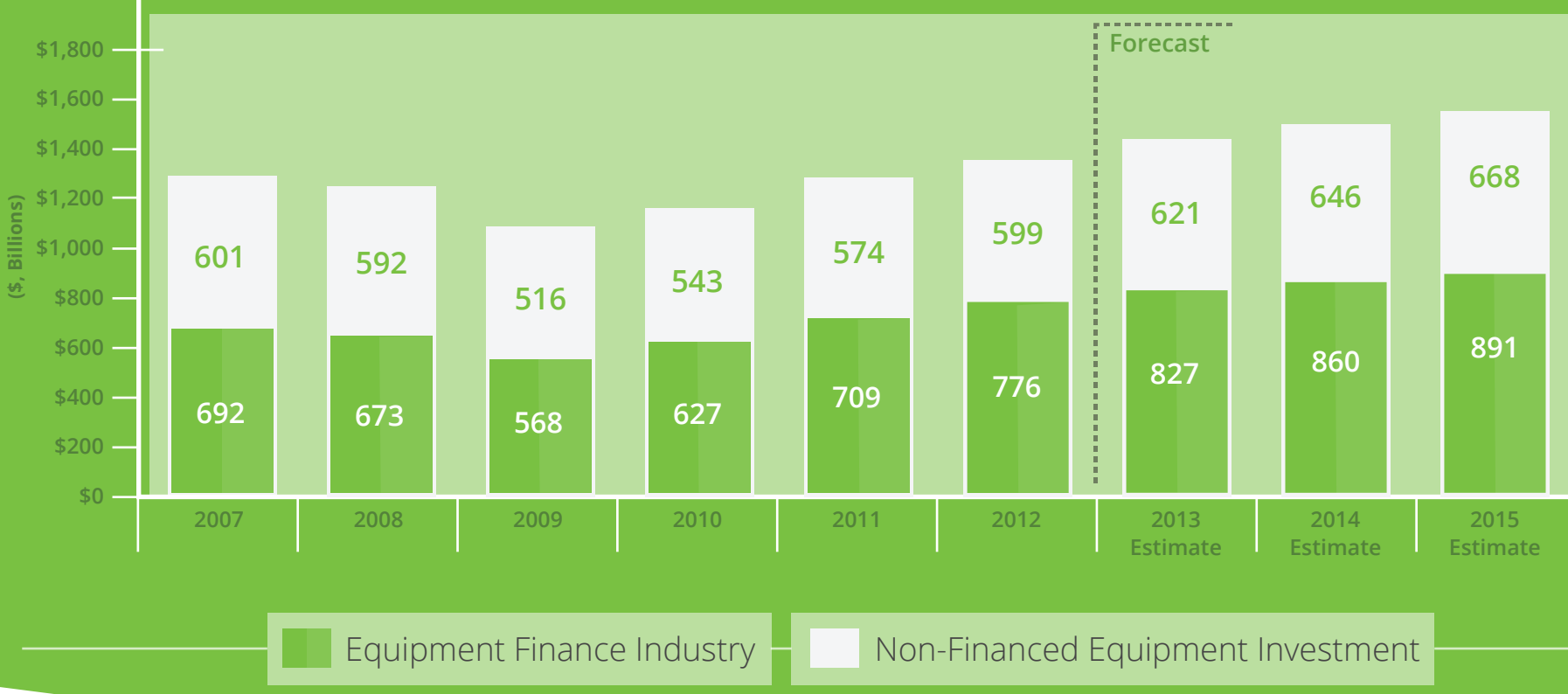
The use of cash to acquire equipment and software is declining.

The percentage of equipment and software purchases paid for in cash decreased from 2007 to 2012.

