



65/1, 25 October st. Tiraspol, MD-3300, tel: +373 533 7-98-00

e-mail: e-center@agroprombank.com
www.agroprombank.com

LLC "MST Company"
To the Director
Bornovolokov Maxim

Agroprombank Rolls Out JoinTMS 3.1.0 for Advanced POS Terminal Management

JSC Agroprombank has successfully implemented and is now operating the new version of the POS terminal management system JoinTMS 3.1.0, developed by MST.

Based on the results of the implementation, the following advantages can be highlighted:

1. Support for multiple virtual terminals on a single physical terminal. This functionality makes it possible to implement various business scenarios where a single device needs to process transactions for several merchants, or transactions for one merchant with different processing rules.
2. For virtual terminals, different processing hosts with their own protocol dialects can be specified in the parameter profile. This allows one physical terminal to serve virtual terminals connected to different processing centers, for example, different banks.
3. Efficient terminal configuration management based on profiles. Payment system parameters are grouped into payment profiles which, together with terminal settings, form standard terminal configurations. Pre-created configurations can then be applied to the required terminals. This structured approach allows changes made to parameters in one place to be automatically applied to all terminals with the specified configuration.
4. Visual EMV parameter editors make it possible to configure bit masks in a convenient, easy-to-read format. This reduces the likelihood of incorrect parameter entry and lowers the required level of staff training.
5. Remote key loading with processing integration. This functionality ensures the secure loading of keys to terminals while simultaneously installing the key on the processing system. Batch loading of pre-generated TMK keys is supported, with automatic key assignment and selection. Key lifecycle management is implemented—from import and installation to deactivation.
6. Monitoring of terminal parameter downloads. The time of the last parameter download by each terminal is recorded, enabling monitoring of the relevance and timeliness of loaded parameters.
7. Flexible access control with logging and change history. A flexible system for configuring user access rights provides full logging and the ability to review the entire history of changes.
8. The ability to deploy multiple servers provides both load balancing and fault tolerance of the system.

As a result, the implementation of JoinTMS 3.1.0 has taken the Bank's terminal management to a fundamentally higher quality level, while reducing the workload on specialists and providing additional security mechanisms.

First Deputy Chairman of the Board

A stylized blue ink signature of S.V. Lupashko.

S.V. Lupashko