

Credit Workplace Component Overview



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Business Components

Origination Suite

The Origination Suite is designed to digitize and facilitate the deal structuring process during the origination phase of a deal. The data set is enriched stepwise by various departments and integrated systems and tools, serving as the single source of truth for the ultimate credit decision but also for setting up existing business deals in the following. The Origination Suite supports managing the deal pipeline and provides the foundational data for pipeline reporting. It enables the creation of individual events, tasks, decision papers, and decision stages to model the process leading to a credit decision, all integrated within a single tool providing all necessary information to hand over to position keeping and the existing business phase.

Syndication Suite

The Syndication Suite facilitates the structuring and management of Pipeline and Existing Business Deals which are or are planned to be syndicated. It seamlessly integrates with record-keeping systems, providing valuable insights into the contractual and booked syndication information of a deal. The component encompasses Syndication Agents and Syndication Participants, as well as Syndication-In and Syndication-Out functionalities. With a comprehensive overview, all syndication information of a deal is readily accessible.

Existing Business and Deal Adjustments

The Existing Business and Deal Adjustments module enhances the Origination Suite within the Credit Workplace by integrating Existing Business Information sourced from loan, account, and financial market product record-keeping systems. Various deal modifications — such as extensions, increases, covenant changes, borrower updates, and syndication adjustments — are digitized and recorded in a fully audit-compliant manner, along with all associated workflows and approvals. The system allows for deal restructuring using a copy of the existing business data, with approved and customer-signed adjustments seamlessly incorporated back into the original records.

Covenants

The Covenant Suite streamlines the process of capturing and monitoring covenants. It allows for the capture of both financial and non-financial covenants from the early stages of the origination phase, along with the establishment of relative dates and monitoring criteria based on contractual negotiations. The suite automatically generates covenant check events grouping all individual covenants that are to be monitored in a configured lead time for existing business deals. Over time, covenant check results, postponements, waivers, and covenants are recorded and can be monitored with minimal manual effort. The suite is seamlessly integrated into our document handling component to facilitate document collection and can be integrated with a customer portal.

CP/CS

The Condition Precedent (CP) and Condition Subsequent (CS) Component enables the digitization of all relevant CP and CS processes. Users can create manual condition lists or pre-configured standard lists for handling CP and CS on Deal Level. Additionally, an Excel upload option is available. Conditions come equipped with sophisticated comment, watcher, and changelog functionalities, allowing for comprehensive analysis. Audit proof and customizable sign-off processes are facilitated within the component. The component performs optimally when integrated with the document handling component and a customer portal.

CAGs and Collaterals

Credit Workplace optimizes the complete lifecycle of Collateral and Collateral Agreement (CAG) management by facilitating the structured collection, organization, and standardization of intricate collateral data already in the origination process. All collateral and CAG details are comprehensively centralized and securely maintained within a single, authoritative system of record. This establishes a scalable, auditable framework that enables automation, enhances transparency, and ensures data integrity across the enterprise.

Arrear Approvals

The Arrear component provides an automated framework to monitor arrears on business partner level on transactional granularity. The component provides an integrated arrear cockpit on business partner level and automatically triggers internal approval processes ensuring that arrears are classified and processed correctly. An authority level logic to make sure that arrears are approved by colleagues with respective authorities can be customized.

Business Partner 360°

The Business Partner 360° component provides a holistic 360° view of the borrower by combining customer data, procedural information and financial data. The following data is supported: BP Master data, role and relationship information, Rating information, Financial Product Overview, Exposure Overview, Unit (Deal-) Overview, Financial Indicators and Balance Sheet Information, Role specific dashboards as the Sponsor and the Tenant Overview.

Periodical Checks

The CWP enables automated, periodic control checks across critical compliance and risk domains, including KYC, EBA reviews, and annual reviews. These recurring checks are configured by type and schedule and are operationalized through structured events that define and orchestrate the required actions. Rather than just capturing outcomes, the events framework drives the execution of the checks themselves in a consistent, auditable way. This creates a scalable governance engine that ensures accountability, transparency, and regulatory readiness.

Business Partner Risk Monitoring

The Business Partner Risk Monitoring framework delivers continuous, automated risk surveillance powered by connected KPIs and configurable risk indicators. Forbearance measures can be captured, documented and linked to business events. In addition to system-driven signals, external signals can be integrated, and users can flexibly enrich the risk landscape with manually defined indicators for full transparency and control. A multi-tier risk status model enables dynamic classification, prioritization, and escalation. Risk items are automatically linked to business events that orchestrate workflows end-to-end, ensuring timely mitigation, accountability, and regulatory alignment.

