

# SIEMENS



ANALYTICAL PRODUCTS AND SOLUTIONS

## How to Finance Analytical Products & Solutions – and Why You Should

[usa.siemens.com/analyticalproducts](https://usa.siemens.com/analyticalproducts)

**The best analyzer solutions need to do more than meet your technical requirements. They also have to meet your business requirements, which is where commercial financing comes into play.**

All too often, we hear customers tell us of project delays or technical compromises that were rooted in financial constraints rather than in engineering decisions. That's why Siemens Analytical Products & Solutions has made commercial financing a seamless part of our ability to deliver best-of-class analyzer solutions. And when we say seamless, we mean that Siemens not only supplies the technology but also the financing through our colleagues at Siemens Financial Services. We're the only ones in the gas analyzer business with a captive financing arm to support our customers.

Think of commercial financing as the overlooked feature of your analyzer solutions. Financing gets projects green lighted. Financing gets your products to market faster. And financing can stop you from making technology compromises that were based on budgets, not engineering judgement.

You might think commercial financing is just for the large projects. But Siemens Financial Services routinely finances projects starting at about \$25,000, and the largest are worth many millions.

In total, Siemens Financial Services has financed over \$1 billion of technology and equipment assets in various industries.

So, what are the different commercial options and what are the use cases for each? For one, you can buy gas analyzer hardware and software with a straight loan from Siemens Financial Services, but there are also other options. Here's the breakdown of what's available:

#### **MaaS (Measurement as a Service)**

It's not well known, but you don't actually have to own your analyzer solutions while you use it. Instead you can pay just for the measurement value(s) at a monthly charge. Depending on your own disposable resources we can add a maintenance part to your monthly cost, providing you regular on-site and remote service/maintenance, giving the necessary availability to meet your specific requirements. No capital investment needed, it's all under operational expenses. After the contractual period you take ownership of the equipment at no cost, and if you still want us to take care of service/maintenance we will of course set you up with a suitable service agreement tailored to your plants specific needs.

#### **Leasing**

You can do a typical lease instead—and may still be able to reap the benefits of asset depreciation. A finance lease is similar to buying the equipment with a traditional loan, and you own the equipment at the end of the lease term.



#### **Extended Payment Terms**

Not all financing has to be long-term. We can provide short-term financing in the form of extended payment terms. In this case, Siemens Financial Services steps in with line of credit financing to extend payment terms on gas analyzer products and solutions—up to 180 days. Maybe you'll never need one of these financing options, but just know they're available. We never want a budget crunch to get in the way of you building something great.

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