

Appendix 1

Approved:

under the Republic of Armenia Central Bank Board Resolution No. 220-N, dated December 30, 2025

PROCEDURE

Establishing the Forms of Messages for Requesting Information from Entities Licensed by the Central Bank of the Republic of Armenia, for Placing Lien on and Executing Seizure of Funds and Income; the Procedure and Timeframes for How These Apply and the Related Documents Circulate, and for Determining the Sequence of Lien and Seizure of Funds by Licensed Entities

Chapter 1: Subject of Regulation

1. This Procedure establishes the forms of messages used by the Compulsory Enforcement Service of Armenia (hereinafter referred to as “the CESA”) in relation to requests for information on funds, the placing of lien on and executing seizure of funds and income. It also defines the minimum data requirements and content of the relevant messages, the procedures and timeframes on how these apply and the related documentation circulates between the CESA and Financial Organizations, as well as the relations concerning the calculation of the funds under lien and the lifting of a lien previously imposed by the CESA. This Procedure further establishes the sequence for placing lien on and executing seizure of funds by Financial Organizations.
2. This Procedure applies to banks and payment and settlement organizations licensed by the Central Bank of the Republic of Armenia (hereinafter referred to as “the Central Bank”).
3. This Procedure shall not apply to the Central Bank, except where the placement of lien and seizure of funds in the accounts of Financial Organizations maintained with the Central Bank are carried out in connection with the fulfillment of their own obligations.

In cases involving the fulfillment of obligations of Customers serviced by Financial Organizations, the placing of lien on and executing seizure of funds in the accounts of Financial Organizations maintained with the Central Bank shall not be carried out.

Chapter 2: Basic Definitions

4. For the purposes of this Procedure, the following terms/definitions shall have the meanings set out below:

- 1) **Financial Organization** – a bank or a payment and settlement organization.
- 2) **Debtor** – a debtor as defined in Article 6 of the Republic of Armenia Law “On Enforcement Proceedings” (hereinafter also referred to as “the Law”).
- 3) **Customer** – a customer serviced by the relevant Financial Organization who has a bank account or an electronic money account opened with that Financial Organization.
- 4) **Bank account** – an account opened for a Customer at a bank on the basis of a bank account agreement, a bank deposit agreement, or a metal account agreement, in accordance with the Civil Code of the Republic of Armenia.
- 5) **Electronic money account** – an account opened for the purpose of keeping records of electronic money issued by organizations providing payment and settlement services, in accordance with the regulatory acts of the Republic of Armenia.
- 6) **Account** – a Bank Account or an Electronic Money Account.
- 7) **Enforcement proceeding document** – a document used within the meaning defined by the Republic of Armenia Law “On Enforcement Proceedings”.
- 8) **Decision for lien** – a decision of a compulsory enforcement officer to place a lien on the Debtor’s property or funds, in accordance with the Republic of Armenia Law “On Enforcement Proceedings”.
- 9) **Decision for seizure** – a decision of a compulsory enforcement officer to execute seizure of the Debtor’s property or funds, in accordance with the Republic of Armenia Law “On Enforcement Proceedings”.
- 10) **Decision on lifting the lien** (releasing from lien) – a decision addressed by the CESA to a Financial Organization regarding the occurrence of circumstances provided by the legislation of the Republic of Armenia for the full or partial lifting of an executed seizure.
- 11) **Electronic message** – an electronic message generated in a manner that ensures the transmission of the relevant data specified in the messages defined by this Procedure.

