

## AgStar Financial Services, ACA

### AgStar realizes smart savings by streamlining internal business tasks with Attachmate myEXTRA! Smart Connectors

#### Quick View

*How did AgStar save over \$328K a year in expenses? By streamlining internal host business processes with myEXTRA! Smart Connectors.*

#### HOST TYPE:

IBM Mainframe

#### CONFIGURATION:

Windows® 2003 Server,  
VS .NET 2003, IIS 6.0,  
SQL Server 2000, Citrix®

#### PRODUCTS USED:

Attachmate myEXTRA!  
Smart Connectors (3270)  
.NET XML Web Services

#### SERVICES USED:

Attachmate Consulting  
Services  
Maintenance and  
Technical Support

AgStar Financial Services serves more than 19,000 customers throughout the U.S. With \$2.4 billion in assets, AgStar funds almost \$2.5 billion in loans each year and is a leading provider of financial services to the agricultural community.

AgStar covers 69 counties in Minnesota and Wisconsin, making it one of the largest Farm Credit Associations in the nation. The company works with clients in the cash grain, specialty crops, swine, and dairy industries, and in programs for crop insurance, leasing, tax, accounting, consulting services, and rural home mortgages.

#### Mainframe reliable, but difficult to use

Like many large financial institutions, AgStar maintains mission-critical business processes, logic and financial applications on an IBM® OS/390®

mainframe located at AgriBank in St. Paul. Applications such as the Automated Clearing House (ACH) are used daily to manage customer transactions.

"With a client/server architecture, we could build applications, but we had to create solutions for what the mainframe wouldn't or couldn't do" said Joe Eckstein, Technical Solution Team Leader for AgStar. The company needed to improve the efficiency of its day-to-day operations. "The mainframe is reliable, but it has been a manual process to use," he added.

#### Improvements needed for internal workflow

With 200+ requests each day to view data from the mainframe, change was essential. Processes



were time-consuming, cumbersome, and prone to human error – all issues that affected the company's bottom line.

#### Accuracy and response time high priorities

Challenges regarding keying and data entry, the need for e-business applications, and the growth of online banking were driving change at AgStar. "Improved customer experience and accuracy are high priorities. As online banking applications become more prevalent, there is a heightened awareness accommodating customer needs," said Eckstein. "It is critical to get things right the first time."

Also, macros to process transactions were batch-oriented and did not fit the Internet environment any more. "We needed more of a real-time response," he stated, "and a fast, secure way to get data out of the mainframe and onto screens."

#### myEXTRA! Smart Connectors provide non-invasive programming

The IT development team includes senior programmers Todd Schultz and Josh Headlee. Their ideal development tool required the ability to create XML Web services

***"How was our Attachmate experience? You can't beat it. They are very attentive to support requests. You have heavy-duty programming involved – so it's not always easy ... we are confident in what we are doing, thanks to Attachmate's help."***

Joe Eckstein, Technical Solution Team Leader, AgStar Financial Services, ACA

Attachmate Corporation  
P.O. Box 90026  
Bellevue, WA 98009 USA  
(800) 426-6283  
(425) 644-4010  
Technical Support:  
(800) 688-3270  
www.attachmate.com

Australia  
(61) 3 9825 2300  
Austria  
(43) 1 595 43 35 0  
Belgium  
(32) 2 481 07 50  
Brazil  
(55) 11 3085 0303  
Canada  
(905) 477 7437  
France  
(33) 1 4604 1010  
Germany  
(49) 89 99 351 0  
Hong Kong  
(852) 2572 8988  
Italy  
(39) 02 671 3101  
Japan  
(81) 3 5560 8970  
Mexico  
(52) 55 5658 7755  
Netherlands  
(31) 10 266 77 00  
Singapore  
(65) 6 223 0233  
South Africa  
(27) 11 700 4250  
Spain  
(34) 91 716 0960  
Sweden  
(46) 8 630 1700  
Switzerland  
(41) 43 399 2090  
United Kingdom  
(44) 118 912 4000

and support for the Microsoft® .NET environment. AgStar selected Attachmate® myEXTRA!™ Smart Connectors for 3270 screens.

