

THE BUYER'S GUIDE · EDITION 2

Choosing a Financial *Command Center*

for Construction, CAPEX and Real Estate
Portfolios

**Buy one cost truth from feasibility to return, with the
service that makes it stick.**

Keep Excel where it helps and move the cost truth into one system.
Compare every vendor with the same questions on your own data, and
let a paid pilot on one live project make the decision.

PROBIS SOFTWARE GMBH · MÜNCHEN · SEPTEMBER 28, 2026
MORITZ KOPPE · CEO

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How to read this *guide*

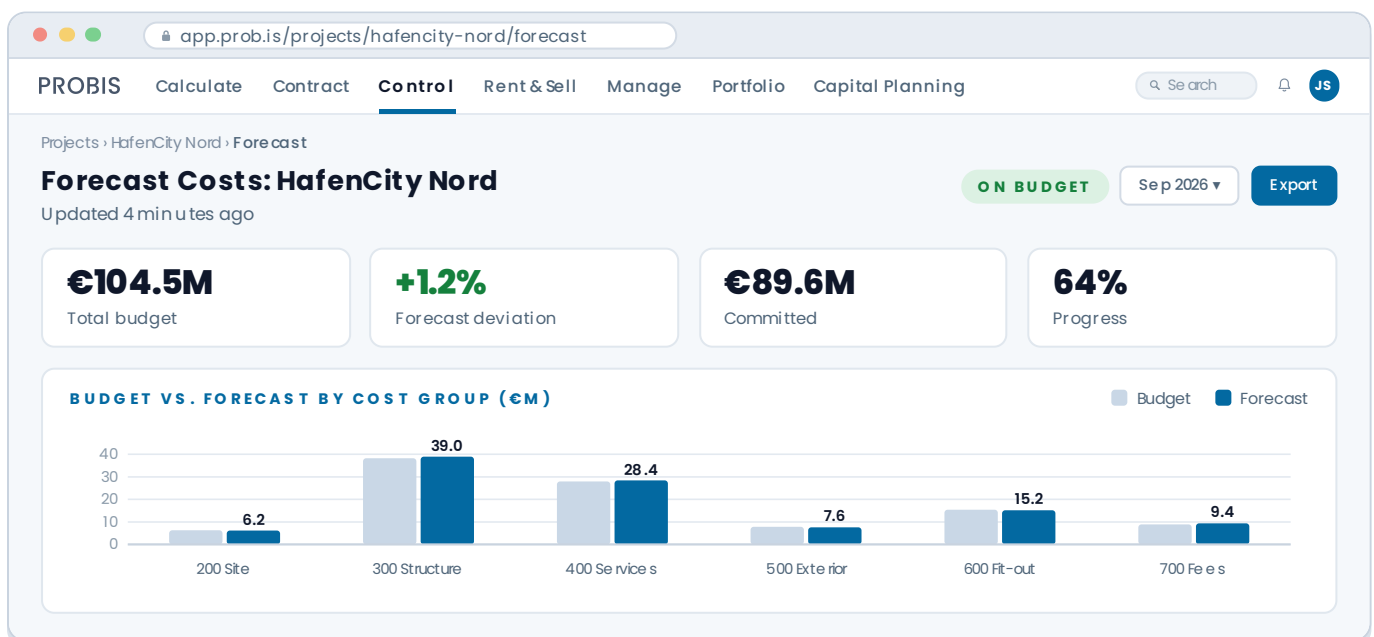
Sixteen short sections, from the first trigger to the signed contract. The summary on the next page gives every decision in one table; the reading guide in section 05 tells each member of the core team where to start.

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§ 00 — SUMMARY

At a glance

DECISION	RECOMMENDATION
What to buy	One end-to-end platform from feasibility to return, with onboarding, method and support in the license
Who decides	A core team of three to four runs the evaluation; the wider buying group is typically 5 to 16 people
How to compare	One question list for every vendor, a solution demo on your own project, usability tested by your controllers, AI shown live on real data
What to insist on	Scoped ERP interfaces, certificates with scope and date, an SLA, DORA and EU Data Act terms, data ownership and exit
How to de-risk	A paid pilot on one live project with signed success criteria, credited toward the license
How to justify	A business case built on your last three projects, not on vendor benchmarks
How long	12 to 16 weeks with a prepared team; lenders and public owners typically plan 6 to 12 months



ILLUSTRATIVE VIEW · SAMPLE DATA

§ 01 — AUDIENCE

Who this guide is *for*

If your construction, CAPEX and financing numbers live in spreadsheets and tools that no longer agree, this guide helps you decide what replaces them and how to choose. It is written for developers and professional owners, asset and investment managers, corporate real estate teams, lenders monitoring funded projects, and the project managers and cost consultants who run cost control for them.

Most evaluations start with an event, not a budget line

- A cost overrun that reporting caught too late to act on
- A new fund, portfolio or financing with stricter reporting requirements
- More projects than one controller and one spreadsheet can hold
- Lenders or investors asking for budget and drawdown transparency
- Key-person risk: the cost model lives in one person's head
- An ERP rollout that leaves project cost control uncovered
- New contract terms from DORA, the EU Data Act or the EU AI Act reaching your vendors
- A board mandate to put AI to work, with no clean data underneath

THE COMMON ROOT

Cost truth breaks at every hand-over, from planning to construction, from construction to operations, from operations to CAPEX planning. Whatever you buy must close those breaks, not add another tool beside them.

§ 02 — MATURITY

Where you stand: four maturity *levels*

Many organizations sit at level 2. The target is level 3 as the foundation, with level 4 added workflow by workflow; AI does not skip level 3.