Document Handling

The Document Handling component seamlessly integrates documents from your document management system (DMS) into the Credit Workplace. Our Document Suite offers DMS-agnostic integration, enabling the connection of your current document management system. It provides a unified workspace with instant previews, intelligent search, and dynamic linking of documents for comprehensive contextualization. Advanced versioning, mass upload, and AI-enabled post-upload classification ensure content remains controlled, traceable, and audit-ready at scale. The result is a secure, enterprise-grade integrated content hub that transforms documents into actionable, connected assets. Additionally, the component allows you to create document requirements for processes where the bank needs to collect documents. This feature is seamlessly integrated in e.g., CP/CS, Covenant or periodical check processes. This functionality can be integrated with a customer portal.

KPI Monitoring

The KPI Monitoring framework provides a standardized yet highly customizable solution for visualizing and managing performance metrics at scale across deals, business partners, and assets. It facilitates the automated, high-volume delivery of daily KPI calculations, distinguishing between primary KPIs and their related sub-KPIs, while allowing for manual adjustments of calculated values both retrospectively and prospectively. Integrated automation with the Business Partner Risk Monitoring Component continuously tracks thresholds and significant changes in real time, generating alerts and triggering automated actions when breaches occur.

CRE Markets & Property Value Monitoring

Proactively protect collateral and exposure with continuous monitoring of market signals and property portfolio performance. The component is designed as an early warning system which reduces blind spots and speeds decisions on your CRE portfolio. Integrate CRE market data, configure CRE market thresholds, KPIs, and review cadences. The component tracks movements and breaches, opens Market Value Reviews automatically, and orchestrates approvals. Exportable audit logs, policy-driven workflows, and full evidence trails ensure supervisory readiness for asset-based lending operations.

Rent Roll Creation / Upload

A centralized workspace to create or upload rent rolls, standardize their structure, and manage a rent roll working version before publishing to the system of record. Smart automations make Excel uploads frictionless by providing flexible mapping, auto-completing dependent fields, classifying segments and usage types, eliminating repetitive manual steps, and accelerating delivery of the desired structure. The resulting structured dataset underpins property income and profitability analysis, enabling clear comparisons to the business case and transparent monitoring across the deal lifecycle.

CRE Analytics

The CRE Analytics component of the CWP provides an accessible, yet powerful entry-point to gaining key insights on CRE Deals. Whether analyzing single property deals, portfolio deals, or ad-hoc asset portfolios, the CRE Analytics component helps provide transparency, by presenting data in a familiar structure & presentation of segment, rent roll and valuation information. Structured tables with filtering & grouping functionality help view the data from different angles, while graphical data representations in dashboards, and summary-cards highlight key information out of the box.

Limit Check and Reservation

The Limit Check and Reservation Component integrates seamlessly with the customer's limit management system, enabling limit checks for new business transactions and the creation and synchronization of limit reservations for each deal. It is designed to support integration with any limit system that offers the appropriate APIs.

Pricing

The pricing module is designed to be highly configurable / customizable, and the pricing process can be initiated directly from the Pioneer Credit Workplace. The pricing engine receives all relevant deal data to prevent manual data capturing, with integration options allowing for either automatic pricing calculation and return to CWP for straightforward deal structures or requiring additional actions within the pricing system before delivering results to CWP. Subsequently, the pricing details are incorporated at various stages of the credit approval workflow through decision papers.

Cashflow Scenarios

The cash flow module is designed to be highly configurable / customizable, and the cash flow modeling process can be initiated directly from the Pioneer Credit Workplace. The cash flow tool receives all relevant deal data to prevent manual data capturing. After the cash flow modeling for a certain scenario has been finalized in the customer's cash flow modelling tool, result data is transmitted back to Credit Workplace where the data is visualized. Subsequently, the cash flow scenario details and results are incorporated into the bank's processes and decisions as e.g., the credit decision or the annual review process.

AI Components

AI Agent

The Pioneer Credit Workplace AI Agent is the central guide for the user for guidance on how to handle the software functionalities in combination with bank-internal standard operation procedures. Intelligent, context-aware AI assistant leveraging Retrieval-Augmented Generation (RAG) to deliver real-time, domain-specific guidance by seamlessly combining product knowledge, customer-specific configurations, and proprietary documentation directly within CWP.

Embedded AI

AI-native capabilities are deeply embedded into core CWP workflows, from intelligent document data extraction (e.g., automated multi-policy processing via OCR + LLM) to smart text optimization including one-click translation, tone adaptation (Executive Summary, Professional, Concise), and fully customizable AI prompts, driving operational efficiency and eliminating manual bottlenecks.



