



xwave Financial Services

Helping you optimize asset financing and management,
gaining maximum return on your IT investment.

Free up your capital

Profits are made from using equipment, not owning it—one of the reasons why IT managers and CFOs are increasingly challenged to minimize investment in technology assets while maximizing their return. **xwave** financial services addresses that challenge: Through customized leasing programs that meet clients' specific needs, we ease the financial pressure on their businesses. We are one of North America's most respected technology supply and finance firms: we work alongside you at every step of the solution-building process, developing a customized financial structure that enables you to acquire the right technology at the right time, at the right price—resulting in management and flexibility that delivers a marked competitive edge.

Gain financial flexibility

xwave fulfillment services offers a diverse selection of financing products along with one of the highest approval ratios in the business. Working with both established and new organizations, we provide financial expertise and support that aligns with their business processes and frees them from more stringent banking regulations. Rounding this out is an array of on-line financing tools that enable instant quotes, efficient processing and speedy credit turnarounds.

Access a full range of services

xwave understands that every company has its own specific financial needs—we serve a complex matrix of clients, from small companies to Fortune 500 firms, in markets ranging from manufacturing and telecommunications to energy and aerospace.

Building on this breadth and depth of experience, we offer targeted financial insight and services:

Operating/True Lease: Payments are the lowest possible and usually 100% tax-deductible. When the term ends, clients can purchase equipment at fair market value or return it with no obligation.

Capital/Finance Lease: Structured to include a \$10 buyout, this lease offers end-of-term flexibility with a pre-determined purchase option.

TRAC Lease: A TRAC lease—Terminal Rental Adjustment Clause—includes a pre-agreed purchase price at the end of term along with alternative options should clients decide not to buy.

MUSH Programs: MUSH programs—Municipal, University, Schools and Hospitals—offer organizations in this category government or bank rates.

Sales-Leasebacks: Equipment purchases are converted to leases, subject to credit approval and a term time-frame.

xwave also offers:

- Secured loans
- Agency agreements
- Portfolio acquisitions
- Refinancing
- Master end-term agreements

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Reap the benefits

Ease of acquisition: Maintaining a current, effective IT infrastructure becomes as easy as a simple monthly or quarterly payment.

Term and payment flexibility: No two businesses are alike; your lease term and payment frequency are customized to suit your business cycle.

Product flexibility: Upgrade or replace equipment at any time during the lease.

Financial flexibility: Free up capital resources that can instead be funneled into additional growth and revenue generation.

100% financing: Everything from hardware and software to necessary extras can be financed—ensuring you walk away with a total solution.

Cost containment: Divide the monthly or quarterly lease cost by the number of days to see for yourself the tangible cost-benefits of leasing.

Credit flexibility: Lease financing allows you to acquire the equipment you need without tying up bank credit lines.

Budgeting ease and convenience: While bank financing is subject to interest-rate fluctuations, lease payments are not; budgeting is therefore more predictable. Pre-authorized payments further simplify the process, cutting down on paperwork and making acquisition easier.

Self-financing: Rather than draw from capital funds, you make payments from generated revenue, essentially helping assets pay for themselves.

Tax advantages: Lease payments are tax-deductible subject to Canada Revenue Agency guidelines; you pay less tax than you'd pay through a loan or cash purchase.

xwave can show you how

In addition to partnering with over 200 technology vendors and a network of distributors, **xwave** partners with *you*: serving as a trusted technology advisor, we help you build long-term procurement strategies that align with broader business objectives. Industry leaders have turned to us for financial leadership; let us help your organization make the most of its IT budget and maximize the return on dollars invested.

About xwave

Complementing our line of lease-finance products is the expertise of more than 100 Fulfillment specialists who provide related technology refresh services including: asset management; configuration and installation; e-Procurement; hardware warranty support; help desk; network management; secondary market services; software imaging and management; software licensing renewals/contract management; and, warehousing and logistics.

These are supported by 1,500 professionals located in offices in Canada and the U.S., as well as more than a century of service provided by Bell Aliant Regional Communications. More information can be found at www.xwave.com.

To learn more about **xwave** financial services, contact us 1-877-449-9283 or solutions@xwave.com.