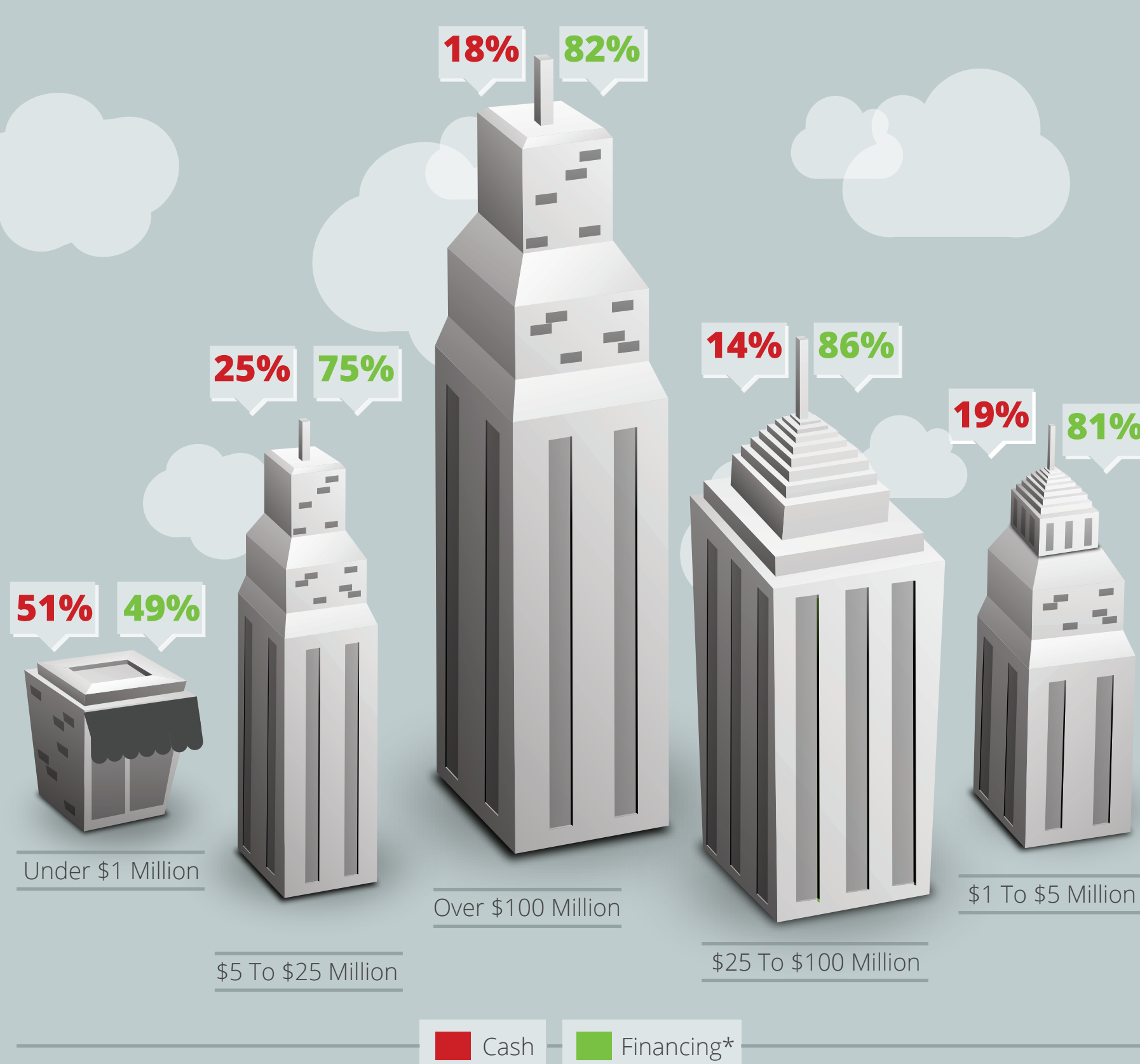
**23.5% of all Commercial transactions up to \$249K are paid with a credit card or P-Card<sup>1</sup>**