- 12) **Message** – a unit of information transmission within the technical software environment. The following messages are used in connection with the functions provided by this Procedure:
- a) **Message No. 1** – “Decision to place the Debtor’s funds under lien”, sent by the CESA;
 - b) **Message No. 2** – response message “Results of the actual placement of the Debtor’s funds under lien”, sent by the Financial Organization;
 - c) **Message No. 3** – “Partial or full release of the Debtor’s funds from lien”, sent by the CESA;
 - d) **Message No. 4** – “Decision to execute seizure of the Debtor’s funds”, sent by the CESA;
 - e) **Message No. 5** – response message “Confirmation of execution of seizure of the Debtor’s funds by the Financial Organization”, sent by the Financial Organization;
 - f) **Message No. 6** – “Where the funds under lien with Financial Organizations exceed the amount of the obligation required by the CESA under the same decision, instruction to maintain the lien in the required amount and lift the lien on the excess amount”, sent by the CESA;
 - g) **Message No. 7** – “Verification and resending of the information received”, sent by the Financial Organization or the CESA;
 - h) **Message No. 8** – “Making an inquiry regarding the availability of the Debtor’s accounts (funds) with Financial Organizations”, sent by the CESA;
 - i) **Message No. 9** – “Response to the inquiry regarding the availability of the Debtor’s accounts (funds) with Financial Organization”, sent by the Financial Organization.
- 13) **Workday** – a working day as defined by the Labor Code of the Republic of Armenia.
- 14) **System for recording the decisions for lien and decisions for seizure of the Compulsory Enforcement Service of Armenia** (hereinafter referred to as “the CESA System”) – an electronic system within the Compulsory Enforcement Service used for conducting enforcement proceedings.
- 15) **Calculation through the CESA System** – a process whereby the CESA System sends the same expedited decision for lien simultaneously to all Financial Organizations. Where, in relation to the same amount of obligation, a lien is placed on the Debtor’s financial resources held with different Financial Organizations, the CESA System performs a calculation and comparison based on the received response messages regarding the actual seizures, ensuring that the total amount of funds actually under lien across all Financial Organizations does not exceed the amount specified in the decision for lien.

16) Other terms/definitions used in this Procedure shall have the meanings as prescribed by the legislation of the Republic of Armenia.

Chapter 3: General Requirements for Placing Lien on and Executing Seizure of Funds

5. The placement of lien on the Debtor's accounts and the funds therein serviced by the same Financial Organization, as well as the execution of seizure of such accounts and funds therein shall be carried out in the following order:

- 1) Current bank accounts in Armenian drams, except for current bank accounts to which a payment card is attached or which are deposit accounts;
- 2) Current bank accounts in foreign currency, except for current bank accounts to which a payment card is attached or which are deposit accounts;
- 3) Current bank accounts in Armenian drams to which a payment card is attached, except where an overdraft exists and no positive balance is available;
- 4) Current bank accounts in foreign currency to which a payment card is attached, except where an overdraft exists and no positive balance is available;
- 5) Funds in Armenian drams held in Electronic money accounts;
- 6) Funds in Armenian drams held in deposit accounts;
- 7) Funds in foreign currency held in deposit accounts;
- 8) Funds held in metal accounts.

6. The same Financial Organization shall place a lien on each subsequent category of the Debtor's funds in the order specified in paragraph 5 of this Procedure until the total amount of the obligation is under lien, in accordance with the requirements set out below. The requirements of this paragraph shall also apply to the execution of seizure. In particular:

- 1) funds in the next category shall be placed under lien and subjected to seizure where the funds available in the preceding category are insufficient to cover the amount of the obligation;
- 2) funds in the next category shall be placed under lien and subjected to seizure where no funds are available in the accounts belonging to the preceding category or where the balance of such accounts is insufficient to cover the amount of the obligation;
- 3) the placing of lien on and executing seizure of funds in the next category shall be carried out only following the lien and seizure of all available funds in the accounts belonging to the same category.

7. Funds received through money transfer systems without opening a bank account shall not be placed under lien by a Bank or Payment and Settlement Organization if such funds have not been credited by the Customer to his/her bank account or Electronic money account.

8. In the course of seizure proceedings carried out by the CESA, credit funds (overdraft) available in the current bank account of a Customer who is the Debtor and to which a payment card (card account) is attached shall not be placed under lien.

9. In connection with placing a lien on or executing seizure of the Debtor's funds, as well as the partial or full lifting of lien or seizure of the funds under lien, Financial Organizations shall receive only messages in the forms prescribed by this Procedure, which shall be transmitted solely electronically.

10. The Financial Organization shall not place a lien on or execute seizure of funds available in the Debtor's accounts, nor partially or fully lift the lien on such funds, where the messages received from the CESA do not comply with the forms established by this Procedure or have been submitted in paper form.

11. Unless otherwise provided by a decision of the CESA, the Financial Organization shall place a lien, in accordance with the sequence established by paragraph 5 of this Procedure:

- 1) on the funds available in the Debtor's accounts specified in paragraph 5 that have not yet been placed under lien;
- 2) in the absence or insufficiency of funds in the Debtor's accounts:

a) on funds subsequently deposited into the Debtor's existing accounts specified in paragraph 5 of this Procedure, including accounts opened and/or funds deposited thereafter;

b) on funds released from lien on the Debtor's accounts that had been previously placed under lien to the effect of another decision or decisions.

