

***BUYER'S GUIDE***



***WHAT YOU NEED  
TO KNOW ABOUT  
COPIER CONTRACTS***



# Choosing The Right Device

With any big purchase, you want to make sure you are buying what is right for you and your needs. Below are some ways to make sure you are on the right track in addressing your needs for today and for the near future.

## EQUIPMENT

There are many brands and models to choose from when looking for an office copier. Most are very well made and dependable, though you should always do your own homework and look at industry reports for validation. One report that we suggest is [Buyers Lab](#). It is also important to choose a reputable local dealer that will serve as an advisor on how to handle your needs and behaviors in an evolving landscape.

**Here are *some* of the details and specifications you should investigate on devices of interest:**

- Does it print in color or just black & white?
- Is it a current or discontinued model?
- What are the output speeds?
- The yield of the toners (Can affect the maintenance pricing).
- Ability to integrate with applications and solutions (cloud programs).
- Mobile printing capabilities.
- USB access?

## A3 VS. A4

Knowing the size of the paper you will be utilizing can go a long way in discovering the equipment that is right for you. There can be a large disparity in cost for A3 models, devices that can print/copy up to 11 x 17 (Ledger) sized paper, and A4 models that print/copy up to 8.5 x 14 (Legal) sized paper. Just because you don't use ledger paper doesn't mean you shouldn't invest in an A3 device, but you do need to know why the features of the machine match your needs and preferences.

## ACCESSORIES

Customization is a fundamental process of investing in an office copier. It is a way for you to make decisions that make the device truly work for your needs. Whether through adding larger paper trays for less downtime loading paper, applying finishing capabilities for less manual stapling and sorting or adding features like fax capability, by addressing accessories you will be able to make sure your investment addresses your needs along with the soft costs of saved time for employees. Not all accessories are needed at the start of your agreement and may become needed later on; this is easily achievable regardless of the contract type giving you flexibility throughout your investment.

Here are **some** of the accessories you should investigate on devices of interest:

- Fax board or [Fax Solution](#)
- Large capacity paper tray(s)
- Additional paper tray(s)
- Finishing capabilities (stapling, sorting, hole-punch)
- Data Security Kit (if not standard)
- Job Separator(s)
- Mail Bin Tray
- Single-pass document feeder (dual-scan) or reversing
- Keyboard (in addition to touch screen for simplified data entry)

## MFP VS. PRINTER

Some offices have multiple users and one copier cannot adequately meet their needs. The idea of using printers in offices is common, especially if quick access to prints or confidential matters such as financial or personal identification information are involved. Determining which users need access to color and other features such as scanning and faxing will help you determine whether to push all traffic to one full sized copier, or spread the volume throughout the office with multiple devices. While printers are convenient, users that print heavily and in batches are usually better suited to sending their jobs to a copier because it costs less per page than printers. There are also [workflow solutions](#) that can bring enhanced security measures to your print and scan environment so you don't have to choose between security, productivity and affordability.



## ROOM TO GROW

When starting to address your needs it is important to plan for growth, without overextending financially. If your current environment demands a small desktop copier but you plan to grow in the next year and add five to ten employees it makes sense to address the needs that change would bring before investing in something you may outgrow. In that same respect, you can always add devices as you grow and change strategies. The key is to be aware of how an evolving office dynamic affects your current investment and the options you would have available on both the hardware and software level.

# Contract Types

When making the leap to a commercial copier contract, there are many different financial avenues you can pursue. All are viable options with benefits and some limitations. It is important to weigh the odds of them all and do what is best for you.

## LEASING

Leasing is very popular in the copier industry. It is a way for businesses to finance their equipment through a contract with a lender, in most cases a third party institution. With varying lengths of contracts, ownership statutes and ways to structure payments, leases can have flexibility to stay current with the technology and keep cash on hand. Below are some examples of the leasing structures available. For a more detailed look at leasing details and benefits you can consult this article: "[Contract 101 - Breaking Down Your Copier Agreement.](#)"



### FMV (Fair-Market Value)

A FMV lease is based on rates given by a lender usually framed with terms of 36, 48, or 60 months though sometimes they can go longer or shorter in duration. In this lease type, payment is due to the lender each month of the term and at the end of the lease the lessee is responsible for notifying the leasing company with their end of term decision. The options available at the end of FMV leases include shipping back equipment to the leasing company, purchasing the equipment from the leasing company, or upgrading the equipment with the leasing company and same vendor. If you intend to ship the equipment back at the end of the term, you will need to notify in writing your intentions to the leasing company pursuant to the obligations noted in your contract terms and conditions. Also know that the lender is not going to cover the costs of shipping the equipment.



### SIL (Service-Inclusive)

An SIL Lease is simply an agreement that combines the cost of a maintenance contract from your copier dealer and the leased equipment into one payment. It is a way to simplify budgeting and invoices since only one payment would be necessary and less invoices would have to be tracked.



### \$1 Buyout

A \$1 buyout lease represents the amount the lessee owes at the end of the term to retain ownership of the leased equipment. The payments each month are higher but at the end of the term you can retain ownership of the equipment for \$1. You also have the other options afforded with a FMV lease though they are less appealing since you are paying more to keep the equipment at the end.