## More Companies Are Using Financing To Purchase Equipment And Software Every Year<sup>1</sup>

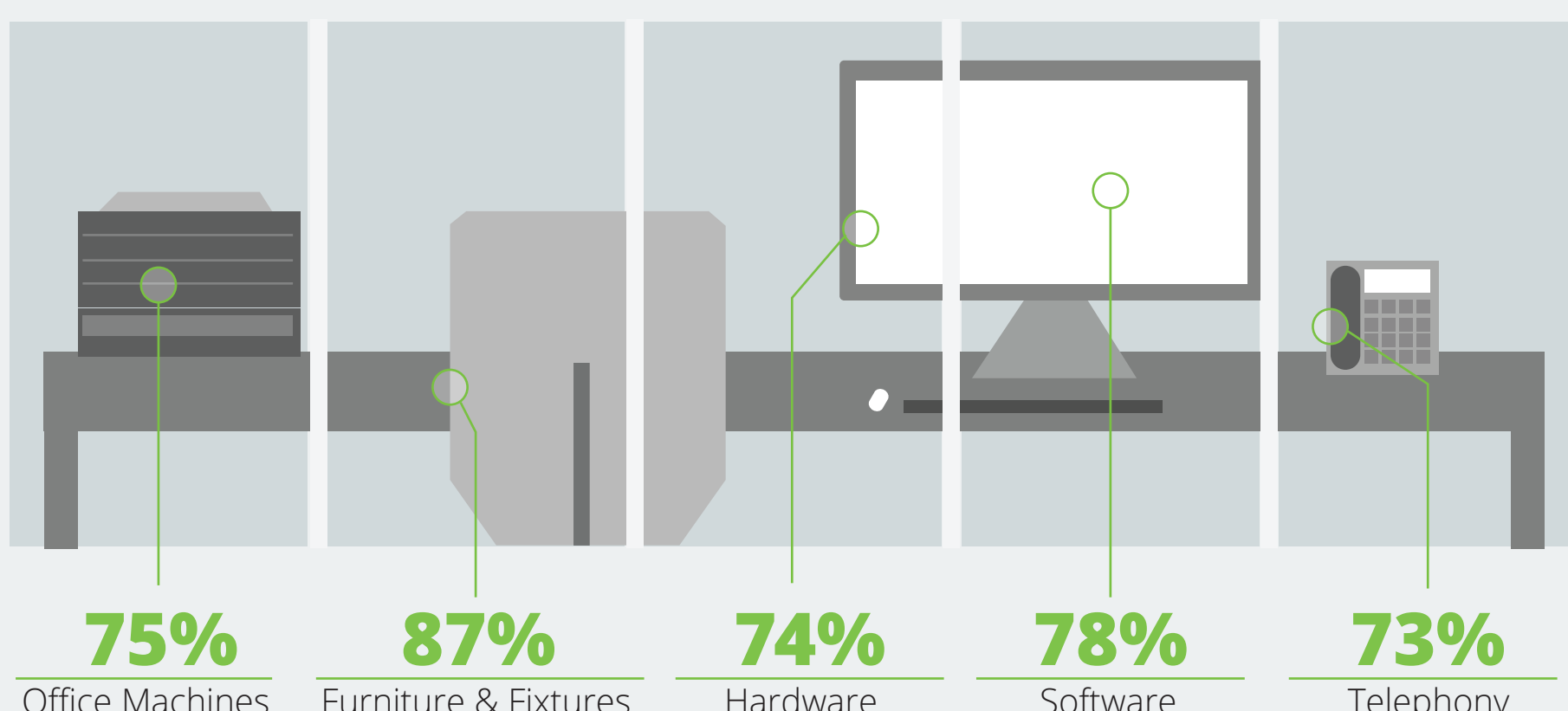


## Surprisingly, Larger Companies Finance\* Even More Than Smaller Ones<sup>1</sup>



## Today's Purchasing Decision Makers Prefer To Utilize Financing\* For Virtually Every Business Need...<sup>1</sup>

Percentage Of Transactions Financed\* By Equipment Type



## The Facts Are Clear:

Business software and equipment buyers are increasingly turning to flexible financing\* that helps them get what they need without dipping into critical cash reserves.

<sup>1</sup> 2013 State of the Equipment Finance Industry Report, Equipment Leasing & Finance Foundation

<sup>2</sup> SBA.gov

\*Includes leases, secured loans, lines of credit and credit cards