12. Where the Debtor's funds are absent or insufficient, and placing of a lien on the amount of the obligation specified in the lien decision of the CESA has been impossible until the lien is lifted by the CESA, the Financial Organization shall:

- 1) apply a lien on funds subsequently deposited into the Debtor's accounts and immediately, but no later than the next Workday, notify the CESA thereof, indicating the amount placed under lien and the required data;

2) in the cases referred to in subparagraph 1 of this paragraph:

a) where the amount of the obligation is specified in the CESA decision, place a lien on the funds subsequently deposited into the Debtor's accounts and apply seizure thereof;

b) where a percentage of seizure or lien is determined by the CESA decision, the funds subsequently deposited into the Debtor's bank account or accounts shall not be placed under lien or seized in an amount exceeding the specified percentage, except where the interest obligation provided for by the act of compulsory enforcement is of a periodic nature;

3) ensure that the procedures specified in this paragraph are also applied where the Debtor was not a customer of the Financial Organization at the time the decision for lien was received but subsequently became one.

13. Each time new funds are placed under lien in the same enforcement proceedings, the Financial Organization shall, in accordance with the requirements set out in paragraph 10 of this Procedure, indicate in the notification sent to the CESA the total amount of funds under lien, broken down by type. A separate notification shall not be sent for the funds newly placed under lien. Where partial lien had previously been carried out under the same decision, the notification shall indicate the updated aggregate amount of funds placed under lien.

14. In accordance with the enforcement proceedings documents and subject to the decision for lien and/or seizure, placing a lien and/or executing seizure of funds may be applied:

- 1) in the amount specified in the decision; or
- 2) in the percentage specified in the decision, to the funds available in the Debtor's account or accounts.

15. Following the lien placed on funds deposited in the Debtor's accounts, the Financial Organization shall immediately, but no later than the next Workday, provide the CESA with information on:

- 1) the amount of funds placed under lien according to the relevant decision;
- 2) where the available funds are pledged, the Financial Organization shall indicate this circumstance and notify the CESA accordingly. For this purpose, the relevant code *p* shall be used;
- 3) the type of funds placed under lien, using the following codes:

- a) code a – funds in current bank accounts in Armenian drams, except for accounts to which a payment card is attached or which are deposit accounts;
- b) code b – funds in foreign currency held in current bank accounts, except for accounts to which a payment card is attached or which are deposit accounts;
- c) code c – funds in current bank accounts in Armenian drams to which a payment card is attached, except where an overdraft exists and no positive balance is available;
- d) code d – funds in foreign currency held in current bank accounts to which a payment card is attached, except where an overdraft exists and no positive balance is available;
- e) code e – funds in Armenian drams held in deposit accounts;
- f) code f – funds in foreign currency held in deposit accounts;
- g) code g – funds held in metal accounts;
- h) code h – funds in Armenian drams held in Electronic money accounts.

16. In accordance with paragraph 5 of this Procedure, information on a lien placed on several types of funds belonging to the same category, as well as funds held in accounts in the same currency, shall be indicated separately.

17. This Procedure does not establish a sequence between different currencies. The order of application in such cases shall be determined in accordance with the internal policies and procedures of the Financial Organization.

18. Funds held in the Debtor's foreign currency accounts shall be placed under lien in the currency of the relevant account, calculated at the Central Bank's reference rate applicable on the date on which the Financial Organization places the funds under lien.

Until the lien is lifted, the Financial Organization shall not recalculate or adjust the amount placed under lien on a daily basis in the event of fluctuations in the exchange rate.

Where an instruction is issued to the Financial Organization to execute payment of the specified obligation pursuant to a decision of the CESA, the conversion of foreign currency funds placed under lien in the Customer's account or accounts shall be carried out on the date of execution of that instruction using the Central Bank's reference rate. In such cases, the Financial Organization shall not bear liability for failure to place under

lien the full amount of the obligation specified in the decision of the CESA as a result of exchange rate fluctuations, and such circumstance shall not be considered a violation of the execution of the decision for lien.

19. The Financial Organization shall provide the CESA only with information on the amount of funds placed under lien and shall not indicate the balance of funds in the Debtor's account or accounts.

20. Where funds in the Debtor's account or accounts are placed under lien pursuant to a decision received from the CESA, the Financial Organization shall ensure that the accountholder retains the ability to have an access to and receive and use the funds credited to those accounts thereafter. For this purpose, the Financial Organization may identify the relevant accounts in the message relating to the decision to place funds under lien received from the CESA.

