



## Ricoh USA, Inc.

**Vendor ID**  
12227835217

**URL**

Vendor Website

(<https://www.ricoh-usa.com/majoraccount/txdir/>)

**HUB Type**

Non HUB

E-Rate Qualified

**DIR Contract Number**

DIR-TSO-3041

**Contract Term End Date**

6/25/2016

**Contract Exp Date**

6/25/2019

**Contact Ricoh USA, Inc.**

**Contact**

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**Contact DIR**

**Contact**

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## Contract Overview

Ricoh offers Ricoh branded hardware and related services for copiers, printers, scanners, and document management. Additional products and services include: lease and rental agreements. Customers can purchase directly through this DIR contract. Contracts may be used by state and local government, public education, other public entities in Texas, as well as public entities outside the state. One reseller is available for Riso products under this contract.

## Contract Documents

- [DIR-TSO-3041 Contract PDF \(190.39KB\)](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041_Contract.pdf)  
([http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041\\_Contract.pdf](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041_Contract.pdf))
- [DIR-TSO-3041 Appendix A Standard Terms and Conditions PDF \(482.18KB\)](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041_Appendix_A_Standard_Terms_and_Conditions.pdf)  
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Tab	CC Date	Dept No.	Install Date	Serial No.	Lease / Property Schedule No.	Req. No.	Asset Module Asset ID No.	Model Description	Monthly Pymt Amount	Title Xfer at End of Lease ? (Y/N)	Purchase Option? (Y/N)	Lease Term in Months	Est. Economic Useful Life in Mo.'s	Total Principal Pmts Over Lease Term	FMV of Leased Equip. at Lease Inception	Capital or Operating Lease? (Calculated Field)	% Interest
1	2/16/2016	130			Elections Dept	290881	DIR-TSO-3041	Ricoh Pro C5100S	\$907.11	N	N	36	60	\$32,655.96	\$29,491.45	Capital Lease	6.740
2	2/16/2016	170			AUDITORS	291555	DIR-TSO-3043	XEROX WC7970	\$249.76	N	N	36	60	\$8,991.36	\$8,108.00	Capital Lease	6.840
3	2/16/2016	170			AUDITORS	291554	DIR-TSO-3043	XEROX WC5945	\$156.10	N	N	36	60	\$5,619.60	\$5,156.00	Capital Lease	5.676
4	2/16/2016	170			AUDITORS	291552	DIR-TSO-3043	XEROX WC5945	\$156.10	N	N	36	60	\$5,619.60	\$5,156.00	Capital Lease	5.676
5	3/1/2016	45			AUXILIARY COU	289745	DIR-TSO-3041	RICOH 4054	\$159.18	N	N	36	60	\$5,730.48	\$4,969.13	Capital Lease	9.502
6	3/7/2016	160			PURCHASING	293065	DIR-TSO-3041	RICOH 4503	\$174.70	N	N	48	60	\$8,385.60	\$6,724.21	Capital Lease	11.278
7										N	N		60	\$0.00	\$0.00		
8										N	N		60	\$0.00	\$0.00		
9										N	N		60	\$0.00	\$0.00		

**Financial Calculators**

- Mortgage Calculator
- Loan Calculator
- Auto Loan Calculator
- Interest Calculator
- Real Estate Calculator
- Take-Home-Paycheck Calculator
- Payment Calculator
- Retirement Calculator
- Amortization Calculator
- Investment Calculator
- Currency Calculator
- Compound Interest Calculator
- Inflation Calculator
- Lease Calculator**
- Finance Calculator
- Mortgage Payoff Calculator
- Refinance Calculator
- Budget Calculator
- Income Tax Calculator

**Weight Loss Calculators**

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**Lease Calculator**

Product/Property Value \$

Residual Value \$

Lease Term  years  months

Monthly Payment \$

**Result**

Interest/Return Rate **11.278%**

Total of 48 Monthly Payments **\$8,385.60**

Total Interest **\$1,661.39**



Mortgage Rate: 30 year fixed, all points, Credit score

	<b>\$1,088/month</b> Points: 2 Fees: \$4,485 NMLS # 66247	<b>APR: 3.559%</b> Rate: 3.250% Lock: 30 days Feb. 24	<b>Next &gt;</b> 877-661-8303
	<b>\$1,230/month</b> Points: 0 Fees: \$0 NMLS # 1071	<b>APR: 4.250%</b> Rate: 4.250% Lock: 45 days Feb. 24	<b>Next &gt;</b> 877-210-6855
	<b>\$1,123/month</b> Points: 1 Fees: \$0 NMLS # 790396	<b>APR: 3.581%</b> Rate: 3.500% Lock: 30 days Feb. 24	<b>Next &gt;</b> 877-588-7375

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**What is a Lease?**

A lease is a contract made for the use of an asset. It is made between a lessor (the owner of the asset) and a lessee (the person who wants to use the asset).

You will hear the most about leasing houses and cars, but you can lease anything. Businesses routinely lease all sort of equipment, because the effect on the bottom line and on tax is favorable.

There is a considerable difference between leasing an asset and renting it. A lease contract is a strictly binding business agreement. The two parties make the agreement and neither one can deviate from its terms (without some very exceptional reason). Lease an apartment for three years, and you owe the rent on that apartment for the next three years month by month, and if you don't pay it, you will incur serious penalties.

This is very different from renting an apartment. Most rental contracts are covered by much more considerate terms for the tenant, who can move out early, arrange late payment in some cases, etc. That is why it is unusual for a landlord to lease an apartment to an individual – the laws covering rental contracts are better protection for both tenant and landlord. However, should a business seek an apartment to use, perhaps, for executives who visit the city from time to time, a leasing agreement might be favorable.

When agreeing to a lease, you will almost certainly be asked to make a deposit to cover risk of damages and non-payment. It should be clearly stated in the lease that the deposit is refundable.

**Leasing a Car**

The most common form of leasing seen today is automobile leasing. This is not because leasing a car is cheaper than buying one – on the contrary, overall it's more expensive. But auto leasing has two principal benefits that make it very popular despite the expense: You can always drive a fairly new car, and it's always under warranty; and, for the same budget, you can often get a larger, more luxurious, better-equipped car.

When you lease, there are many factors to consider: The initial down payment, the amount of the monthly payment, the time of the lease (this is usually three years in the U.S., but it is possible to lease for six years), the mileage you can drive every year, etc.

Your monthly payment is based on the difference between the cost of the automobile ("transaction price" or its "capitalized cost") when it's new, and what the car is forecast to be worth at the end of the leasing period – this is called the "residual value." This difference is financed at a particular rate of interest which is sometimes called the "leasing rate. You may also have to put down a security deposit (this is usually one month's payment). There can be additional charges that the dealer may impose, so you should discuss all the financing carefully before agreeing to an automobile leasing contract.