

2026

MASTERWORK

THINKS AHEAD OF CASH

AUTOMODULES





Intelligent Cash Management in a Digital Age

Why Cash Still Matters and How We Simplify Its Handling

MIROSLAV VRANEŠ

EXECUTIVE SUMMARY

THE HYBRID REALITY



The Landscape

Europe is digitalizing, yet cash remains the dominant payment method by volume (52% of transactions) and is legally protected in key markets.



The Challenge

The problem is not the currency, but the manual process. Labor, security risks, and lack of visibility drive up costs for banks and retailers.



The Solution

Masterwork Automodules (MA) provides certified hardware and software that automates counting, reconciliation, and reporting.

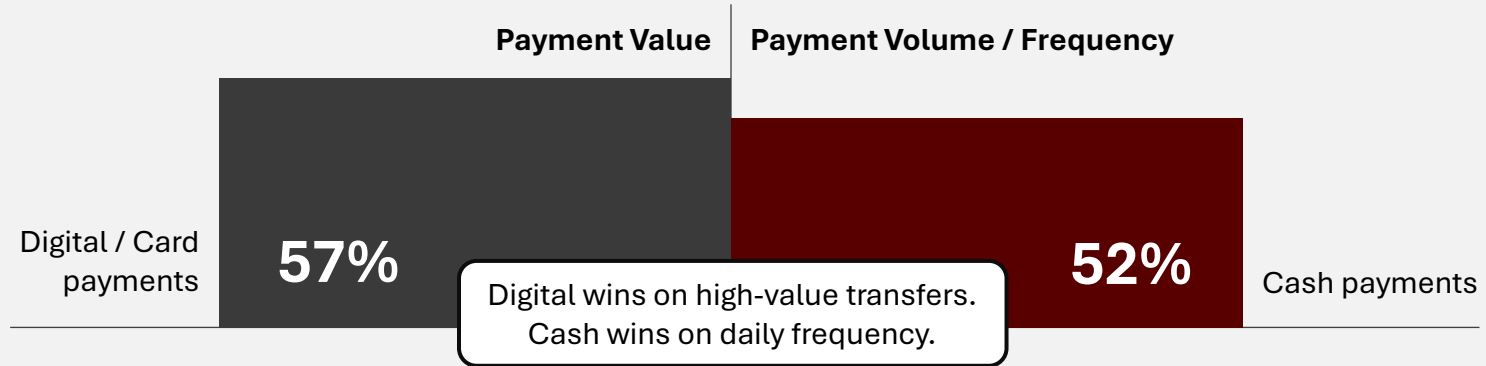


The Outcome

Adopting intelligent automation ensures compliance, reduces operational risk, and maintains financial inclusion without the burden of manual workflows.

THE EUROPEAN PARADOX

Digital Growth Meets Cash Reality



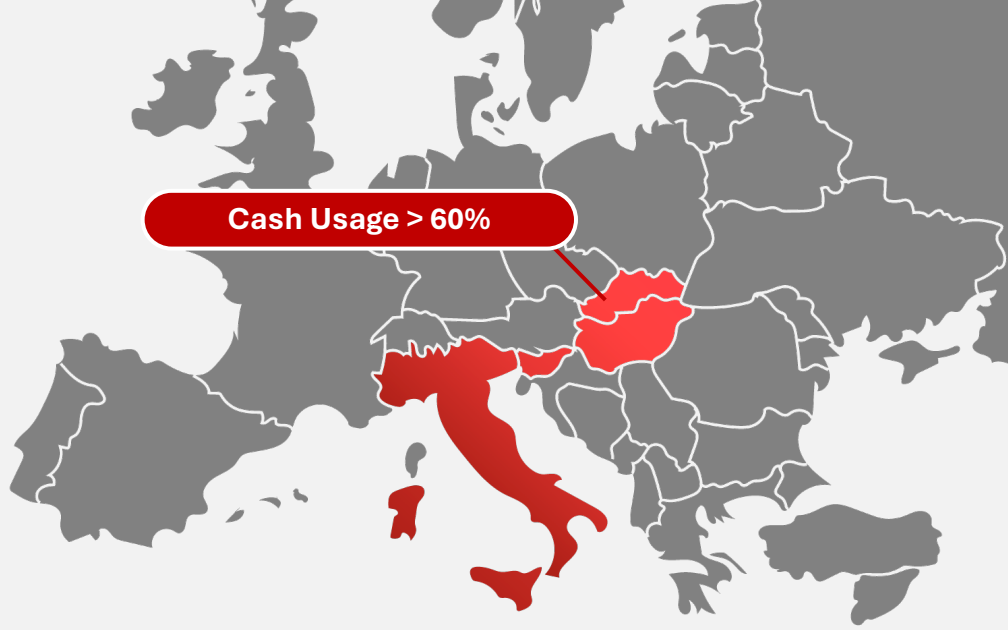
Takeaway: Digital growth is real, but cash remains economically relevant and the primary choice for high-frequency, low-value interactions.