In order to ensure the Debtor's access to subsequently credited funds, the Financial Organization shall apply only one of the following mechanisms:

1) the bank may open internal sub-accounts under the Debtor's bank accounts and credit to such sub-accounts the funds that remain available to the Customer under this paragraph, while the funds placed under lien remain in the main bank account. In this case:

a) the sub-accounts shall be serviced under the relevant bank or other account agreement on the same terms and conditions, without charging additional fees;

b) the Debtor may withdraw the funds credited to these sub-accounts in cash or otherwise freely dispose of them through the bank and its branches;

c) where technically feasible, the bank may provide access to these funds through a payment card attached to the relevant bank account, provided that payment card transactions are carried out exclusively through the sub-account;

2) the Financial Organization may open a separate bank account or sub-account, or an electronic money account, designated for the Debtor's funds placed (or being placed) under lien, to which only the funds placed (or being placed) under lien shall be credited. In such cases, funds otherwise available to the Customer shall remain in the Customer's operational bank account or Electronic money account and may be freely disposed of in cash or non-cash form.

21. Funds placed under lien shall not be available for disposal by the Debtor; however, the Debtor may review the amount of such funds. For the purpose of paying the obligation specified in the decision to place funds under lien, the Debtor shall not submit an instruction to the Financial Organization to transfer the funds placed under lien to the treasury account of the CESA on the basis of that decision, nor use such funds for the payment of other obligations to the state budget.

22. After the Financial Organization has placed funds under lien or executed seizure as a result of receiving and processing Message No. 1 or Message No. 4 from the CESA, the Financial Organization shall make available to the Customer, through its servicing systems, the information relating to the decision issued by the CESA, including the decision number and the legal basis/grounds. Such information shall also be available to the Debtor where the Debtor initiates payment to the CESA under the relevant decision from the funds freely available in his or her account or accounts.

23. The total amount of funds placed under lien by each Financial Organization in the Debtor's accounts within the same enforcement proceeding shall not exceed the amount specified in the decision to place funds under lien issued by the CESA.

24. Funds that are not subject to placement under lien or seizure shall be determined in accordance with Article 87 of the Republic of Armenia Law "On Enforcement Proceedings" and other applicable laws of the Republic of Armenia.

25. Decisions to place funds under lien previously received from the CESA in relation to the same person and within the same enforcement proceeding shall become invalid with that proceeding number and from the moment the Financial Organization receives the latest decision to place funds under lien issued by the CESA. In such cases, the Financial Organization shall execute only the most recent message relating to the decision to place funds under lien.

26. The decision to place funds under lien issued by the CESA may indicate the number of a prior decision to place funds under lien issued by another authority entitled by law to impose such measures. In particular, where the CESA decision includes or indicates the number of a lien decision issued, for example, by the Tax Authority, the Financial Organization shall terminate the execution of the decision issued by the other authority and release the funds placed under lien pursuant to that decision in accordance with the law.

27. Decisions received by the Financial Organization servicing the Debtor to place the Debtor's funds under lien, including decisions issued on the basis of acts of other authorities authorized by law, shall be executed in the order in which such decisions are

received, with respect to the Debtor's funds that are not already subject to lien or have been released from lien, in accordance Article 87(4) of the Law.

28. Where a Financial Organization is unable to execute Message No. 1 "Decision to place the Debtor's funds under lien" received from the CESA, it shall immediately send Message No. 2 "Results of the actual placement of the Debtor's funds under lien" to the CESA, indicating the reasons for the failure to place the funds under lien.

29. Where the Debtor is not a Customer of the Financial Organization and the organization does not maintain any account or accounts in the Debtor's name, this circumstance shall be separately indicated in the information sent to the CESA regarding the results of the placement of funds under lien.

30. The CESA shall send to each Financial Organization a message on the execution of seizure only with respect to funds placed under lien with that Financial Organization.

31. The Financial Organization shall execute seizure solely in accordance with the decision for seizure and only with respect to the Debtor's account or accounts specified therein and the funds previously placed under lien in those accounts.

32. The Financial Organization shall adopt and implement a decision for seizure relating to the same enforcement proceeding where it has previously received from the CESA a decision to place the Debtor's funds under lien in connection with that proceeding. In such cases:

- 1) the decisions received from the CESA regarding placement of lien and execution of seizure shall indicate the same method of lien and seizure of the obligation, namely:

- a) in the amount specified in the decision; or

- b) in the specified percentage of the funds available in the Debtor's account or accounts;

- 2) where different types of funds are subject to seizure, the type of each category of funds, the applicable amount or percentage, and the currency of each such fund shall be indicated in separate lines.