LEVEL	TYPICAL SET-UP	CONSEQUENCE
1 Spreadsheet	Excel per project, manual consolidation, often hundreds of files per project	Late, error-prone, key-person risk
2 Tool mix	ERP plus project tools plus spreadsheets	Data silos, reconciliation effort, numbers differ by audience
3 Platform	One data model across project and portfolio, interfaces to ERP	Real-time control, audit trail, same number for board and lender
4 AI-enabled	Automated validation, allocation and reporting on governed data	Risks flagged while budget flexibility still exists

app.probis/portfolio/residential						
PROBIS	Calculate	Contract	Control	Rent & Sell	Manage	Portfolio
Portfolio > Residential & Mixed Use						
Portfolio overview: Residential & Mixed Use						LIVE
4 projects · one data model · same numbers for board and lender						
PROJECT	CITY	BUDGET	FORECAST	DEVIATION	PROGRESS	STATUS
HafenCity Nord	Hamburg	€104.5M	€105.8M	+1.2%	64%	ON BUDGET
Werksviertel Ost	Munich	€88.0M	€87.4M	-0.7%	41%	ON BUDGET
Lindenholz Campus	Frankfurt	€142.3M	€147.1M	+3.4%	27%	REVIEW
Spreeufer Wohnen	Berlin	€61.9M	€62.2M	+0.5%	82%	ON BUDGET
Portfolio total		€396.7M	€402.5M	+1.5%	1 in review	

ILLUSTRATIVE VIEW · SAMPLE DATA

§ 03 — OPTIONS

Your *options*

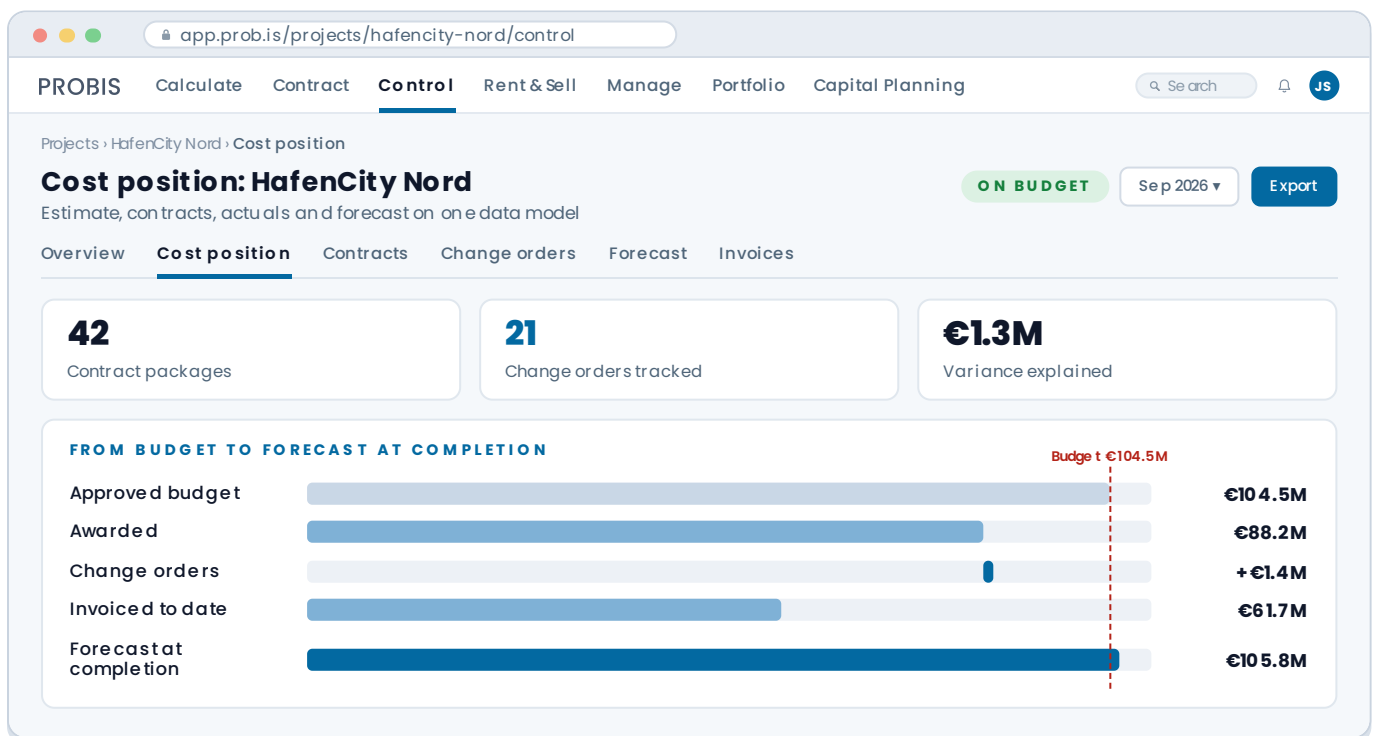
The real choice is rarely between two vendors; it is between staying on Excel and changing how you control cost. Keep Excel where it helps, for quick analysis and one-off models, and move the cost truth into one system. Treat doing nothing as an option with a price, and judge every option on two axes: the software, and who makes it work in your projects.

OPTION	FITS WHEN	SOFTWARE	SERVICE	WATCH OUT FOR
Excel and in-house models	Few projects, one controller	Flexible, no governance	Internal only	Version conflicts, no audit trail, no AI readiness
ERP extension	Accounting-led, standardized projects	Strong on actuals	ERP integrator	Built for bookings, not forecasting, change control or partner access
Construction PM and collaboration tools	Site coordination, documents, tasks; owner portfolio modules now emerging	Cost as one module among many	Self-Service	Check what is generally available today, and whether estimate, change control, forecast and lender reporting share one data model
Point solutions, service bought separately	Strong in-house controlling team	Depth in one niche	Partner or none	Silos, several interfaces, two contracts and two owners
Cost consultant with own tools	Short-term capacity gaps	Consultant templates	Full service	Data and know-how leave when the mandate ends

OPTION	FITS WHEN	SOFTWARE	SERVICE	WATCH OUT FOR
Consultant or project manager on a vendor platform	Cost control outsourced, data kept in-house	Vendor platform, data owned by you	Accredited partner on the vendor method	Who owns the data set, and whether the method is the same across partners and projects
End-to-end specialist platform with integrated service	Many projects, several stakeholders, forecasting required	One data model from feasibility to portfolio	Onboarding, method and support in the license; on-site delivery through partners	Needs an internal owner; check what is in the license and what is invoiced separately

WHY SERVICE MATTERS

In cost controlling the bottleneck is rarely the product, it is adoption. A vendor that brings both software and cost expertise shortens the time to the first live report and keeps the method consistent across projects. Ask what is in the license and what arrives as a separate consulting invoice, and ask for a solution demonstration of your problem, not a product demonstration of features.



