

HP Financial Services in brief

Engineer a new experience with a
financial leader.





Your IT strategy is at the heart of your business. What makes your company tick – efficient processes, innovation and corporate growth – needs consistency and structure to reach your goals. However, consistency can be difficult to maintain amidst constant technology innovation, competitive pressure, global regulations and your own internal business processes.

As your enterprise evolves to meet new business demands, you will look to a new financial architecture that enables your technology transformation. To take maximum advantage of new technologies you need an investment strategy that frees up capital, provides financial flexibility and delivers outstanding results. By developing a financial architecture that supports – drives – the IT strategy, you will achieve the best return on your capital, while reducing risk.

A programmatic approach to asset management can help you identify and act upon opportunities to invest in new technology and refresh older equipment, improve global capabilities and streamline business process management. A company-wide strategy from planning and acquisition through retirement can provide clear line of sight into your technology roadmap to help your company remain strategic (not reactive).



HP Financial Services understands that your experience is driven by more than a monthly lease payment. As part of HP's strategy of delivering you high tech, low cost and the best customer experience, HP Financial Services offers financial solutions that help you manage to your lowest total cost of ownership – from planning and acquiring technology all the way to retiring and replacing it.¹

One of the most challenging aspects of technology leasing is effectively managing your leased assets portfolio. Without careful management, costs can go up quite easily – reducing the overall benefits of leasing. HP Financial Services' Customer Portal is an online platform that helps you track and manage your leased asset portfolio in real-time, worldwide. Regardless of which stage of the IT lifecycle you're in, our Customer Portal can help keep you in control.

To ensure your lifecycle is complete, a proactive IT retirement plan should start at acquisition. By instituting an asset recovery program early, you can bring your organization to a state of global readiness without the need to build the operations internally. When we manage retirement of your IT equipment, we do it in a way that helps safeguard your proprietary information, complies with applicable environmental laws and regulations, and may even provide a financial return on remarketable equipment.

Environmental regulations around the world are increasingly complex and the penalties for violating them are severe, making the handling of IT equipment retired from service even more difficult and expensive. Leasing is a smart, economical solution. At the end of the lease term, you simply return the equipment to us and we can manage recycling safely and in accordance with applicable environmental laws and regulations.

If you decide to lease new technology, we work with you and keep your business goals – like improving return on investment or free cash flow – in mind. And we can structure the agreement so that it's easy to add-on and upgrade, so that your solution doesn't get stale. Our financial solutions help you stretch dollars, possibly enabling a bigger solution than a purchase.

Our commitment is your satisfaction

HP Financial Services can be your enabling strategy to optimize your IT lifecycle approach. You can benefit from global capabilities, proven tools and techniques, and decades of IT asset management and fair market value leasing experience.

You can change the economics of IT with a tailored approach to leasing, financing and lifecycle asset management:

- **Bundled solutions** – one-stop shopping of hardware (HP and non-HP), software, installation and maintenance services into one lease with a single monthly or quarterly payment.
- **Superior service** – small-to-mid-sized businesses get the flexibility of customer support and the added benefit of paperless leasing. A dedicated customer delivery support team works with you to accommodate your unique needs during each stage of your leasing lifecycle.
- **Competitive rates** – no one understands HP better than us. Our extensive knowledge of the value of HP products results in lower rates on our leases. Single source solution – get the latest technology and financing from one provider, HP Financial Services.

Call HP Financial Services today. We can help you keep your IT lifecycle strategy on track.

HP Financial Services – portfolio

Core leasing services	HP Financial Services offers flexible lease terms – you may choose to be invoiced monthly or quarterly, in advance or in arrears. Additionally, you can bundle your hardware, software, services and ancillary costs into your lease for added convenience. At the end of the lease term, you may decide to purchase the equipment, return it to HP Financial Services or extend your lease term.
Mid-term flexibility	During the term of the active lease, on a line item basis, you can decide to: upgrade the equipment with a coterminous add-on, upgrade the equipment with a stop/start lease stream or terminate the equipment with a settlement of the present value of the remaining payments.
Upgrades and additions	Equipment upgrades or additions can be leased on a co-terminous basis with the original term of the leased asset. When you request an upgrade to a lease schedule, you identify the installed equipment schedule to be associated with the upgrade. HP Financial Services will calculate the term for the upgrade to expire on the same date as the schedule for the currently installed equipment.
Asset substitution	Return similar assets at the end of your lease instead of the specific asset on the HP Financial Services lease schedule.
Asset Recovery Services	Our Asset Recovery programs can assist you in addressing your most urgent concerns around aging IT assets, including depreciated IT value, unnecessary maintenance costs, data security and the threat of negative environmental impact. Remarket – Our IT experts assess your equipment to unlock the highest resale value. HP Financial Services’ experts will work with you to maximize your ROI and deliver seamless logistics through one of our Technology Renewal Centers. Recycle – If technology is truly obsolete, HP Financial Services will ensure equipment is promptly removed and responsibly recycled in accordance with data security and environmental safety regulations. We are fully compliant with all industry and national standards for data protection and environmentally responsible IT recycling.
Customer Portal	A web-based service that provides you with secure Internet access to a broad range of information on your leased asset portfolio – whether it is HP assets or those of another manufacturer. You can review, query and download records related to HP Financial Services leased assets as well as link them to an identifier like cost center or department. The standard reports allow you to view assets by schedule number, expiration date, location, serial number, supplier and equipment type.
Sale-leaseback	HP Financial Services purchases your existing owned IT assets and then leases them to you for an agreed-upon term.
Pre-owned equipment	Whether the equipment is relatively new or a prior generation, HP Financial Services offers authorized pre-owned HP and Compaq technology. Take advantage of pre-owned and excess HP Integrity, HP 9000, AlphaServer systems™, VAX, ProLiant, StorageWorks products, all former Digital technology and HP equipment over 18 months old.
Global Support	For our enterprise customers who do business in more than one country, HP Financial Services offers a global master lease. Or, if you prefer, we will provide local or in-country master leases. For customers that centralize global IT acquisition under a single project team, we provide a global account manager (supported by in-country resources) to work directly with your team. For customers that want to deploy a standard global solution but prefer to manage it regionally, we provide a decentralized account management model, with full local resources.

Put HP Financial Services to work for you. Call your local HP Financial Services representative now or find us on the web at: hp.com/hpfinancialservices

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