Payment Solutions

Position your organization for ongoing success and help drive your sustainability goals
Today’s business and IT challenges are unprecedented

- Capex budget challenges
- Over and under provisioning
- Unpredictable growth
- Managing technology refresh cycles
- Meeting organizational ESG goals

These challenges can be addressed with **predictability, flexibility and choice** to deploy IT solutions you need NOW while maximizing your IT budget.
Payment Solutions Portfolio

Spread cost over time**
Technology Ownership
Software Installments

Lifecycle management**
Technology Rotation
Dell APEX PCaaS
Accelerated Transition

Usage based solutions
Dell APEX Flex on Demand
Dell APEX Data Center Utility

Predictability, Flexibility & Choice
## Payment Solutions by outcome

<table>
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<tr>
<th>Outcome</th>
<th>Solution</th>
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<tbody>
<tr>
<td><strong>Predictable payments over time with a goal to own the technology</strong></td>
<td><strong>TECHNOLOGY OWNERSHIP</strong></td>
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<tr>
<td>Pay for and access software in more flexible ways</td>
<td><strong>SOFTWARE INSTALLMENTS</strong></td>
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</table>
| **Pay for a period of time to access technology with end-of-term options** | **TECHNOLOGY ROTATION**  
DELL APEX PCAAS |
| Cost effective way to migrate to new storage environments | **ACCELERATED TRANSITION** |
| **Pay for actual usage based on the technology** | **DELL APEX FLEX ON DEMAND** |
| Pay for technology and resources at enterprise scale | **DELL APEX DATA CENTER UTILITY** |
## Payment Solution coverage by product

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<th></th>
<th>Client</th>
<th>Servers</th>
<th>Storage</th>
<th>Switches</th>
<th>CI</th>
<th>HCI</th>
<th>Data Protection</th>
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<td>DELL APEX DATA CENTER UTILITY</td>
<td>Available across all infrastructure and workforce solutions with optional ProManage or Infrastructure Managed Services</td>
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Solutions for Spreading Cost Over Time
Technology Ownership
Predictable payments over time with a goal to own the technology

Simple structure
Choose a simple finance structure that makes it easy to budget and plan for spreading costs of ownership over time

Improve cash flow
Remove the burden of expensive up-front costs for IT acquisition and preserve cash for other investments

Complete solutions
Use this payment solution to acquire stand alone hardware, software and services or bundled solutions
Software Installments
Pay for and access software in more flexible ways

- **Lock in costs**
  Take advantage of publishers’ pre-paid, multi-year maintenance discounts and get the budgeting certainty you need

- **Beat budget constraints**
  Drive value in your organization by aligning multi-year license and maintenance costs to available budgets

- **Software agreements**
  Payments can be tailored to meet your needs, including deferrals and monthly or annual payments for software and license agreements
Solutions for Lifecycle Management
Technology Rotation
Lower cost*, increase performance and contribute to sustainability goals

- Increase business flexibility
  Strengthen your ability to innovate and handle the unexpected

- Improve operational efficiency
  Enable continual technology improvement and security

- Enhance organizational sustainability
  Promote a responsible approach to technology usage

Technology Rotation is a business strategy enabling organizations to maintain liquidity, take advantage of current-state technology, and contribute to the circular economy.

Accelerated Transition
Migrate to new storage environments with full peace of mind

Run parallel environments
Run two environments in parallel at the cost of one for 6 months, avoiding double maintenance costs

Improve performance
Moving to a scheduled refresh cycle enables the latest security features, increased data center agility and performance

Faster migration
Deploy the new technology you need now with no interruption to business operations during transition
Dell APEX PC-as-a-Service
Simply deliver great employee experiences at a predictable monthly price

PC lifecycle as a Service

Commercial PCs
Peripherals

Deployment
Security

Management
Recovery

Support

Integrated technology for a great IT and end-user experience

NO UPFRONT INVESTMENT | PREDICTABLE PAYMENTS | SCALE UP OR DOWN

CUSTOMIZE YOUR PC LIFECYCLE STRATEGY

Configured PCs ship from factory to end user
Comprehensive security above and below the OS
Reduced downtime with proactive support
Ongoing system operations from one trusted partner
Integrated software and solutions that just work
Responsible asset recovery and recycling
A Lifecycle Management Strategy can produce immediate savings

Simplicity and savings at the start of the cycle

- SAVE available cash for other investments
- SAVE time with single source provision
- SAVE time with rapid technology adoption
- SAVE time with transparent pricing, terms and conditions
- SAVE money with lower total lifecycle costs*

A Lifecycle Management Strategy enables technology at the peak of its useful life

Better protection from security threats and effective operational benefits

Enhanced security protection
from having the newest technology with built in security features

Higher employee satisfaction
and increased productivity using current-state technology

Reduced cost over lifetime use
on maintenance and upgrade costs with shorter refresh cycles and avoid technology debt
Lifecycle Management provides transparency and peace of mind