ILLUSTRATIVE VIEW · SAMPLE DATA

§ 04 — DECISION GROUP

Who *decides*

A core team of three to four runs the evaluation; the wider buying group is typically 5 to 16 people across up to four functions. Name one owner, use one evaluation script and one scorecard, and bring daily users in before the shortlist, not after the contract.

CORE TEAM	OWNS	THEIR KEY QUESTION
Executive sponsor (CFO, Head of Development, Asset Management or Real Estate)	Budget, outcome, final sign-off	What will we see that we cannot see today, and when?
Lead cost or project controller (internal owner)	Requirements, pilot, adoption	Does it cover budget, contracts, changes, forecast and cash flow end to end?
Head of Finance or CAPEX lead	Actuals, ERP, audit	How do actuals flow in without double entry?
IT and information security	Integration, hosting, access	Which cloud and region, which interfaces, which audits with which scope?

WIDER BUYING GROUP	WHY THEY MATTER
Project managers and external cost consultants	They feed the data; their effort decides adoption
Lenders and investors, where relevant	They receive the reporting and may require formats and audit rights
Procurement and legal	Contract, DORA and EU Data Act terms, data ownership, exit
Internal audit	Needed where draws or capitalized costs touch financial reporting
Works council and data protection officer (DACH)	User data and access rights

TIP

Meet weekly with the core team during the pilot. Decisions stall when the sponsor sees results only at the end.

app.probis.com/lender/draws/7

PROBIS

Calculate

Contract

Control

Rent & Sell

Manage

Portfolio

Capital Planning

Search

KL

Lender > Draws > Package #7

Draw package #7: Lender view

AWAITING LENDER

Read-only

Use of funds checked against budget, contracts and invoices before approval

€4.2M
Requested this draw

€67.8M
Drawn to date

0
Open deviations

FUNDING SOURCE	COMMITTED	DRAWN	SHARE
Equity	€31.4M	€31.4M	100%
Senior loan	€62.7M	€36.4M	58%
Mezzanine	€10.4M	€0.0M	0%

APPROVAL CHAIN · FOUR-EYES

APPROVED

Project controller
Oct 2, 9:14 AM

APPROVED

Head of Finance
Oct 2, 4:40 PM

PENDING

Lender
Own view and audit trail

✓ Budget

✓ Contracts

✓ Invoices

ILLUSTRATIVE VIEW · SAMPLE DATA

§ 05 — BY SEGMENT

Where to start, by *segment*

The criteria are the same for everyone; the starting point is not. Use the row that matches your role to pick the first workflow for the pilot and the scorecard weight you may want to raise.

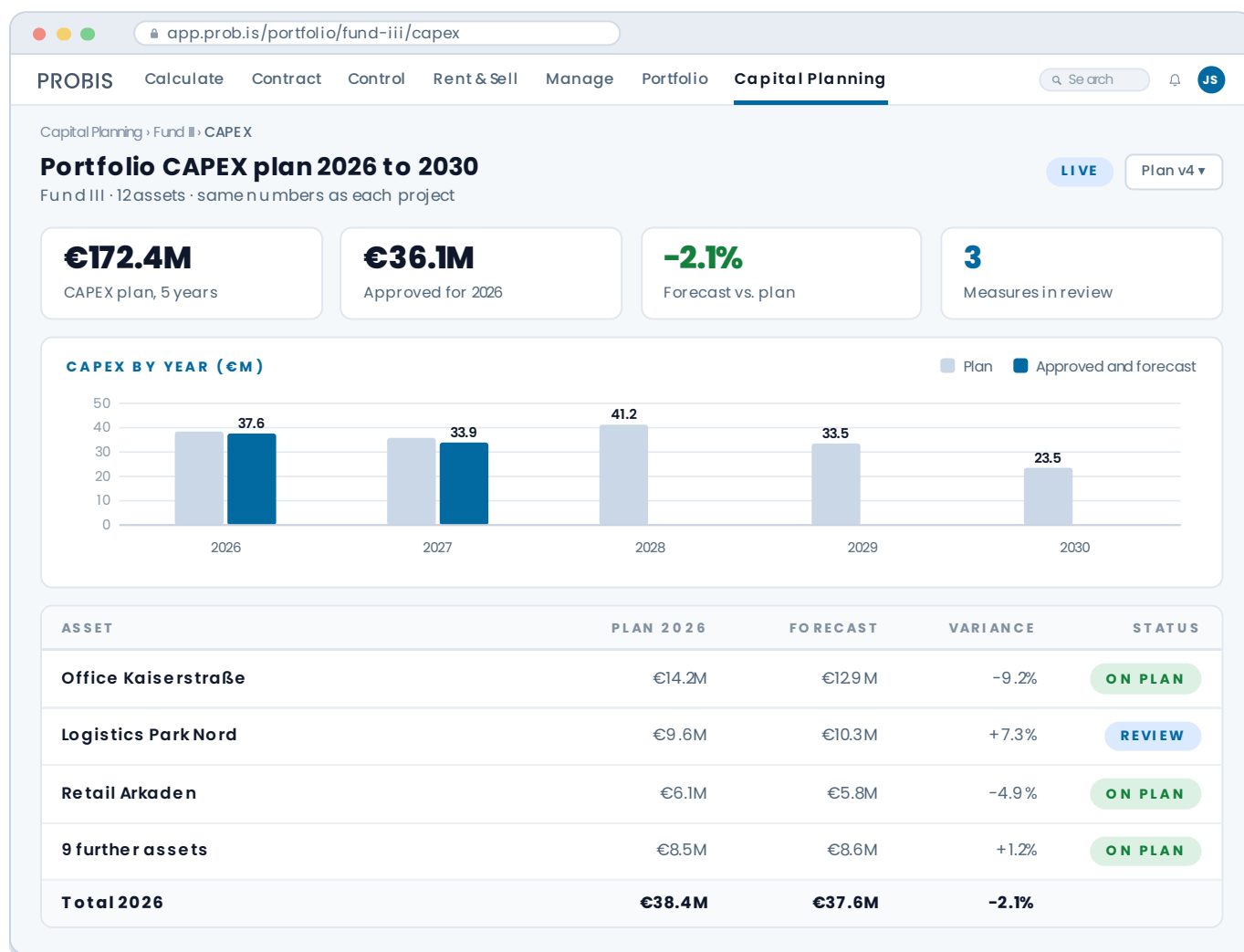
SEGMENT	TYPICAL TRIGGER	LEAD QUESTION	FIRST WORKFLOW TO PILOT
Developer	Overrun caught late, new financing	Does one calculation stay true from feasibility through contracts to sale?	Budget, change orders and forecast at completion on one live project
Asset and investment manager	New fund, CAPEX across the portfolio	Can we steer CAPEX and value across the portfolio on the same numbers as each project?	Portfolio CAPEX view and the monthly investor report
Corporate real estate	ERP rollout, capital program	How do actuals flow from ERP without double entry, and how do we report to the board?	Invoice flow from ERP into budget lines, board report
Lender and financier	Drawdown transparency, monitoring duties	Do we see use of funds and progress on data we control, not data the borrower owns?	Use-of-funds control and monitoring report on one funded project
Project manager and cost consultant	Growing mandates, clients asking for a platform	Can we run client cost control on one method, with the data set owned by the client?	One client mandate on the platform

