ORACLE
Financing

Flexible SaaS Investment Strategies That Can Transform Your Business Outcomes

Customers choose Oracle Cloud Applications to eliminate IT complexity and improve business performance. Flexible financial options help further optimize cash flow, promoting both improved ROI and shorter time to value.

Scale today, pay tomorrow

More than 30,000 organizations use Oracle SaaS solutions to scale business growth, and our customer-first mindset is evident – from product development to implementation, across the cloud portfolio.

As a valued Oracle customer, **you may qualify for exclusive payment structures** that help propel digital transformation while optimizing cash flow and accelerating ROI.

Whether your organization is transitioning from on-premises to SaaS or migrating from another vendor, Oracle can design customized terms to support your specific financial requirements and alleviate cloud acquisition obstacles by:

- Reducing year-one financial impact with payment deferrals up to 6-months
- Optimizing cash flow and ROI by spreading or ramping costs over the agreement term
- Packaging subscriptions, services, and more into a simplified, predictable stream

Construct a compelling business case

Most IT projects are driven by financial goals. By aligning costs with specific business-defined milestones and KPIs, Oracle customers may more quickly secure project approval and maximize their SaaS investment value.

CUSTOMER SCENARIO	TRADITIONAL STRATEGY	TRANSFORMED STRATEGY
A large multinational manufacturer wanted to implement the latest cloud ERP and EPM solutions.	Acquire new technology only as funds from IT budgets become available.	Leverage future revenue or expected savings that enables funding of IT innovations today.
A growing SaaS provider needed to build a state-of-the-art infrastructure and scale rapidly in line with customer demand.	Borrow money to acquire needed technology. Repeat process as demand grows.	Acquire IT assets with "capacity buffer" to accommodate future demand, keeping payments in line with current usage.
A global retail chain was rolling out an ambitious ERP modernization project, which phased in updates across its worldwide operations.	Each line of business (LOB) takes an up-front cost hit for their portion of the solution.	Operating units may structure expense timing to align with anticipated business value from the new application.

Avoid the top 4 business challenges that can delay SaaS initiatives

1. Budget Limitations

Eliminate up-front expenses and preserve working capital by deferring initial subscription payments for up to 6 months.

2. Transition Complexity

Simplify SaaS transformations and alleviate year-one "double costs" from your legacy systems by deferring implementation fees for up to 3 months and cloud costs for up to 6 months in order to convert both into a predictable payment stream over the subscription contract period.

3. Business Value

Accelerate ROI and drive business outcomes by mapping the timing of payments to realized benefits tailored to meet today's CFO priorities.

4. Economic Factors

Protect against risk by minimizing initial costs to optimize cash flow, followed by predictable payments designed around your specific business KPIs which enable accurate future financial forecasting.