

# Customer Financing Guide for AWS Marketplace Sellers

## Learn more about financing options available for AWS Marketplace purchases

Use the guide to learn more about finance support, scenarios, and how financing can benefit sellers and customers.

### Added value for customers

Upon lender approval, customers can finance through a Channel Partner or a third-party lender, and select payment terms to optimize cash flow and negotiate favorable annual pricing through multiyear spend commitments.

### Upfront payment terms for ISVs and Channel Partners

Receive upfront payment when your customer finances AWS Marketplace purchases.

### Financing Overview

- Customers are able to finance Private Offers, Channel Partner Private Offers, and Professional Services purchases\*
- AWS Marketplace Customer Finance Team can arrange for financing options through third-party lenders, including Channel Partners
- Lender repayment options are flexible, with AWS billing and disbursing payment at upfront terms

#### GUIDE CONTENTS

- Overview
- Sample Finance Scenarios
- Getting Started Tips
- Frequently Asked Questions

#### FINANCING SUPPORT

[awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com)

## Customer Financing Deal Flow



\*Available in select regions. Contact [awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com) for information on currently supported regions.

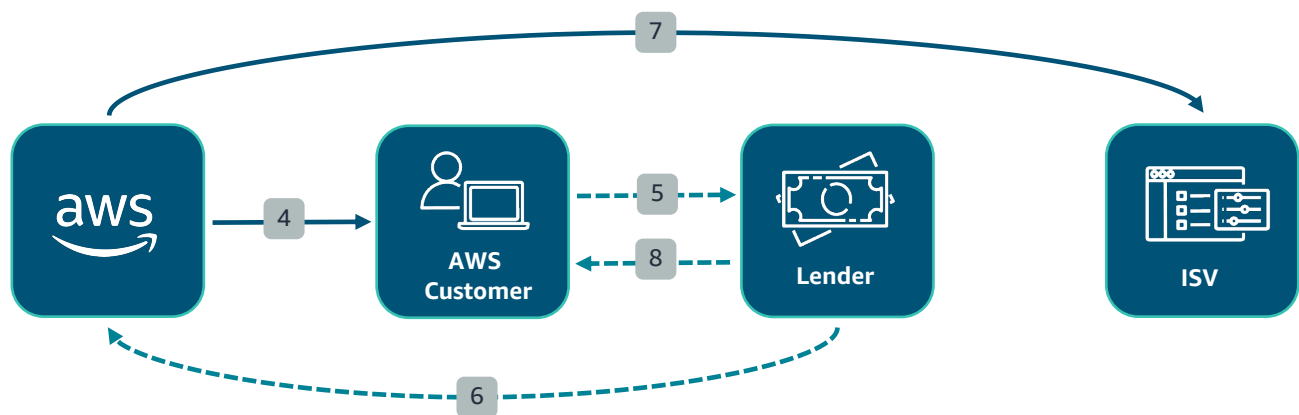
## Finance Scenarios

AWS Marketplace Customer Financing Team can obtain finance quotes for Private Offers, Channel Partner Private Offers, and Professional Services purchases. See a selection of detailed use case scenarios below. Reach out to [awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com) with questions about additional use cases.

### Private Offer- Financed through third-party lender

Sample scenario: ISV has a customer interested in financing a multi-year software deal. The ISV and the customer leverage AWS Marketplace Customer Finance Team's third-party lender relationships and request finance options for the customer.

1. Upon credit approval, the customer selects a financing option and signs a finance agreement with the selected lender.
2. The ISV creates and extends an AWS Marketplace Private Offer to the customer with upfront payment terms.
3. Customer subscribes to the AWS Marketplace Private Offer.
4. AWS invoices the customer for the Private Offer, plus any applicable tax.
5. Customer forwards the AWS invoice to the lender. *Note: The AWS invoice will be issued to the customer's billing account name and address and cannot be amended by AWS. Customers are able to use the purchase order field to list lender name and address for reference.*
6. Lender remits payment to AWS. *Note: Customer's AWS account and invoice numbers must be referenced with payment.*
7. AWS disburses payment to the ISV, less the AWS Marketplace listing fee.
8. Lender invoices customer per the finance agreement repayment schedule and terms.



