MAGIC solutions

TREZOR

Intelligent Cash Forecasting & Automated Order Management Platform

Business White Paper



TREZOR is an advanced cash management, monitoring, forecasting and automated order management platform, developed by **Magic Solutions - Romania**, a technology company that was b**orn together with the Cash-In-Transit (CIT) industry in Romania in 2003** and has grown in parallel with the professionalization of the cash management ecosystem in Romania.

Over more than two decades, Magic Solutions has evolved into a **40+ specialists team**, deeply embedded in the operational realities of cash management. This long-term involvement has enabled us to gain a comprehensive, end-to-end understanding and **digitalisation/integration of cash processes from the perspective of all market participants**, including: National banks, Commercial banks, CIT companies, Retailers, Cash hardware vendors (ATM, Cash-IN, recycling machines, cash counters, etc.)

Beyond software development, Magic Solutions has **digitized the entire cash lifecycle**, covering:

- ATM and branch cash level monitoring
- Cash demand forecasting and optimization
- Automated cash order generation
- Cash transportation and logistics orchestration
- Cash processing and warehousing
- Interbank cash markets and central bank interactions

This unique combination of **domain expertise, operational know-how, and advanced technology** is embedded into **TREZOR**, making it not only a software product, but a **proven operational framework** for efficient, secure, and scalable cash management.

TREZOR is actively used by leading organizations across banking and CIT sectors, including **Brinks Romania, CIT1 Romania, MAIB Agroind Bank (Republic of Moldova), Criterion (Hungary), OTP Bank** etc demonstrating its robustness in **multi-provider environments.**

Product Overview

TREZOR is a **centralized platform for cash forecasting, optimization, and automated orchestration of cash logistics**, designed for banks and CIT providers operating complex cash networks.

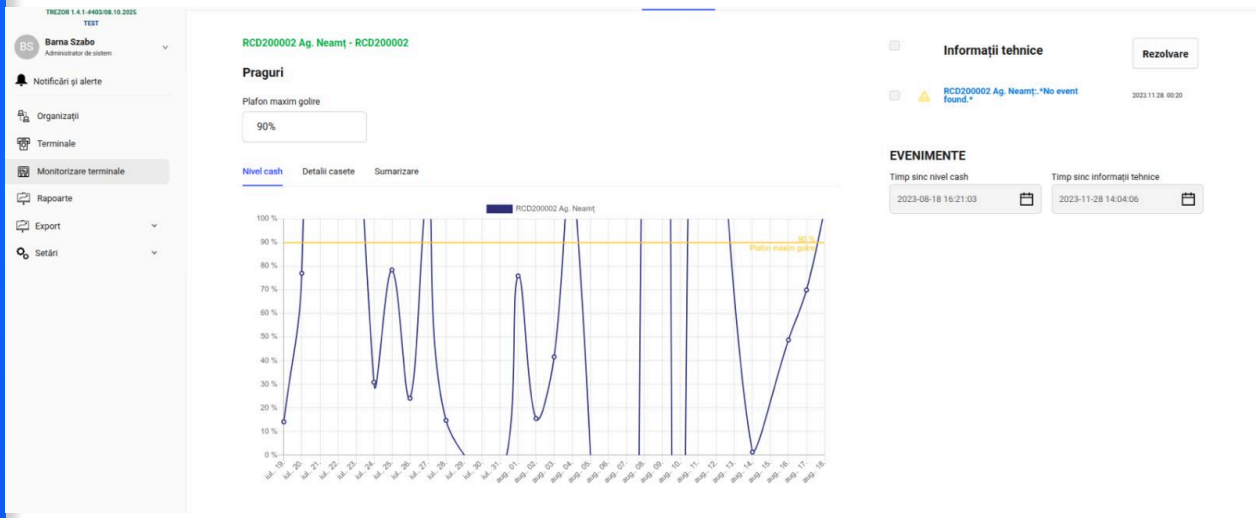
The platform connects to:

- ATM and MFM networks
- Cash-IN and cash recycling devices
- Bank branches and cash centers
- CIT processing centers

TREZOR collects transactional and operational data, forecasts cash demand by location and denomination, and automatically generates optimized cash transport and processing orders. All automated actions remain under **full bank control**, with manual override, validation, and approval workflows.