THE LENDER TEST

A bank's own risk assessment should not rest on a system the borrower owns and fills. Ask whether the lender has its own view, its own rights and its own audit trail on the same numbers.

Reading guide for the core team

ROLE	START WITH
Sponsor and CFO	00 Summary · 13 Business case · 14 Evaluation path
Lead controller	06 Requirements · 07 AI · 11 Questions · 14 Evaluation path
Finance and CAPEX	06 Requirements · 13 Business case
IT and information security	08 Regulation · 09 Implementation and support · questions 19 to 28
Lender	05 By segment · 08 Regulation



ILLUSTRATIVE VIEW · SAMPLE DATA

§ 06 — REQUIREMENTS

What *good* looks like

DEFINITION

Good means one cost truth: estimate, contracts, actuals, forecast, cash flow and reporting share one data model across project and portfolio level, connected to the systems you already run. Actuals flow in from ERP, reports flow out to board, lenders and BI, and nothing is re-keyed in between.

Coverage along the lifecycle, as a minimum

- **Feasibility and calculation:** costs and revenues, scenarios, KPI impact of every change
- **Contracting:** budgets linked to awards and commitments, change orders tracked against plan
- **Control:** multi-project controlling, forecast at completion, variance and early warning
- **Revenue:** rentals and sales linked back to the calculation
- **Steering:** cash flow, liquidity, benchmarking on your own data, portfolio and CAPEX/OPEX view
- **Funding and draws:** several funding sources per budget line, tranches, drawdown plans and draw packages
- **For lenders:** use-of-funds control and construction monitoring on the same numbers
- **Schedule link:** dates from the project schedule drive cash-flow timing and the forecast
- **Structures:** your cost structures (e.g. DIN 276, NRM, CSI or your own codes), multi-currency, multi-language
- **ESG, where in scope:** carbon and energy data alongside cost in CAPEX decisions

AREA	GOOD	RED FLAG
End-to-end coverage	One data model from first estimate to portfolio report	Separate tools per phase, stitched together in Excel

AREA	GOOD	RED FLAG
Integrations	Standard, clearly scoped interfaces to ERP and accounting; further interfaces scoped and documented in the offer	Interfaces described as possible but not scoped
API	Documented, versioned API available to your own IT	API on request only, undocumented, or read-only
Cloud and security	Named region, tenant separation, certificate with stated scope and date; hosting outside that scope disclosed	Hosting on request, certifications claimed without scope or report
Identity and access	SSO (SAML), MFA, automated user provisioning (SCIM), rights down to budget line	Shared logins, rights set per project only
Forecast	Forecast at completion per project, updated monthly, variances explained	Only actuals; the forecast still lives in Excel
Change management	Changes tracked from request to approval with cost impact	Changes surface only when invoiced
Approval workflows	Configurable approval chains, four-eyes principle, thresholds per role and budget	Approvals by email, outside the system
Reporting	Portfolio, board and lender reports on demand, same numbers everywhere	Reports rebuilt by hand every month
Service	Onboarding, method and support in the license; named on-site delivery capacity	Software only; method left to you; consulting invoiced by the day
Adoption and usability	Your controllers complete a monthly update in the demo themselves; first report within days	Only the vendor drives the demo; tool used as an archive
Support	Named hours, languages and time zones, response times in the contract	A ticket queue without commitments, or support by a reseller
Reliability	Uptime in the SLA, backup, RPO and RTO stated, incident notification defined	Best-effort availability, no restore times
Traceability	Every number traceable to contract or invoice, with history	Overwritten values, no audit trail

AREA	GOOD	RED FLAG
Data ownership and exit	Full export at any time in a standard format; notice and transition periods in line with the EU Data Act	Data held by the vendor, exit terms undefined

app.prob.is/projects/hafencity-nord/changes

PROBISCalculateContractControlRent & SellManagePortfolioCapital Planning

Projects > HafenCity Nord > Change orders

Change orders: HafenCity Nord

1 PENDING

+ New change order

Every change tracked from request to approval, with its cost impact

21

Change orders logged

+€1.4M

Net approved impact

€420k

Awaiting approval

100%

Linked to contract

NO.	DESCRIPTION	REQUESTED BY	COST IMPACT	STATUS
CO-021	Facade upgrade, Building B	M. Weber	+€420k	PENDING 2 OF 3
CO-020	Additional fire doors, level 3	S. Krüger	+€86k	APPROVED
CO-019	Value engineering, HVAC	A. Novak	-€210k	APPROVED
CO-018	Ground conditions, pit 2	M. Weber	+€1.12M	APPROVED
CO-017	Client request, lobby finish	L. Hoffmann	+€64k	REJECTED

FORECAST AT COMPLETION

€105.8M

+€1.3M vs. budget, every euro explained

Approved COs

Pending COs

Savings

+€1.4M

+€0.4M

-€0.5M

AUDIT TRAIL · CO-018

Sep 4, 10:21 AM

Requested by **M. Weber**, survey report attached

Sep 5, 2:02 PM

Cost impact **+€1.12M** set against package 300

Sep 8, 9:47 AM

Approved by **Head of Development**

Sep 8, 9:48 AM

Forecast updated, previous value kept

ILLUSTRATIVE VIEW · SAMPLE DATA

§ 07 — AI

AI: how to *judge* it

Good AI in cost management does the checking and compiling; people keep the decisions. It only works on structured, current and governed cost data, so platform choice decides AI readiness. Judge every vendor on what is live on real project data today, not on the roadmap.