— Through AWS Marketplace  
 - - - Outside of AWS Marketplace

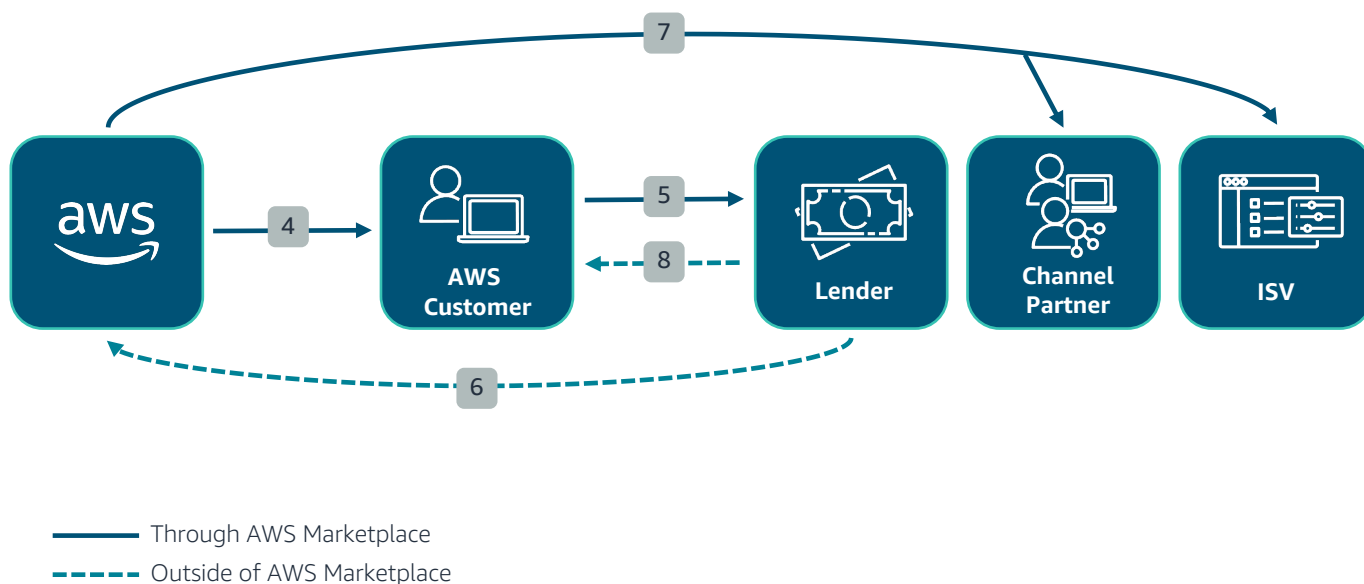
## Finance Scenarios- continued

Reach out to [awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com) with questions about additional use cases.

### Channel Partner Private Offer- Financed through third-party lender

Sample scenario: Channel Partner has a customer interested in financing a multi-year software purchase. The Channel Partner and the customer leverage AWS Marketplace Customer Finance Team's third-party lender relationships and request finance options for the customer.

1. Upon credit approval, the customer selects a financing option and signs a finance agreement with the selected lender.
2. The Channel Partner creates and extends an AWS Marketplace Channel Partner Private Offer to the customer with upfront payment terms.
3. Customer subscribes to the AWS Marketplace Channel Partner Private Offer.
4. AWS invoices the customer for the Channel Partner Private Offer, plus any applicable tax.
5. Customer forwards the AWS invoice to the lender. *Note: The AWS invoice will be issued to the customer's billing account name and address and cannot be amended by AWS. Customers are able to use the purchase order field to list lender name and address for reference.*
6. The lender remits payment to AWS. *Note: Customer's AWS account and invoice numbers must be referenced with payment.*
7. AWS disburses payment to the Channel Partner and the ISV, less the AWS Marketplace ISV listing fee.
8. Third-party lender invoices customer per the finance agreement repayment schedule and terms.



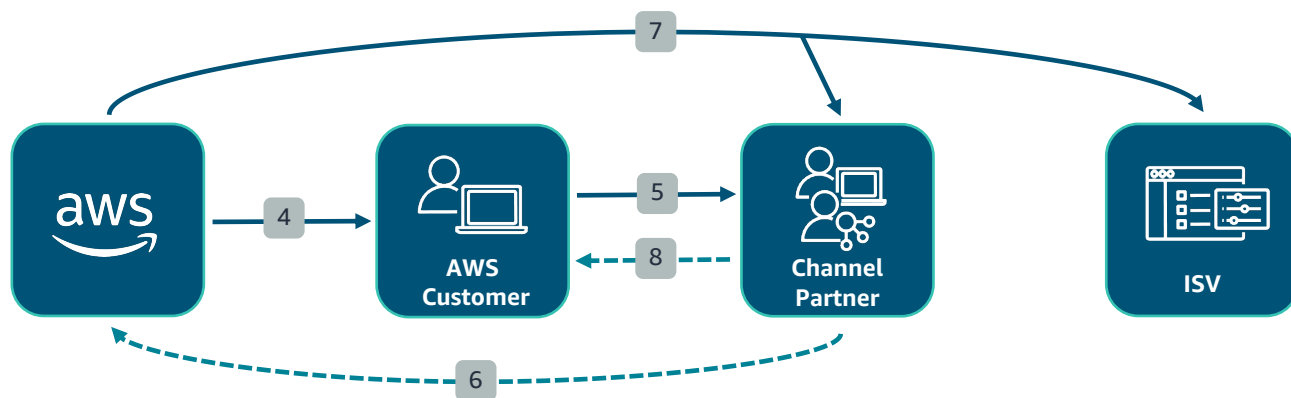
## Finance Scenarios- continued

Reach out to [awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com) with questions about additional use cases.