33. Where a Financial Organization is unable to execute Message No. 4 "Decision to execute seizure of the Debtor's funds" received from the CESA, it shall immediately, but no later than the next Workday, send Message No. 5 "Confirmation of the execution of

the seizure of the Debtor's funds by the Financial Organization" to the CESA, indicating the reasons for the failure to execute the seizure.

34. The Financial Organization shall not execute Message No. 4 relating to the execution of seizure unless it has previously received from the CESA a decision to place the Debtor's funds under lien in connection with the same debtor and the same enforcement proceedings, and unless such lien has been applied.

35. Funds of the Debtor subject to seizure shall be transferred by the Financial Organization to the treasury account specified in the seizure decision issued by the CESA.

36. Where the Financial Organization has previously placed funds under lien in connection with the same enforcement proceedings and the same debtor, and the decision for seizure specifies a smaller amount, the Financial Organization shall, after executing seizure in the amount specified in the decision of the CESA, release the excess funds from lien.

37. The Financial Organization shall ensure the execution of seizure of funds previously placed under lien by the CESA where such funds are not considered pledged. Seizure of pledged funds shall be carried out in accordance with the requirements established by the Law.

Chapter 4: Exchange of Messages Between the CESA and Financial Organizations in Relation to the Placement of Funds Under Lien

38. The CESA and Financial Organizations shall implement the processes of placing the Debtor's funds under lien, lifting the lien, and executing seizure in accordance with the requirements established by the legislation of the Republic of Armenia and this Procedure.

39. Within each enforcement proceeding, the CESA shall send Message No. 1 in connection with the decision to place the Debtor's funds under lien. This message shall contain the data of the decision to place funds under lien. Where funds are placed under lien, the Financial Institution shall send the Message No. 1 on the decision for lien to the Financial Organizations.

40. Upon receipt of Message No. 1 electronically from the CESA, the Financial Organization shall immediately, but no later than the next Workday, ensure the acceptance and processing of that message. Moreover:

- 1) where Message No. 1 is received during the Workday for the Financial Organization, it shall be deemed accepted on that Workday and processed during the same day;
- 2) where Message No. 1 is received after the end of the Workday for the Financial Organization, it shall be deemed accepted on the next Workday and processed during that day.

41. Following the processing of each Message No. 1, the Financial Organization shall send the CESA the appropriate response message in accordance with this Procedure. Moreover:

- 1) where Message No. 1 does not comply with the requirements for its formation or contains incomplete or incorrect data:

a) the Financial Organization shall not execute the request to place funds under lien specified in Message No. 1; and

b) the Financial Organization shall immediately send Message No. 2 to the CESA indicating the reason for non-execution, after which the CESA shall resend Message No. 1 with the corrected data;

- 2) where Message No. 1 complies with the established requirements:

a) the Financial Organization shall immediately, but no later than the next Workday, execute the decision to place funds under lien; and

b) shall immediately send Message No. 2 to the CESA confirming the results of execution of the decision or indicating the absence of accounts in the Debtor's name.

42. Where the CESA receives Message No. 2 (or Message No. 5) from a Financial Organization in response to Message No. 1 (or Message No. 4) indicating non-execution and the reason for it, the CESA shall correct the identified errors, re-form the unexecuted message (No. 1 or No. 4) in accordance with the established procedure, and resend it to the Financial Organization within 3 (three) days (unless a shorter period is provided for by the Law).

Chapter 5: Functions Performed by the CESA for Ensuring the Funds Placed Under Lien with Financial Organizations Are Equivalent to the Amount of the Obligation

43. The CESA shall ensure that the funds actually placed under lien in the Debtor's account or accounts with all Financial Organizations correspond to and do not exceed the amount of the obligation specified in the relevant decision. In particular:

- 1) in each case, the CESA may maintain or leave the actual lien in the amount of the obligation specified in the decision for lien with one or more Financial Organizations, increasing or decreasing the amount placed under lien depending on the remaining balance of the obligation at that time;
- 2) in accordance with subparagraph 1 of this paragraph, the CESA shall determine the Financial Organization or Organizations that shall continue to retain the funds actually placed under lien in the Debtor's accounts. Based on the responses received from Financial Organizations, the CESA shall ensure that the lien applied to the Debtor's funds does not exceed the amount specified in the lien decision, in accordance with subparagraph 1 of this paragraph, and shall therefore send Message No. 6 or Message No. 3 to the remaining Financial Organizations in order to release the funds exceeding that amount from lien. Moreover, based on the responses to the received messages No. 2, the funds available in the Debtor's current bank accounts or Electronic money accounts should be placed under lien first. Other categories of funds specified in paragraph 5 of this Procedure shall be considered where response message No. 2 has already been received from all Financial Organizations and it is not possible to retain the lien on the current bank account or Electronic money account;
- 3) in implementing subparagraph 2 of this paragraph, the CESA shall send Messages No. 6 or No. 3 each time it receives a response message No. 2 related to the same enforcement proceedings within 3 (three) days (unless a shorter period is provided for by the Law);
- 4) where the responses received from one or more Financial Organizations indicate that the total amount of funds placed under lien in the Debtor's accounts remains less than the amount of the obligation specified in the decision, the CESA shall not send any message to lift the lien.