Key Insight:

While cards and digital payments now account for the majority of value, cash remains the most frequently used method at the Point of Sale (POS).

Supporting Data:

- In 14 of 20 euro-area countries, cash is the #1 payment method by transaction count.
- Source: ECB Data



The Regional Strongholds: Where Cash Usage Exceeds 60%

Drivers of Resilience

- 1. Inflation:**
Consumers use cash to strictly manage tighter budgets.
- 2. Tourism:**
High cash inflow from international visitors.
- 3. Small Merchants:**
A strong preference for immediate liquidity and avoidance of digital transaction fees.



Article 74.a:
Guarantees the right to use cash in banking and legal transactions.

The True Cost of 'Business as Usual'



Direct Costs

- CIT Service Fees
- Bank Deposit Fees

Hidden Operational Liabilities

- Labor Hours (Counting, Reconciling)
- Human Error & Discrepancies
- Shrinkage & Theft Risk
- Delayed Cash Visibility

The Pivot:

The asset (cash) is valuable, but the process (manual) is a liability.

Impact:

These hidden factors lead to margin erosion and lost productivity, particularly painful for SMEs.

Unlocking Provisional Credit to Optimize Working Capital

What Is Provisional Credit?

Traditional Model



Cash must be physically transported to the bank and fully counted before funds are credited, typically taking **1-3 days**.

Intelligent Recycling System Model



Once cash is deposited and verified by the device, your partner bank can credit the funds **on the same day**.

The cash remains securely stored in your safe, while the funds become immediately available as working capital.



Accelerates Cash Velocity

Converts physical cash sitting in safes into active, usable digital funds.



Reduces Financing Needs

Lowens reliance on short-term loans or credit facilities.



Enhances Financial Agility

Enables businesses to respond faster to market changes and investment opportunities.

CONNECTING THE CASH VALUE CHAIN



Strategic Stance: We don't fight digitalization-we make cash intelligent

Making Cash Intelligent: **The MA Standard**

Transforming physical currency into digital data streams.

Instant Visibility

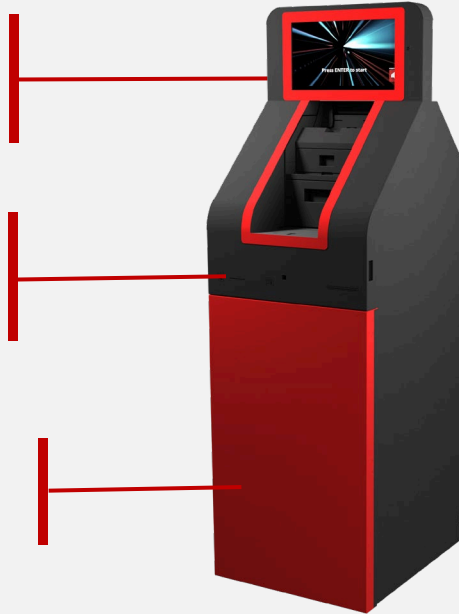
Real-time view of cash positions.

Automated Reconciliation

Zero human error in counting.

Certified Security

ECB and NBS certified hardware.



European Central Bank (ECB) Certified



National Bank of Serbia (NBS) Certified

Result: Lower total cost of cash, higher transparency, and fully compliant operations.

How mCloud2 is Shaping the Next Generation of Cash Management

Cloud platforms are becoming the backbone of modern cash automation. With **mCloud 2**, organizations can centrally manage transactions, data, and cash-handling devices across all MA solutions through a secure, user-friendly cloud interface.

Cloud-Enabled Cash Management

Concept:

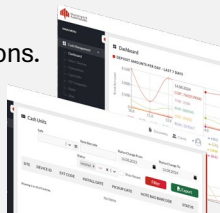
mCloud 2 unifies transaction data and device monitoring in the cloud, providing real-time visibility, centralized control, and advanced analytics across locations.

Value:

- Full visibility of total cash position and cash condition.
- Track deposits and withdrawals by day, denomination, and serial number.
- Export data easily for reporting and audits.
- Monitor device status, fill levels, and performance to prevent disruptions.



mCloud 2



mMission

One App for all MA Solutions

Modular architecture & unified UX

Create standardized processes for all MA Solutions, workflows, and a consistent UI/UX for all devices to enhance and simplify user experience, lower learning-curve.

Device-specific functionalities are encapsulated within modular components that can be dynamically loaded or swapped out based on the target device, allowing for easy extensibility and customization.

Software mechanisms for device detection and adaptation within the platform, allowing it to dynamically adjust its behavior and configuration based on the characteristics and capabilities of the underlying device, ensuring optimal performance and functionality.