What to look for along the cost lifecycle, with PROBIS AI Labs as a reference for how status should be disclosed:

STAGE	FUNCTION	STATUS AT PROBIS
Calculate	Quantities and costs extracted from BIM models, contracts and scanned cost plans (IFC Chat)	LIVE
Report	Dashboards generated from live project data on request (Widget Generator)	LIVE
Report	Reports built from a prompt that update themselves as new data lands (AI Report Builder)	LIVE · SELECTED CUSTOMERS
Control	Invoices allocated to budget line and contract package (Automated Budgeting)	BETA
Detect	Invoices checked against orders and contracts, deviations flagged as claims before payment (Claim Management)	BETA
Predict	Early signals on cost, schedule and risk (Predictive Engine)	IN DEVELOPMENT

Change orders are managed in the Control module: each change is tracked from request to approval with its cost impact.

Governance criteria to insist on

- **Human in the loop:** AI proposes, a named person approves every change to a number
- **Traceability:** source, assumption, validation and approval visible behind every figure

- **One reconciled cost structure:** AI works on the same numbers used for board and lender reporting, not on loose documents
- **Your data stays yours:** stated whether it is used to train models, a switch to turn that off, model providers and processing locations named
- **Transparency:** every function labeled live, beta or roadmap
- **Regulatory classification:** risk class under the EU AI Act stated per function, AI-generated reports labeled as such

Adoption path

- 01 Pick the one workflow where your team loses the most hours: a takeoff, a reconciliation, a report
- 02 Run it on one live project, without an integration project
- 03 Measure time and accuracy against today, with your own numbers
- 04 Scale to the next workflow or project once the first has proven itself

§ 08 — REGULATION

Regulation and *compliance* in 2026

Since 2025 several EU rules reach directly into software contracts. They are not vendor features; they are terms your procurement, legal and IT should check before signing. Status September 2026; confirm details with your legal team.

TOPIC	WHAT APPLIES	WHAT TO ASK
EU Data Act	Cloud switching rules since September 12, 2025: notice period of at most two months, transition of at most 30 days; switching charges prohibited from January 12, 2027	Export formats, retrieval window, proof of deletion, notice and transition periods in the contract
EU AI Act	Transparency duties (Art. 50) since August 2, 2026; AI literacy (Art. 4) since February 2025; high-risk duties for Annex III systems deferred to December 2, 2027	Risk class per AI function; how AI-generated reports and proposals are labeled
DORA (lenders)	In force since January 17, 2025; Art. 30 prescribes contract terms with ICT providers, including data location, security, incident assistance, audit and exit rights	A DORA Art. 30 contract addendum, support for your register of information, audit and exit rights
MaRisk (German lenders)	The 9th amendment (June 30, 2026) takes ICT services out of AT 9; other outsourcing remains in scope	Whether a monitoring service counts as outsourcing, and how the vendor documents support for your process
SOC 1 and SOC 2	SOC 2 covers security controls; SOC 1 / ISAE 3402 matters once software touches financial reporting, e.g. draws or capitalized costs	Which report type, which period, which scope; a readiness statement is not a report
NIS2	German implementation in force since December 6, 2025; real estate is not a sector, but airports, hospitals and energy pass supply-chain duties to their vendors	Incident notification times, vulnerability management, supply-chain evidence

TOPIC	WHAT APPLIES	WHAT TO ASK
Saudi Arabia: PDPL and NCA	Personal data transfers need safeguards and a transfer impact assessment; NCA controls apply to suppliers of government and critical infrastructure	In-Kingdom hosting, NCA alignment, the vendor role under the PDPL
E-invoicing (Germany)	Receiving e-invoices mandatory since January 1, 2025; issuing phased in from 2027 and 2028; construction invoices may carry structured totals plus an attachment	Native processing of XRechnung and ZUGFeRD, XML together with the PDF attachment

RULE OF THUMB

A vendor ready for regulated buyers answers these points from a standard addendum and a procurement pack (certificate, scope, statement of applicability, penetration test summary, subprocessor list, data processing agreement), not clause by clause.

app.probis/projects/hafencity-nord/invoices

PROBISCalculateContractControlRent & SellManagePortfolioCapital Planning

Projects > HafenCity Nord > Invoices

Invoice inbox: HafenCity Nord

E-invoices read natively, XML together with the PDF attachment

InboxAllocatedClaimsPaid

38Invoices this month

35Allocated by AI, approved by a person

1Deviation flagged before payment

INVOICE	SUPPLIER	FORMAT	AMOUNT	PROPOSED BUDGET LINE	CHECK
RE-2026-0918	Bauer Haustechnik Gm bH	XRECHNUNG	€184,320	410 Sanitary · CO pkg 4	MATCHED
RE-2026-0917	Stahlbau Nord AG	ZUGFERD	€412,900	330 Structure · pkg 2	+ 6.4 % VS. ORDER
RE-2026-0915	ElektroLange KG	XRECHNUNG	€96,750	440 Electrical · pkg 5	MATCHED
RE-2026-0912	Fassaden Meyer Gm bH	PDF	€58,200	335 Facade · pkg 3	MATCHED

AI PROPOSAL · RE-2026-0917

Invoice exceeds order by €24.8k. Hold as claim and notify the contractor?