Simple end-of-term processes with no surprises*

Flexible and clear end-of-term options

Secure asset disposal

Easy equipment retrieval

Responsible remarketing and recycling to eliminate e-waste

* All rights, obligations, representations and warranties regarding any end-of-term services will be contained in an agreement between the customer and Dell Financial Services.
Effective Lifecycle Management could help contribute to your sustainability goals

The circular economy is aimed at eliminating waste and the continual use of resources. Up to 95% of hardware is refurbished, gaining a second life by being resold, with the remaining percentage being recycled.*

* Source: Dell Financial Services Global Data, April 2022
Payment Solutions allow you to tap into technology that is focused on driving sustainability

**REPAIRABILITY & UPGRADEABILITY**

Making it easy to access and replace parts and offering a large selection of new and spare parts to get the most life out of our products.

Dell consistently ranks as one of the top manufacturers for making devices that are easier to repair and upgrade.¹

**REUSE & RECYCLE**

We prioritize reuse in all forms from the materials in our products to the products themselves to eliminate waste wherever possible.

We use closed-loop plastics, rare earth magnets and aluminum recovered from end-of-life technology in new products.⁵

**PACKAGING**

We use recycled and renewable materials in our packaging and offer multipack shipping to reduce waste and our logistical footprint.

Dell’s first packaging made from 100% recycled or renewable materials is now shipping on all commercial notebooks.⁴

**MATERIALS**

Investing in new and innovative materials to reduce carbon and drive the industry forward.

Latitude 5000 series uses five types of sustainable materials – ocean-bound and post-consumer recycled plastic, reclaimed carbon fiber, and two types of bioplastic.²

**ENERGY**

Maximizing performance while ensuring energy efficiency is critical to support customers with their business and climate goals.

By reducing energy intensity in our PowerEdge Servers by 83% what took six servers in 2013 only takes one today.³

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¹ Based on French Repairability and iFixit scores available on their websites
² PCF comparisons from Latitude 5420 to 5430, available on Dell.com/PCF
³ Based on internal analysis June 2022
⁴ Enhanced Packaging: Approximately 95% recycled content and 5% renewable content in the form of FSC paper fibers. Excludes optional items added to order and included in box. Paper packaging materials can be recycled via municipal recycling, where available. System bag is made from recycled plastic and can be recycled along with other thin plastics.
⁵ Dell Technologies FY22 ESG Report
Usage Based Solutions for Cloud Environments
Custom Solutions for Cloud Environments
Work with us to design the pay-per-use experience that’s right for you

With the ability to scale up when needed, reduce overprovisioning which could help you reduce emissions and resources. Dell APEX provides up to 34%* reduction on over-provisioning capability and can dramatically reduce the cost of wasteful overprovisioning by as much as 45%**.


OUTCOMES

TECHNOLOGY

What technology is needed?
Choose and customize hardware and software to achieve differentiated outcomes for any workload

OPERATIONS

Who is going to run it?
You can choose to maintain control of running your infrastructure and select value added services

CONSUMPTION

How will you pay for it?
Pay for the technology you use and avoid over provisioning
The Business Value of Customized Dell APEX Solutions

Lower average cost of storage operations per year*

Faster time to deploy new storage capacity*

Fewer incidents of unplanned downtime*

“Our use of Flex On Demand is really more related to cost alignment. It gives us both up and down flexibility. If we need incremental capacity, we don’t have to go buy it all.”

CTO of a large multinational

Dell APEX Flex on Demand
Usage-based flexible consumption solution

- **ELASTIC CAPACITY**
  - Right-size capacity for workloads that shrink and grow over time

- **METERED USAGE**
  - Buffer capacity is measured and billed by average or actual usage

- **MORE SAVINGS**
  - Decrease costs by committing to higher levels for longer terms

- **VALUE-ADDED SERVICES**
  - Include asset recovery, deployment and support services in one agreement

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*Available with Flex on Demand for Storage, Data Protection, and VxRail. Dark sites, non-metered deployments, and customers non-compliant with their contract terms are not eligible.*
## Dell APEX Data Center Utility

Custom build a single pay for use agreement for some or all of your workloads and technologies

**Usage Based Solutions**

**Metered Usage**

Pay for only the resources you use without capacity commitments. Available for one or more types of products under a single contract.

**Align Billing Metric(s)**

Match a single or multiple billing metric(s) to your portfolio of workloads and consolidate charges on a single invoice.

**Concierge Level Service**

Dedicated asset delivery services are included with options to integrate other managed services as your environment requires.

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**Usage**

- **Deployed Capacity**
- **Current Baseline Capacity** Expected to continue for entire term
- **Elastic Capacity**
- **Savings Opportunities**
- **Reduce Risk**
- **Term**

**Buffer Capacity**

Address workload growth and burst usage.

