



Banking Technologies for Digital Ag Lending

Your Lending Platform starts with **AnyCore Ag™**

ProAG Bankware Technologies is an innovative provider of fully integrated and customizable credit facilitation solutions for financial institutions. Our flexible agricultural lending platform, AnyCore Ag, is a cloud based, software-as-a-service (SaaS) delivery model that is easy to implement and use in a range of settings and institutions. At ProAG, we are Software Architects specializing in:

“Farmers, Process and Technology”

To develop AnyCore Ag, we leveraged more than four decades of lending and risk management expertise to build a state-of-the-art product that incorporates ease of use for the farmer and a seamless lending tool for the bank. AnyCore Ag, is a common loan origination solution built with the latest technology to help financial institutions address regulatory and competitive pressures while delivering the very best digital consumer experience available in the marketplace today.

Ag Lending Today



Banks and farmers today are moving away from a paper driven manually intensive process. Farmers are looking to technology to make them more efficient, profitable, and adaptable to the everchanging agricultural markets. They are looking for lenders who can deliver value added products allowing them to spend less time in the bank and more time in the field. They are looking for lenders who can conduct business at their farms. Lenders are looking for ways to reduce costs as margins become thinner. Banks must provide efficient and effective customer service and products farmers today are searching for. AnyCore Ag will make you one of those lenders.

Ready to up your Game?

Beat Your Competitors to the Win! Financial institutions unable to adapt to the on-demand, digital expectations of today’s consumers will lose market share to more agile banks, credit unions and alternative lenders. As the economy continues to strengthen and interest rates rise, forward thinking financial institutions will identify ways to efficiently grow their loan portfolios while impressing customers with an optimized lending experience.

Benefits of AnyCore Ag™

- **Allows you to minimize the data entry process** saving thousands of dollars in administrative costs by avoiding the need to input the customer's personal financial statements manually.
- **Annual updates are a breeze**, no more mailing or printing financial statements and several calls to get your customers to return the information. All updates can be completed efficiently online.
- **Automated reminder** to request an annual update of the customer's financial statement. AnyCore Ag will send an email on a date you select to the borrower with instructions on how to pull up last year's statement and update it.
- **Choice of data input method**, your customer can choose to input their financials using a guided interview method or the manual method.
- **Facilitates ease of applying for subsequent loans**, the customer can begin the process on their own or the bank officer simply inputs the customer information into the portal and the customer receives an email to start the application input process.
- **Reduce abandonment rate** caused by frustration during the loan application process.
- **Capture additional "passive" applications** from AnyCore Ag's 24/7 website availability.
- **Easy upload of documents**; both you, the banker, and the farmer can upload any/all type of documents, tax returns, W2's, paystubs, previous loan documents, balance sheets, profit & loss, FSA forms, other correspondence into our encrypted secure environment.
- **Facilitates ease of communication**, allowing the consumer and the bank officer to communicate directly and securely on outstanding requirements and updates on the loan process.
- **Locate cross selling opportunities** for other financial institution products and services. With the integration of ProAG you can simple download reports of clients and their non-primary institution assets, turbo charging your marketing efforts.
- **Consolidated reporting features**, with our AnyCore Ag software, we can automate the inputting, parsing, cleansing and joining of disparate core data into various reports and into the ProAG portal for agricultural loans.



THE TIME TO ADAPT IS NOW!

Initiatives will require effort, but given advancements in our technology, delivering a streamlined and more transparent lending experience at a competitive price point is attainable for institutions of all sizes. Contact **Sean McCary at 402-505-2908** or sean@proagbank.com for a personal demo to learn how ProAG can enhance your customer's lending experience and streamline your underwriting processes to help you make more profitable loans, faster.