APPROVE

EDIT

ILLUSTRATIVE VIEW · SAMPLE DATA

§ 09 — IMPLEMENTATION

Implementation and *support*

Buying the platform does not improve cost control; adoption does. Judge implementation and support as hard as the product, and put the answers into the contract.

TOPIC	GOOD	ASK FOR
Time to first report	Days, not months; a first live report on one project before the wider rollout	A dated plan with named owners on both sides
Onboarding and enablement	Onboarding effort capped, method included, training for controllers and project managers, documentation and recorded sessions	What is in the license and what is billed separately
Migration	Running projects and Excel models loaded with importers, not retyped	A migration sample on your own file during the pilot
Support	Named hours, languages and time zones, response times, escalation to people who know the product	Support terms in the contract; who answers, the vendor or a third party
On-site capacity	Named delivery partners where your projects are, working on the vendor method	Partner names, accreditation, who signs the monthly report
Reliability	SLA with uptime, backup, RPO and RTO, incident communication	The SLA and the most recent incident report

CAPACITY CHECK

Ask how many implementations the vendor runs in parallel and who will be on your project. A good product with an overloaded team fails the same way as a weak one.

§ 10 — COMPANY

Company *evaluation*

TOPIC	WHY IT MATTERS	ASK FOR
References	You should not be the first to run this configuration	Two live references with similar asset type, size and region; a call without the vendor present
R&D and release cadence	The product should improve without a new license	Release rhythm, how customer feedback reaches the roadmap, updates included in the license
Scalability	You should not outgrow the platform in three years	Projects, users and external parties per customer today; how price moves with scale
Backing and continuity	Cost data outlives any single project	Investors and ownership, exit and data escrow arrangements

Reference call guide

Ask every reference the same six questions, and speak to the controller who uses the system, not only to the sponsor who bought it.

- 01 Implementation:** how long until the first live report, and what did you have to provide?
- 02 Value:** what can you see today that you could not see before, and what did it change?
- 03 Reliability:** has the system been available when you needed it?
- 04 Usability:** do your controllers work in it daily, or does someone rebuild reports in Excel?
- 05 Support:** how fast and how competent is the response when something goes wrong?
- 06 Development:** how often do new capabilities arrive, and did you pay extra for them?

REFERENCE IN PRACTICE · FRAPORT, TERMINAL 3

USERS IN ONE SYSTEM

100+

BUDGET ELEMENTS

45,000

AWARD UNITS

1,000

ORDERS

2,500

One cost truth on a program of around \$4.6bn, from budget to award to order.

Real-time construction monitoring and standardized reporting let us identify and mitigate financial risks before they escalate.

MARC BONNER · DIRECTOR · DEUTSCHE PFANDBRIEFBANK (PBB)

§ 11 — QUESTIONS

Thirty questions to ask every vendor

Ask every vendor the same questions and ask to see each answer in the product, not on a slide. The core team scores each from 0 to 3.

Scope and fit

- 01 Which parts of the cost lifecycle do you cover in one data model: estimate, budget, contracts, change orders, invoices, forecast at completion, cash flow, portfolio reporting?
- 02 Do you support our cost structure (e.g. DIN 276, NRM, CSI or our own codes), several in parallel, and mapping between them?
- 03 Can developer, asset manager and lender work on the same project, each with their own view and rights?
- 04 Can several funding sources be assigned to one budget line, with tranches, drawdown plans and draw packages for lenders on the same numbers?
- 05 Can dates from our project schedule (e.g. Primavera or MS Project) drive cash-flow timing and the forecast?

Adoption and usability

- 06 Can our controller complete a monthly update in the demo, and how long does it take?
- 07 Which approval workflows can we configure: approval chains, four-eyes principle, thresholds per role and budget?
- 08 Show us a live reference with a similar asset type, project size and region, and let us speak to them without you present.

Software and service

- 09 Who implements: your own team, a partner, or us?

- 10 Which services are in the license (onboarding, method, support), and what is billed separately?

- 11 Can cost control or construction monitoring be run for us when our capacity is short, who delivers on site, and who signs the report?

- 12 How long until our first project reports live, and what do we need to provide?

- 13 Which support hours, languages and time zones, and which response times, do you commit to in the contract?

AI

- 14 Which AI functions are live today, which are beta, which are roadmap? Show them on real project data.

- 15 Does the AI work on one reconciled cost structure, the same one used for board and lender reporting?

- 16 Is our data used to train models, can we switch that off, and which model providers process it, where?

- 17 What is the risk class of each AI function under the EU AI Act, and how are AI-generated reports labeled?

- 18 Can we shape new use cases in a co-development program, how often do you release, and how does our feedback reach the roadmap?

Platform, security and compliance

- 19 Which interfaces exist to ERP and accounting (e.g. SAP, Microsoft Dynamics, DATEV, Oracle), and what exactly is in scope for each?

- 20 Is there API documentation, versioned, that our own IT can use without extra fees?

- 21 Which cloud and region host our data, how are tenants separated, and which hosting lies outside your certification scope?

- 22 Which independent certifications and audit reports are completed or underway? Ask for certificate, report type, scope and dates.

- 23 Which identity standards do you support (SSO/SAML, MFA, SCIM), and can rights be set down to budget line?

- 24 What uptime do you commit to, what are your backup, RPO and RTO, and which subprocessors handle our data?

- 25 Do you provide a DORA Art. 30 contract addendum, with support for our register of information and audit and exit rights?

- 26 Do you process XRechnung and ZUGFeRD natively, including the PDF attachment?

- 27 How do you migrate running projects and existing Excel models?

Data, commercials and company

- 28 Who owns the data, how do we get it back, in which format and within which window on exit, in line with the EU Data Act?

- 29 What drives price: users, projects or volume, how are external users such as lenders and consultants charged, and what happens as we scale?

- 30 Can we run a paid pilot with agreed success criteria, credited toward the license, and who backs your company long term?

§ 12 — SCORECARD

Scorecard and *shopping list*

Fix the weights before the first demo, then fill one sheet per shortlisted vendor. Multiply each criterion's average question score (0 to 3) by its weight; the maximum is 300 points.