Increase committed capacity – lowers usage rate

Increase committed capacity – lowers usage rate

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**Savings Opportunities**

Reduce Risk

Increase committed capacity – lowers usage rate
Dell Financial
Services Overview
An entire organization, people and tools, dedicated to simplifying IT procurement and management through flexible Payment Solutions.

Maximize cashflow by moving from CAPEX to OPEX

Choice among ownership, lifecycle management & pay-per-use solutions

Fixed or variable payments

Operational efficiencies & Financial benefits/savings

Global Recovery Solutions

Payment solutions on any kind of Dell and non-Dell hardware, software & services

Simple tools to manage agreements & assets

Transparency in billing and secure end-of-term processes
Dell Financial Services by the numbers

26 years of experience

$14Bn+
Assets under management

1,600+
Team members globally

8,500+
Global Framework agreements

50+
Countries

3,000
Global channel partner agreements
Dell Financial Services International capabilities

EMEA
- Austria
- Belgium
- Bulgaria
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Hungary
- Iceland
- Ireland
- Italy
- Lithuania
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Qatar
- Romania
- Saudi Arabia
- Serbia
- Slovakia
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- Turkey
- U.A.E.
- United Kingdom

AMERICAS
- Argentina
- Brazil
- Canada
- Chile
- Colombia
- Costa Rica
- Dominican Republic
- El Salvador
- Guatemala
- Honduras
- Mexico
- Panama
- Peru
- Puerto Rico
- United States

ASIA PACIFIC
- Australia
- China
- Hong Kong
- India
- Indonesia
- Japan
- Malaysia
- Macau
- New Zealand
- Philippines
- Singapore
- South Korea
- Taiwan
- Thailand

Captive countries (Dell Technologies owned)
Non-Captive countries (third party affiliate funders)
Move from a cash model to a funded model

Get all your owned assets on a refresh cycle and save money*

We calculate the value of your owned assets

We buy your owned assets from you at an agreed price

You switch to a refresh cycle with Dell Technologies. You keep your previously owned equipment for duration of the cycle

At the end of your cycle, your previously owned assets are refreshed with new equipment

- EASIER TO MANAGE
- UP-TO-DATE EQUIPMENT
- SWITCH FROM CAPEX TO OPEX

GENERATE CASH FLOW

NO CHANGES TO CURRENT SET UP
Payment Solutions for all products
Simplify the procurement of your entire IT solutions

Dell provides a comprehensive portfolio of flexible payment solutions that can be used to acquire end-to-end solutions from Dell as well as 3rd party hardware, software and services.

- Spread cost over time**
  - FIXED PAYMENTS

- Lifecycle management**
  - FIXED PAYMENTS

- Usage based solutions
  - VARIABLE PAYMENTS
Framework Agreements considerably reduce administration and enable IT acquisition with a single agreement, without renegotiation of terms and conditions and with a single invoice per month across all agreements.
Dell Financial Services
digital self-service portal

An online portal for 24/7 access to everything you need to manage your Dell Financial Services account

MYDFS AT-A-GLANCE

- Review your account details at any time
- View and manage your Dell Financial Services assets
- Easily view your contract information
- Review invoices and payment status as required
- Manage end-of-term options
Dell Financial Services
digital self-service portal

An online portal for 24/7 access to everything you need to manage your Dell Financial Services account.

MYDFS.COM AT-A-GLANCE

- Review your account details at any time
- View and manage your Dell Financial Services assets
- Easily view your contract information
- Review invoices and payment status as required
- Manage end-of-term options
End-of-term options

- Easy End-of-Term process
- Auto renewal periods
- Straight forward returns
- No surprises at End of Term
- Manage sustainability goals
Our purpose is to provide the most competitive, innovative and flexible payment solutions available in the industry today.

We enable our customers to deploy IT solutions they need NOW while maximizing their IT budget and realizing their sustainability goals, ensuring they are ready for the next wave of change.

Colin Keaney
President Dell Financial Services, Dell Technologies Inc.
Disclosures

**Payment solutions provided and serviced by Dell Financial Services L.L.C. or its affiliate or designee ("DFS") for qualified customers. Offers may not be available or may vary in certain countries. Where available offers may be changed without notice and are subject to product availability, applicable law, credit approval, documentation provided by and acceptable to DFS and may be subject to minimum transaction size. Offers not available for personal, family or household use. Dell Technologies and the Dell Technologies logo are trademarks of Dell Inc. Restrictions and additional requirements may apply to transactions with governmental or public entities. CALIFORNIA: Loans made or arranged pursuant to California Finance Lenders Law license #6037884. Technology Ownership: At the end of the initial contract term, the customer may purchase the equipment for $1 or return the equipment to DFS. Technology Rotation: At the end of the fair market value ("FMV") contract, the customer may purchase the equipment for the then FMV, renew the contract or return the equipment to DFS. PCaaS: At the end of the initial term customer may 1) extend original term or 2) return the equipment to DFS. Accelerated Transition: Available for qualifying storage products (excludes VXRail and VBlock). Payment deferral extends contract term.