

On granting a cooperation permit for the “UBPay” Armenian money transfer system and the “MoneyTO” foreign money transfer system

2026-01-30

The Board of the Central Bank of the Republic of Armenia

Decision

30 January 2026

No. 16 A

On granting a cooperation permit for the “UBPay” Armenian money transfer system and
the “MoneyTO” foreign money transfer system

Guided by Article 2(3), point “5” of Part 2 of Article 5, and point “29” of Article 20 of the Law of the Republic of Armenia “On the Central Bank of Armenia,”
based on Part 2 of Article 5 of the Law of the Republic of Armenia “On Payment and Settlement Systems and Payment and Settlement Organizations,” point 10 of Chapter 2 of Regulation 19.1 “Procedure for Cooperation between Armenian and Foreign Payment and Settlement Systems for the Transfer of Funds,” approved by Decision No. 53-N of the Board of the Central Bank of the Republic of Armenia dated 27.04.2021,
taking into account that “Unibank” OJSC applied to the Central Bank of the Republic of Armenia on 07.05.2025, 10.06.2025, 05.08.2025, 14.08.2025, 15.10.2025 and 05.12.2025 with a request for obtaining a cooperation permit, as well as the opinion of the Licensing and Supervision Committee of the Central Bank of the Republic of Armenia (Minutes No. 2 dated 14 January 2026), the Board of the Central Bank of the Republic of Armenia

RESOLVES:

To grant a cooperation permit for the “UBPAY” Armenian money transfer system and the “MONEYTO” foreign money transfer system.

This Decision shall enter into force on the day following the day of its entry into the records of “UNIBANK” OJSC or its delivery to a duly authorized representative of “UNIBANK” OJSC, as prescribed.

Deputy Chairman
of the Central Bank
of the Republic of Armenia
Yerevan

Armen Nurbekyan