

# PCI 2.0 Financing Solution



## Defer payments for up to six months

In this challenging business environment, managing cash flow is critical for most organizations. Meanwhile you need to comply with security requirements and remain competitive by keeping your technology current.

Retailers continue to face growing threats to their brands, reputations, and profits from sophisticated, malicious attacks on their information systems.

Cisco® PCI Solution for Retail 2.0 helps you:

- Address current PCI compliance requirements
- Protect customer data in your data center, stores, Internet edge, contact center and between partners, such as payment processors
- Simplify compliance
- Offer guidance on security best practices

Investment in the Cisco PCI 2.0 validated architectures with a flexible financing proposal from Cisco Capital could help you meet the standard's requirements.

## Lease vs. Buy Analysis

The purpose of this analysis is to demonstrate some of the financial advantages of leasing your PCI Solution

Sale Price of Equipment	\$1,000,000
Term of Lease (in Months)	36
Number of Advance Payments	0
Purchase Option	FMV (Fair Market Value)
Rate Factor	.0259
Monthly Payment	\$1M x .0259 = \$25,900 / month
Total Outlay over Term of Lease	\$932,400

Dun & Bradstreet says that a typical company must earn an average of 12% on money it invests. Given that information, what would the cash outlay be worth in three years?

Compounded value of sale price	\$1,000,000 X 1.12 (at 12% per year) X 3 years = \$1,404.928
The Math is	\$1,000,000 x 1.12 x 1.12 x 1.12 = \$1,404,928
Dollars Saved/Earned in Favor of Leasing	\$1.404.928 (compounded value) - \$923,400 (payments)= \$472,528

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## How can Cisco Capital provide you access to the right technology at the right time?

Through our knowledge of Cisco, Cisco Capital is uniquely positioned to offer flexible financing options to help you obtain Cisco products, as well as products from Cisco PCI Solution for Retail technology partners at competitive interest rates. You can address PCI compliance without a large upfront investment and preserve cash. We can help you match your expenses to technology benefits and revenue, to deliver increased business flexibility. We also provide flexible migration and upgrade options while enabling you to avoid having to dispose of equipment. Cisco Capital solutions can help put your PCI compliance strategy into action faster.

Don't let restrictions, such as cash flow worries and budget limitations, prevent your business from investing in the Cisco PCI 2.0 validated solution that will help your business comply with the PCI Data Security Standard.

## Take advantage of the unique financing benefits that Cisco Capital offers.

Cisco Capital can help you identify a more competitive and flexible acquisition strategy for your Cisco solutions through:

- Cash and credit conservation that provides access to an alternative line of credit
- Flexible financing structures and terms that allow access to future budgets, with the option to convert capital expenditures to operating expenditures
- Captive finance rates and residuals that help to reduce your total cost of ownership
- Alignment of project costs to technology benefits delivering increased ROI
- Total business solution financing (Cisco equipment, software, services, partner services and complementary third-party equipment)
- Customized financing to produce the best economic and useful life scenarios for your unique business circumstances

## For more information

To find out more about Cisco Capital financing programs, contact your nearest representative by visiting [www.cisco.com/go/ciscocapital](http://www.cisco.com/go/ciscocapital)

\* Terms and conditions apply. Subject to credit approval. Not available in all countries. Cisco Capital reserves the right to withdraw this promotion at any time.

More Cisco expertise.  
More flexible financing.