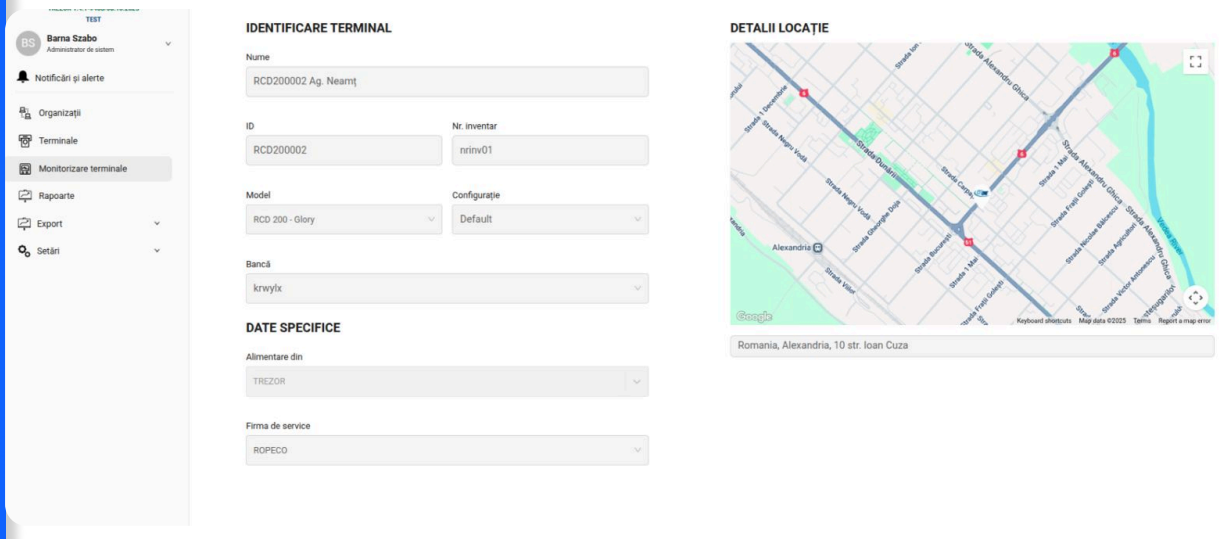
Key Features

Cash Forecasting & Optimization (Machine learning–based cash demand forecasting, forecasts by **branch, ATM, MFM, Cash-IN device,** value, and denomination, Historical transaction data, Seasonality and trends, Salaries, pensions, and social payments, Legal holidays and weekends, Contextual factors (tourism, events, disruptions).

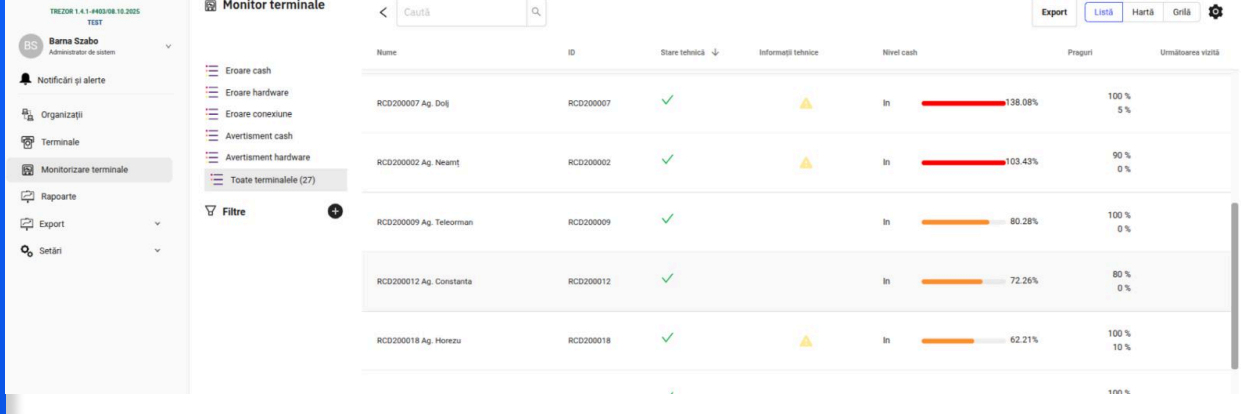


Automated & Manual Order Generation/ Management) Automatic generation of orders in “Initiated” status for ATM/MFM loading and unloading, Cash-IN device emptying, FLM / SLM technical interventions, Inter-branch and inter-vault transfers, Orders generated **per Processing Center / Cash Center**, Full ability to modify, delete, validate, or supplement orders

Multi-Vendor & Multi-Architecture Support (Supports terminals with, Centralized vendor servers, Decentralized, terminal-level access, Dedicated agents per vendor and terminal type, **10+ ATM, MFM, and Cash-IN terminal types already integrated**



Location & Network Modeling (Hierarchical definition of: CIT Processing Centers, Bank Cash Centers, Branches, ATMs, MFMs, Cash-IN devices; Configurable distance matrix for: Cost calculation, nterregional kilometer reporting. Active integrations between market players in **Romania, Hungary, and Moldova.**



Reporting, Analytics & AI

Alerts, Accounting & Integration (Configurable alerts and notifications (email, in-app, SMS, WhatsApp). Automatic generation of accounting entries, Export to bank accounting systems in client-defined formats, Secure APIs and file-based integrations)

Technology & Architecture

- Modular, scalable architecture
- On-premise or private cloud deployment
- Secure data isolation
- Machine learning engines for forecasting and optimization
- Role-based access control for **unlimited users**
- Full audit trail and compliance-ready logging

Business Benefits

For Banks

- Reduced cash handling and transportation costs
- Improved ATM and branch availability (>97%)
- Lower idle cash and opportunity costs
- Full transparency and operational control
- Faster, data-driven decision-making

For CIT Providers

- Optimized routing and capacity planning
- Reduced operational exceptions
- Accurate reconciliation and billing support

Strategic Value

- Standardized, best-practice cash management methodology
- Continuous optimization through AI and analytics
- Future-proof platform adaptable to regulatory and market changes