CRITERION	WEIGHT	QUESTIONS
End-to-end functional fit across the cost lifecycle	15	1 to 5
Adoption and usability	10	6 to 8
Service and domain expertise	20	9 to 13
AI capability and governance	10	14 to 18
Integration, API and data openness	20	19, 20, 26, 27, 28
Security, cloud and compliance	15	21 to 25
Commercial model, total cost of ownership, vendor strength	10	29, 30
Total	100	max. 300 points

Shopping list for the shortlist

BUYING CRITERION	VENDOR A	VENDOR B	VENDOR C
One data model, project and portfolio level			
Feasibility and developer calculation			
Contracts, commitments, change orders			
Forecast at completion and early warning			

BUYING CRITERION	VENDOR A	VENDOR B	VENDOR C
Revenue side: rentals and sales			
Cash flow, liquidity, benchmarking on own data			
Funding sources, tranches and draw packages			
Lender view: use of funds, construction monitoring			
Own cost structures, multi-currency, multi-language			
Configurable approval workflows			
Usability tested by our own controllers			
ERP and accounting interfaces, scoped			
Documented, versioned API			
Named cloud region, certification with scope and date			
SSO, MFA and role-based access for every stakeholder			
SLA with uptime, RPO and RTO			
DORA addendum and EU Data Act exit terms			
Live AI on own data, status disclosed, human approval			
Onboarding, method and support in the license			
Managed cost control or monitoring service available			
Support hours, languages and response times in contract			
Time to first live report			
Comparable live references, callable without vendor			
Paid pilot credited toward license			

§ 13 — BUSINESS CASE

Building the business *case*

Build the case on four value levers and your own numbers; vendor benchmarks do not convince a CFO, your last three projects do.

LEVER	HOW TO QUANTIFY	DATA YOU NEED
Controller time	Hours per month on consolidation, reconciliation, invoice checking and reporting × internal rate	Time estimate per controller
Overrun avoidance	Share of overrun that earlier variance detection would have prevented	Final cost vs. approved budget, last three projects
Cash and financing	Better cash-flow planning, faster drawdowns, less idle capital	Interest cost, draw cycle time
Risk and governance	Key-person risk, audit findings, investor, lender and regulatory requirements	Audit notes, reporting obligations

On the cost side, include license, onboarding, integrations, services not covered by the license, internal team time and data migration, minus the tools you retire. Compare total cost over three years, not license price alone: a cheaper tool plus a separate consultant often costs more.

For scale: earlier-detected, avoidable overrun on a €50m budget

0.5 % OF BUDGET

€250k

1 % OF BUDGET

€500k

2 % OF BUDGET

€1m

Treat this as avoidable overrun detected earlier, not as a guaranteed saving. For context: Flyvbjerg's data show an average cost overrun of 62 % for buildings; KPMG (2015) found only 31 % of projects within 10 % of budget.

PAYBACK

Payback in months = one-off cost ÷ (monthly benefit – monthly license)

§ 14 — EVALUATION PATH

Evaluation *path*

Plan 12 to 16 weeks from problem statement to contract with a prepared team and a written problem statement, with a paid pilot on one live project as the deciding step. Lenders and public owners typically plan 6 to 12 months.

STEP	CONTENT	INDICATIVE TIMING
01	Core team, problem statement, goals, scorecard weights	Weeks 1 to 2
02	Shortlist of two to three vendors, same 30 questions to each	Week 3
03	Scripted solution demo on your own sample project, your controllers at the keyboard, AI shown live	Weeks 4 to 5
04	Paid pilot on one live project, success criteria signed before start, fixed end date, credit toward the license	Weeks 6 to 12
05	Security, data protection, DORA and contract review, reference calls, in parallel	Weeks 6 to 12
06	Recommendation by the core team, decision by the sponsor	Weeks 12 to 16

Agree before the pilot starts

- **Scope:** one live project, named users, fixed duration
- **Success criteria:** two to three measurable criteria, signed before start, e.g. forecast at completion updated monthly, controller effort measured against today
- **The test is the next report:** the next monthly report is produced in the system, not in Excel
- **Mutual action plan:** the evaluation path week by week, with names on both sides and a weekly check-in
- **Commercial next step:** follow-on terms if the criteria are met, including credit of the pilot fee

§ 15 — CHECKLIST

Red *flags* and buyer checklist

Walk away, or push back hard, when you see

- Software without a service and onboarding concept, or onboarding effort that is not capped
- Service described as included, consulting invoiced by the day
- Integrations described as possible but not scoped
- AI claims without live, beta or roadmap status, or without human approval
- Certifications claimed without certificate, scope or date; a readiness statement presented as a report
- No SLA, no restore times, no named support hours
- No DORA or EU Data Act terms for regulated buyers
- No standard data export and no exit terms
- Savings percentages not derived from your own data
- A product demo of features instead of a solution demo of your problem

Buyer checklist

- ☐ Trigger and problem statement written down
- ☐ Core team of three to four named, one internal owner
- ☐ Wider buying group informed: project managers, lenders, procurement, legal, audit, data protection
- ☐ Same 30 questions sent to every vendor, one shared scorecard, weights fixed
- ☐ Solution demos run on our own project data, our controllers at the keyboard, AI shown live
- ☐ Service scope clear: what is in the license, what is extra
- ☐ ERP interfaces, API documentation and cloud region confirmed by IT
- ☐ Certificates, report types and audit scope reviewed, not just claimed
- ☐ SLA, support terms, DORA addendum and exit terms reviewed by procurement and legal
- ☐ Reference calls held without the vendor present
- ☐ Paid pilot scoped with signed success criteria and a commercial next step
- ☐ Business case built on our own numbers, three-year total cost