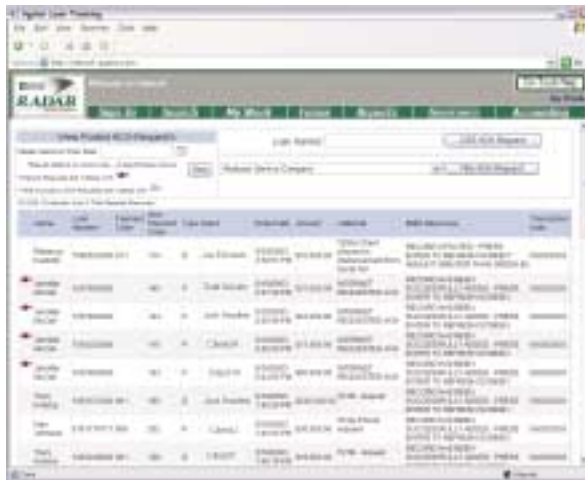
Smart Connectors offer a non-invasive approach to programmatically integrating legacy host information and business logic with new and custom e-business applications. The AgStar intranet is Web-based, using IIS 6.0 and SQL Server 2000. AgStar did the initial implementation on an early version of Smart Connectors, then migrated to version 2.0. Within weeks, code had gone through the testing environment and was put into production. Smart Connectors provided a quick and easy way for AgStar to drive innovations with their mainframe data in a .NET environment. According to Eckstein, "AgStar uses the .NET Web Services of the Smart Connectors to provide a seamless integration between our custom applications and mainframe transactions."

### Simplifying electronic funds transfer process

AgStar has sophisticated financial service relationships with many farm operations. ACH for electronic funds transfer is perhaps the most heavily-used process. Clients can transfer funds by calling a service representative, via online banking, or in writing. "Each transaction (gathering data from and posting data to the mainframe) takes time and is error prone," Eckstein said. "We asked 'can we automate this to improve accuracy?' and the answer was yes."

### Time saved plus 100% accuracy

After the representative gets a client call, they input the loan number in the intranet application, decision data



AgStar employees save keystrokes with new streamlined data entry processes for customer account and loan work.

is gathered from the mainframe, and displayed back to the representative in a table-type format. A decision is easily identified and applicable data is posted back to the mainframe. "It used to take 30 minutes for each transaction. Now it takes about two." Eckstein said. For clients with multiple accounts, this enables moving funds faster, with a greater degree of accuracy. "We are bringing the benefits of a 'real time' experience to our customers," he continued.

### Streamlining mortgage conversions

AgStar pro-actively evaluates existing customer mortgages for potential rate adjustments. Using Smart Connectors, the development team consolidated the 25 mortgage conversion steps into a single task that allows staff to easily process loan conversions. "Instead of work flowing data to other departments, front line users can perform the tasks directly, with immediate results," said Eckstein.

"Our goals were improved accuracy, easier maintenance, and faster processing," observed Eckstein. "Not only have we saved on processing time, we've eliminated the loan maintenance function, so staff can focus on other tasks."

### Real-time processing now a reality

As AgStar creates self-service loan applications from their Web, with customized viewing, they are also moving from slow batch processing to real-time, saving the company even more money.

AgStar is thriving and growing. "Yet, personnel levels have not increased, which means we are handling more transactions with fewer people," added Eckstein. "We have essentially eliminated difficult mainframe screens and empowered employees to work much faster and more efficiently. We asked employees, 'what do you need?' and we were able to deliver."

### Achieving goals and planning for the future

AgStar has seen about \$328K of annual savings in time and effort since implementing Smart Connector solutions. They have achieved real-time processing, better accuracy, faster response time and lowered TCO – while providing a great customer experience. And this is just the start; many more internal functions will be streamlined using Smart Connector technology. Eckstein says, "this has been a tremendous boost for the company."

For more information contact your local Attachmate sales office or **800-426-6283** or **425-644-4010**.