The value of offering **flexible payment options to your customers**

"Nearly 8 in 10 U.S. companies (79%) use some form of financing when acquiring equipment, including loans, leases, and lines of credit (excluding credit cards)."
ELFA, 2021

In today's market, it's no longer enough to sell state-of-the-art equipment and technology. It's become equally important to make the purchase process as easy as possible for your customers, so they can focus on growth rather than how to acquire essential equipment and technology.

Whether you're looking to meet more price sensitive customer demands, structure a retail finance program for a new product offering or expand into new markets to increase sales, DLL can design innovative and flexible financing solutions that meet the long-term needs of you and your customer.

Accelerate your sales process

Offering flexible financing and payment options at the point-of-sale minimizes pricing objections to close deals faster. Options can be tailored to fit the needs of your customer and your product. You can even get paid faster when using a financing solution.

DLL difference: Gain access to DLL's team of industry experts and specialists to ensure you provide your customer with fast credit checks, quotes, and documentation.

Maintain your margins and revenue per sale

Introducing payment options early in the sales process to fit your customer's budget and business needs can reduce negotiations and price-cutting.

DLL difference: The ability to bundle equipment, services and parts in one contract is another important way DLL can help partners attract and retain customers.

Deliver a great customer experience

- Reduce large upfront customer cash outlays or credit line expenditures.
- Create flexible payment options to fit unique budgets and cashflows.
- Create one contract and payment for equipment, services and other materials.
- Deliver a digitalized experience including fast credit approvals.
- Provide an easy upgrade process to the latest equipment and technologies

Increase customer retention

Providing your customer with financing options not only helps manage their budget and cash flow, but also creates a strong connection to the customer (more than a cash deal) that can lead to the next sale.

DLL difference: Know exactly when to follow up with your customers with trade-up and upgrade support from DLL, making it even easier to consult with your customers and close the next deal.

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Differentiate your business with digital tools

Today's customers are seeking a streamlined sales process. Promote a fast and easy digital sales process with the help of technology like e-signature and online payments.

DLL difference: Make every stage of the sales process easier, better and faster with solutions ranging from mobile apps, pricing tools, electronic documents and electronic signature, to API/system integrations and self-service portals. Note: digital tools vary by region.

8 reasons why your customers choose payment options when acquiring equipment:

Capital keeps working for them

Generally speaking, capital investments should generate income. But leasing resolves the 'equipment or capital' dilemma. Because with leasing they get to use the equipment and their capital stays where it belongs: working for the business.

Equipment stays up to date

Their equipment usage or needs can change over time. Leasing expensive equipment lets them expand their fleet or upgrade to the most current equipment as and when they need to.

100% financing available

Their lease may include the entire equipment costs plus insurance and maintenance. And leasing very often provides 100% financing. Sometimes they simply need to make an advance rental payment, eliminating the need for a down payment or compensating balance on deposit.

Protect their credit sources

When they lease equipment, they're not drawing on conventional credit lines. So they can then be used for other, income-generating activities or investments.

Stepping out of the markets rollercoaster

The lease they sign remains fixed at that price and that rate for the duration of the term. Which means they can budget your operating expenses with confidence and better align the cost of the equipment with the revenue it generates.

Possible tax advantages*

With a Fair Market Value lease or Fixed Price Purchase Option, businesses may be able to claim monthly payments as expenses. With a Loan or $1 Buyout lease, businesses can potentially write off depreciation and interest expense.

Freedom to choose

They can acquire equipment piece-by-piece, lease-by-lease or bundled in a Master Lease. And at the end of the term, they choose whether to purchase, upgrade or return the equipment, or extend the lease.

Replacing equipment is easier

With leasing, they're only responsible for the equipment during its lease term (unless, of course, they choose to purchase the equipment at the term's end). This eliminates the hassle of selling or storing the equipment at the end of its economic life cycle.

*Nothing herein constitutes tax advice and customers are advised to consult with their tax advisors prior to electing specific rates or options and for complete details specific to your situation.

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