§ 16 — ABOUT

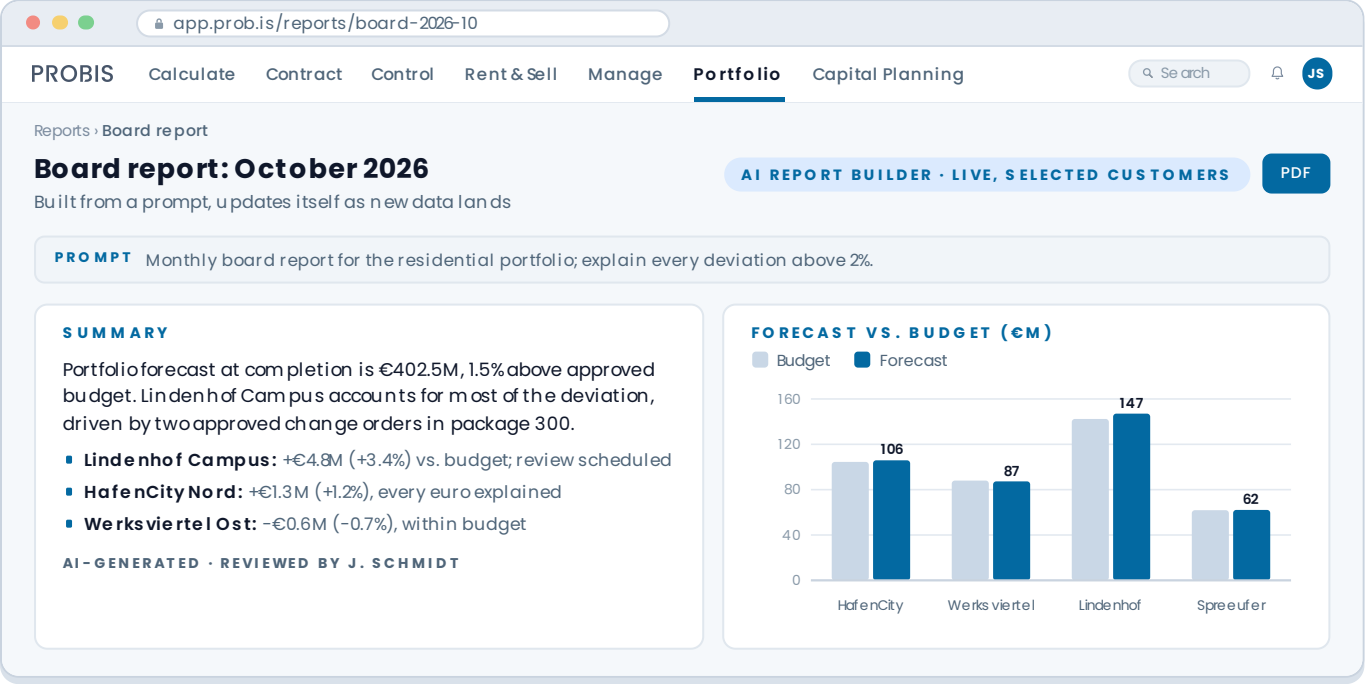
About *PROBIS*

PROBIS is the Financial Command Center for the entire lifecycle of a portfolio: one cloud platform that connects cost, contracts, cash flow, risk and portfolio into a single cost truth, from feasibility to return, delivered as software with service in the license. Keep Excel where it helps. Move the cost truth into one system.

PROJECTS	PROJECT VOLUME	APPS, ONE SOLUTION	ISO/IEC
2,000+	€400bn+	7	27001

AREA	FACTS
Users	Developers, asset and investment managers, corporate real estate and lenders, each with their own view on the same numbers; project managers and cost consultants as delivery partners
Platform	Six modules along the lifecycle: Calculate, Contract, Control, Rent & Sell, Manage and Portfolio, plus Capital Planning. Construction monitoring for lenders is a service
AI Labs	Intelligence layer on the same reconciled cost structure used for board, investor and lender reporting; human approval on every change to a number. LIVE IFC Chat, Widget Generator · LIVE · SELECTED CUSTOMERS AI Report Builder · BETA Automated Budgeting, Claim Management · IN DEVELOPMENT Predictive Engine
Service in the license	Onboarding, method and support are part of the PROBIS subscription. There is no consulting invoice
Managed cost control	On request, delivered on site by accredited partners such as RLB, Arcadis, JLL and Drees & Sommer, on the PROBIS platform and method. We travel with the team at start-up and stay your escalation path
Integrations	Standard: invoice transfer API; payment approval with SAP, DATEV and Oracle. Further interfaces (real estate management, banking, BI) scoped per project and documented in the offer. Document intake: Excel, PDF, Word, PowerPoint, AIA G702/G703. API documentation available on request

AREA	FACTS
Cloud and security	ISO/IEC 27001:2022 certified, certificate no. 122943, valid to August 31, 2028; scope: PROBIS platform on Microsoft Azure West Europe. Regional hosting in the US and Saudi Arabia on request, outside the current certification scope. We have engaged an independent CPA firm to perform a SOC 2 Type II examination; the final report is expected in December 2026
Data protection and access	GDPR-compliant processing · SSO · roles and rights
Pricing logic	License per user and month, unlimited projects, service included
Track record	2,000+ projects, €400bn+ (around \$450bn) project volume. Series A led by JLL Spark (2024); JLL also uses PROBIS
References	Fraport, Munich Airport, Deutsche Pfandbriefbank (pbb), Siemens Real Estate, Rolls-Royce Goodwood, Tishman Speyer, Nuveen, PGIM, JLL and others
Markets	Europe, the US and Saudi Arabia
Company	PROBIS Software GmbH · Zielstattstraße 19 · 81179 München · prob.is



NEXT STEP · BOOK A DEMO

Run the scorecard on one of your *live projects* with us.

Solution demo on your data, then a scoped paid onboarding sprint. Book at probis.

Sources

Gartner, research on B2B buying groups

Forrester, B2B buying studies 2026

KPMG, Global Construction Survey 2015

B. Flyvbjerg, cost overrun data for buildings

Regulation (EU) 2023/2854 (Data Act); Regulation (EU) 2024/1689 (AI Act) as amended by Regulation (EU) 2026/1744; Regulation (EU) 2022/2554 (DORA); BaFin MaRisk, 9th amendment

PROBIS Security & Compliance (ISO/IEC 27001 certificate and scope, SOC 2 status); PROBIS AI Labs (functions and status)
