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## Financing Options

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Ability Commerce provides simple, affordable payment options when purchasing Ability Commerce technology solutions and/or Microsoft Dynamics GP (Great Plains). We are a Microsoft Gold partner and can offer your firm access to Microsoft Financing as well.

### What is Total Solution Financing?

Many traditional bank and business loans limit the amount of funding for your “soft” costs in software and IT services. Ability Commerce may be able to finance the entire amount of your technology solution – including software, training, support, implementation and hardware! Short Term Total Solution Financing may be just the option to consider.

### Financing Options

1. **Microsoft Financing** - Need to get started on your project and still preserve cash? Microsoft offers funding for 24-60 months, depending on your purchase. This option provides both attractive rates and funding options from \$3,000 to \$1 million. You may be able to finance all of your software, services and hardware investment as long as at least 10% of the package includes Microsoft products. Microsoft and their banking partner, PNC, also offer international financing as an option under this program. This program does not include “soft” costs.
2. **Ability Commerce Financing** – Ability Commerce offers payment terms through our own private funding lines. Our program is targeted towards the \$25,000 - \$125,000 sized projects. It is designed to fit those circumstances where Microsoft is not an option (due to financing structure, term, credit issues, or subject to the 10% limitation) and when Ability Commerce is the provider of annual software support and service plans. Terms are 30-90 days and may include no interest for well qualified buyers.
3. **Ability Commerce** can assist you with prequalifying for Microsoft Financing early in the sales cycle.

### How long a term can the package be financed?

Microsoft finances for terms of 24 to 60 months.  
Ability Commerce terms are 1-3 months.

### What documents will I need to complete?

Prequalification does not require a signature or documents. For actual financing, a credit application is required. If you are financing more than \$100,000, we may also ask for financials / tax returns. Upon credit approval you will be asked to sign the following documents:

- The Ability Commerce contract for software, services and support –if not already completed;
- An Installment Payment Agreement and Schedule A (identifying the specific products financed);

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**For more information about Ability Commerce Financing or Microsoft Financing  
contact Paula Spinweber at 561-330-3151, ext 3172.**

- Secretarial Certificate (certifying that the officer signing the above is duly authorized to enter into a legally binding agreement); and
- An Acceptance and Pay Proceeds Letter (authorizing the lender to fund the program).

**What will happen if a customer is delinquent or defaults on making a payment?**

Late charges will be applied to delinquent and defaulted accounts. If the account is not brought current, Microsoft will pursue the appropriate legal action. Microsoft may limit, reduce, or even cease support, which could result in an invalid license situation.

**How do I obtain a quote?**

See your Ability Commerce sales professional to discuss options and receive a Rate Sheet that will show your monthly payment (excluding tax). Your sales executive can also help you prequalify, too.

**Which Financing Program is best for my company?**

|   | <b>Ability Commerce</b> | <b>Microsoft</b> |
|---|-------------------------|------------------|
| Competitive Interest Rates  | +                       | +                |
| Credit Standard Flexibility   | +                       |                  |
| Term & Structure Flexibility  | +                       |                  |
| International Purchases   |                         | +                |
| Future add-on potential   | +                       | +                |
| Purchase of Hardware & non - Ability Commerce product                     |                         | +                |
| Very large or very small projects   |                         | +                |
| Higher degree of Ability Commerce service involvement (hosting services ) | +                       | +                |

**How is the credit decision made?**

The extension of credit is based on a number of variables, including your prior credit rating and your prior performance on servicing debt obligations. Each decision is made on a case-by-case decision. Microsoft and their partner bank are solely responsible for all Microsoft Financing decisions.

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