Faster technical support

Address the complexity of supporting diverse solutions across different devices.

On-screen error handling tutorials

Support wider range of peripherals

Easier integration

Future Upgrades

Capability to extend AI functionalities for reporting
Integrated service activities to our Service Reporting System

STRATEGIC ADVANTAGES FOR FINANCIAL INSTITUTIONS

Why Banks Should Invest in Cash Automation



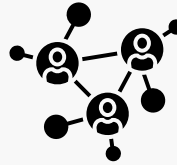
System-Wide Efficiency

Reduce handling costs across the entire branch and merchant network.



Regulatory Compliance

Support legal obligations to accept cash without incurring the manual operational burden.



Network Resilience

Strengthen trust and footprint in regions where cash usage remains high.



SME Support

Protect small retailers who depend on cash by offering them modern, automated tools.

Cash Automation = Operational Efficiency + Financial Inclusion

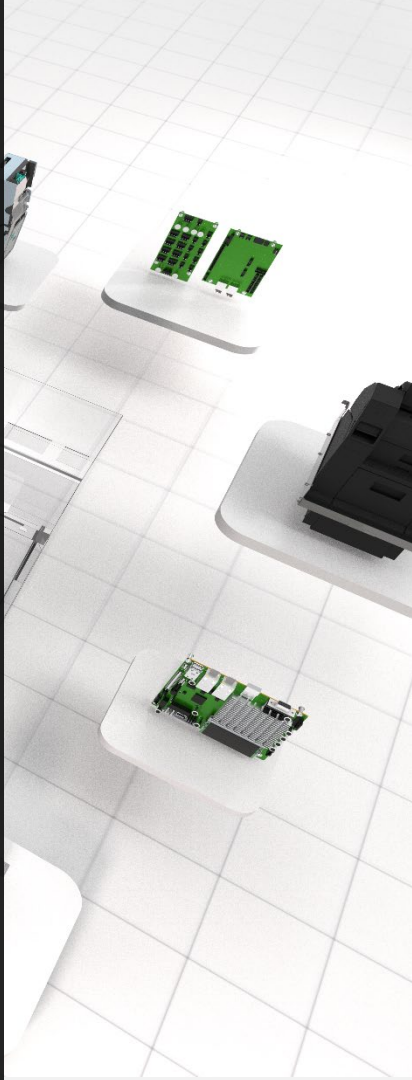
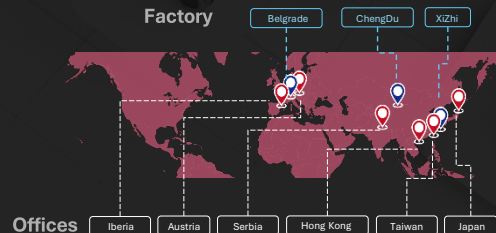


MASTERWORK AUTOMODULES

Masterwork Automodules has a great tradition and reputation for refining and optimizing existing technologies to offer higher performance, greater reliability, energy efficiency and better user experience.

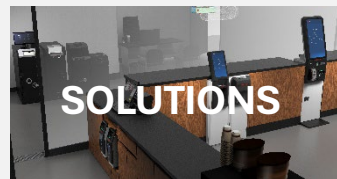
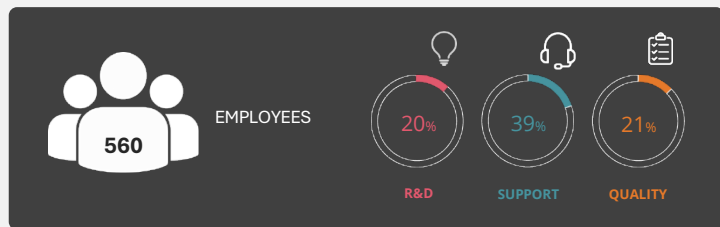
[learn more](#)

OUR LOCATION



CORE VALUE

- Database application
- Software & Firmware Engineering
- Image Processing
- Integration & Production
- Hardware Engineering
- Mechanical Engineering



Our solutions span across multiple industries, including Banking, Gaming, Retail, CIT (Cash-in-Transit), Support, Integration, and Connectivity.

Additionally, in certain regions, we cater to specialized sectors such as cannabis, alcohol, delivery services, casinos, accommodation, and public transport.

MA LINK OEM CASH VALIDATOR MODULES WITH KITS & SOFTWARE

- POWERFUL**
NOTE VALIDATOR
- COMPACT**
COIN VALIDATOR
- USER-FRIENDLY**
M/CLOUD & DEVICE APP
- CONVENIENT**
IPC, I/O PCB & HARNESS
- SAFE**
LOCKING MECHANISM
- COMPATIBLE**
NOTE BAGS / COIN BOX

Q & A

Thank you for your attention



Masterwork Automodules