## RENT

Renting is popular for new businesses because of their lack of credit history and because long-term commitments are sometimes daunting when just starting out. These contracts are solely through the dealer and yourself and traditionally have carried high monthly payments on refurbished equipment. The higher monthly payments are mostly due to dealers not having the backing of a long-term agreement backed by a lender or up front payments. We at Copiers Plus have started a new business plan to combat high monthly payments, typically associated with rentals, by providing a flexible option for businesses just starting out at a low monthly cost.

## PURCHASE

When purchasing equipment, you pay for everything related to the equipment in full, upfront. It is a great option for those that have cash on hand and are willing to keep the same equipment for several years. In the same respect, it should be noted that by purchasing you are marrying yourself to the technology of today and limiting your flexibility to upgrade at a sooner date as available with leasing. Additionally, as machines age the service related costs increase as parts become harder to secure and wear and tear become more prevalent.

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# Maintenance Agreements

Maintenance agreements are crucial for ensuring your business is protected from unexpected costs that can bring your equipment to a halt. These agreements also provide a cost-effective way to have your supplies, such as toner, to be sent to you. These agreements are annual and often based on the volume of your printing and copying. For a more detailed look at maintenance agreements you can consult this article: [“Contract 101- Breaking Down Your Copier Maintenance Agreement.”](#)

## CONTRACTED VOLUME & OVERAGES

The structure of a maintenance agreement is primarily centered around contracted volumes that are agreed upon for “clicks” or prints and copies made in either color, black and white or both. This volume can be allotted per month, per quarter, semi-annually or an annual structure. Sometimes companies will opt to run a per-click cost that doesn't abide by a contracted volume but rather a base pay and a cost per each print or copy made each billing period. Overages are determined each billing cycle by taking the total amount of b/w and color clicks ran and subtracting them by the contracted volume for each. The difference is then billed according to the agreed upon schedule.

## **SUPPLIES/MONITORING**

When dealing with any printer you are going to have to change ink or toner unless you very rarely use it. The same is true for commercial copiers. When under a maintenance agreement, toner is included unless otherwise noted at the time of signing. Not having to pay store prices for toner, especially color, is an advantage of partnering with a service provider that has relationships with manufacturers to secure low prices and extend those prices to maintenance plans for their customers. At Copiers Plus, we offer monitoring on our devices that allow us to track meters remotely, know when toner is low and then auto-ship needed toner straight to the customer's location. Other advantages of our real-time monitoring include virtual firmware updates and diagnostic alerts straight to our technicians for quick fixes either on or off-site.

## **CONNECTIVITY/IT RESPONSIBILITIES**

One thing that traditional maintenance agreements do not cover are connectivity issues or network related requests. When you are unable to connect to the internet, even if you are using the copier, it is most likely the fault of a computer, network or internet provider therefore not something that falls under the responsibility of a copier maintenance plan. Though we do offer an [enhanced plan](#) that can address connectivity related calls at an additional rate. If you have an IT representative, you should consult with them first regarding any connectivity or network related problems you encounter.

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# **Terms & Conditions**

Just like with any contract, copier agreements have stipulations and requirements to vendors, lenders and the government. Knowing what to look for and preparing for how to handle them are critical to not being surprised and having to pay additional costs or dispute charges down the road. Below are a few topics we have seen our customers need clarification on over the years.

## **SALES & PROPERTY TAX**

Copiers are not free from the purse strings of the government and therefore purchases, leases, and rentals all require sales tax to be paid. In addition, you will need to carry your equipment on your property tax and indicate that it is decreasing over time since it does depreciate in value.

## **INSURANCE**

Leasing companies require all leased equipment to be covered under business insurance or they will charge you their own insurance fees. It is good practice to list them on your insurance if you own it as well as it can cover you in ways that a maintenance agreement cannot such as fire, theft or storm damage.

## END OF TERM REQUIREMENTS

Whether you enter into a lease, rental agreement, or a maintenance agreement there is a term associated with the contract. In order to conclude the contract at the end of the term you must provide written notice to the vendor or lender regarding your intentions within the time frame spelled out in the terms and conditions section of the contract. If you fail to provide proper notice, your agreement is subject to extend for a specified amount of time as laid out in the terms and conditions. This scenario is referred to as “evergreen” and usually consists of 30 to 90 days but may extend as long as 12 months.

**At Copiers Plus we work hard to find the right solution for our customers and prospects alike, and we would love to be of service to you in your journey towards finding the best office technology solution for your needs. Reach out to us at 800-648-7081 or via the web at [copiers-plus.com](http://copiers-plus.com) to set up an appointment with a representative that can walk you through the many options available to you.**

## Locations

### **FAYETTEVILLE**

408 Chicago Dr.  
Fayetteville, NC 28306  
(P) 910-323-2404  
(F) 910-323-8734  
[Google Maps](#)

### **RALEIGH**

215 Southport Dr. Suite 300  
Morrisville, NC 27560  
(P) 919-829-9053  
(F) 919-829-5931  
[Google Maps](#)

### **GREENSBORO**

7343 West Friendly Ave. Suite C  
Greensboro, NC 27410  
(P) 336-279-1183  
(F) 336-279-1184  
[Google Maps](#)

### **WILMINGTON**

423 Shipyard Blvd.  
Wilmington, NC 28412  
(P) 910-452-9790  
(F) 910-792-1881  
[Google Maps](#)

### **ASHEVILLE**

4 Olde Eastwood Village Blvd. Suite 205  
Asheville, NC 28803  
(P) 828-298-7337  
(F) 828-298-7396  
[Google Maps](#)