### Channel Partner Private Offer- Financed through Channel Partner with a finance arm

Sample scenario: Channel Partner has a customer interested in financing a multi-year software purchase. A Channel Partner with a finance arm decides to provide finance terms to customer.

1. Customer signs finance agreement with the Channel Partner.
2. The Channel Partner creates and extends an AWS Marketplace Channel Partner Private Offer to the customer with upfront payment terms.
3. Customer subscribes to the AWS Marketplace Channel Partner Private Offer.
4. AWS invoices the customer for the Channel Partner Private Offer, plus any applicable tax.
5. Customer forwards the AWS invoice to the lender. *Note: The AWS invoice will be issued to the customer's billing account name and address and cannot be amended by AWS. Customers are able to use the purchase order field to list lender name and address for reference.*
6. Channel Partner's financing arm remits payment to AWS. *Note: Customer's AWS account and invoice numbers must be referenced with payment.*
7. AWS disburses payment to the Channel Partner and the ISV, less the AWS Marketplace ISV listing fee.
8. Channel Partner's finance arm invoices customer per the finance agreement repayment schedule and terms.



— Through AWS Marketplace  
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## Getting started with customer financing

Use these tips to help create a more seamless financing experience for your customer:

- ✓ **Reach out to the [AWS Marketplace Customer Financing Team](#) to discuss strategies for using financing to drive sales**  
Have a unique scenario? Connect with the AWS Marketplace Customer Financing Team to discuss available options before you meet with your customer.
- ✓ **Review the finance workflow examples**  
Reach out to [awsmp-financing@amazon.com](mailto:awsmp-financing@amazon.com) if you have additional questions on finance workflows or if you have a unique deal scenario not presented here.
- ✓ **Check to see if your customer's region is currently supported**  
Email the [AWS Marketplace Customer Financing Team](#) to inquire about currently supported regions.
- ✓ **Consider offering multiyear software commitments**  
Financing can help customers obtain favorable annual pricing by allowing for multiyear software commitments.
- ✓ **Discuss payment schedules with customer**  
Available payment options typically include monthly, quarterly, or annual payments.
- ✓ **Share the [AWS Marketplace Customer Financing Overview](#) with your customers**  
This one-page guide presents introduces the benefits of financing AWS Marketplace purchases.
- ✓ **Contact the [AWS Marketplace Customer Financing Team](#) to request financing options from third-party lenders and/or Channel Partners**  
Email requests for finance options should include the following:  
Customer name:  
Customer address:  
Total contract value:  
Desired finance agreement length: (ex: one, two, three-year term)  
Desired payment schedule: (ex: monthly, quarterly, or annual payments)  
Will the ISV, Channel Partner (if applicable), or customer be responsible for the finance charges?  
Is the customer a public or privately held company? If privately held, please provide last two years of audited financials, plus current interims for lender review.

## AWS Marketplace Customer Financing Frequently Asked Questions

### What is AWS Marketplace Customer Financing?

AWS Marketplace Customer Financing provides support for financing by helping to obtain third-party lender options for AWS Marketplace Private Offer, Channel Partner Private Offers, and Professional Services purchases.

### Do I have to use AWS Marketplace Customer Financing's lender options?

Customers can choose to work with a third-party lender of choice (including Channel Partner lenders) or choose to leverage AWS Marketplace Customer Financing's lender relationships.

### Can you provide me with an interest rate indication without customer information?

Interest rates are quoted by third-party lenders upon customer credit review. After customer information is provided we are able to provide interest rate quotes within 48 hours.

### Is AWS Marketplace Customer Financing able to provide me with finance options in my specific geographic region?

[Contact us](#) for currently supported geographic regions.

### My customer's Channel Partner is providing financing and requested that the customer's AWS invoice be issued in the Channel Partner's name. Is this possible?

AWS invoices are generated with the customer's billing account name and address. We are unable to make changes to invoices. Customers are able to use the purchase order field to list lender name and address for reference.

### Do financed AWS Marketplace purchases apply to AWS spend commitments?

Financed AWS Marketplace purchases (excluding Professional Services) apply to AWS spend commitments.

### How does the ISV and Channel Partner (if applicable) payment disbursement process work for financed AWS Marketplace purchases?

Once payment for the customer's invoice is received by AWS, payment is disbursed at net terms to the ISV and Channel Partner on their assigned regular payment disbursement date. See this [video](#) and the [AWS Marketplace Seller Guide](#) for more information on Private Offer disbursements.

### I have a deal that needs to close quickly. How long will it take to obtain finance options for my customer?

Finance quotes are generally available within 48 hours of a quote request.

### I have additional questions about financing options for AWS Marketplace purchases.

[Email us](#) with any additional questions about financing for AWS Marketplace purchases.