44. Where errors are identified in messages received from Financial Organizations, the CESA shall send Message No. 7 requesting verification and resubmission of the relevant information and indicating the reason for the request. Where necessary, standardized codes may be used within the CESA system to identify the reason.

45. The CESA shall also send a message to release funds from lien where the Debtor pays the entire amount specified in the decision for lien from the funds available in his or her accounts before the CESA sends Message No. 4 regarding the decision for seizure to the Financial Organizations. In this event, after receiving confirmation from the Financial

Organization that the full amount of the obligation has been accepted and transferred to the relevant treasury account, the CESA shall send Message No. 6 or Message No. 3 about releasing the funds from lien within 3 (three) days (unless a shorter period is provided for by the Law).

46. The Financial Organization shall process Messages No. 6 or No. 3 received from the CESA immediately, but no later than within 1 (one) Workday. Where such messages are received after the end of the Workday, they shall be processed on the next Workday.

47. Following the processing of Messages No. 6 or No. 3:

- 1) where the requirements established for the relevant message are not met or errors are identified in the data, the Financial Organization shall not execute the message and shall send Message No. 7 to the CESA; and
- 2) where the message complies with the established requirements and contains no errors, the Financial Organization shall:
 - a) maintain the lien in the specified amount;
 - b) lift the lien in full; or
 - c) reduce the amount of funds placed (or being placed) under lien in the specified amount.

48. Where, according to Message No. 2 received from a Financial Organization, the Debtor's funds placed under lien exceed the amount specified in the relevant lien decision of the CESA, the CESA shall not accept the message and shall send Message No. 7 requesting correction in alignment with that lien decision.

49. Where a message provided for by this Procedure has not been sent to a Financial Organization by the CESA, the Financial Organization shall not execute the corresponding action.

50. Messages sent by the CESA within enforcement proceedings concerning the placement of funds under lien or the execution of seizure shall be executed by the Financial Organization without requiring additional confirmation from the Debtor.

51. Where the Financial Organization informs the Debtor of the lien or seizure decision received from the CESA prior to placing the lien or executing the seizure, it shall incur liability in accordance with the procedure established by Law.

Chapter 6: Exchange of Messages Between the CESA and Financial Organizations Regarding the Seizure of Funds Under Lien

52. Within each enforcement proceeding, the CESA shall, in connection with the decision to execute the seizure of funds, send Message No. 4 which contains the data of the decision for seizure. In the event of seizure of funds, the CESA shall send Message No. 4 to the Financial Organizations that ensure the actual seizure of funds in the amount of the Debtor's obligation, where, according to the results of the calculation the CESA, funds have been placed under lien.

53. Upon receipt of Message No. 4 regarding the decision for seizure from the CESA, the Financial Organization shall immediately, but no later than the next Workday, ensure the receipt and processing of Message No. 4 sent by the CESA. In particular:

- 1) where Message No. 4 is received during the Workday for the Financial Organization, the message shall be deemed accepted on that Workday and shall be processed on the same day;
- 2) where Message No. 4 is received after the end of the Workday for the Financial Organization, the message shall be deemed accepted on the next Workday and shall be processed on that Workday.

54. Following the processing of each Message No. 4, the Financial Organization shall send the appropriate response message to the CESA in accordance with the requirements of this Procedure. In particular:

- 1) where the received Message No. 4 does not comply with the requirements for its formation or contains incomplete or incorrectly completed data or other inaccuracies, the Financial Organization shall not execute the seizure request specified in Message No. 4 and shall immediately send Message No. 5 in the prescribed manner to the CESA, indicating the reason for non-execution;
- 2) where the received Message No. 4 complies with the established requirements, the Financial Organization shall execute the decision for seizure and immediately send the response Message No. 5 to the CESA confirming the execution of the seizure decision.

55. The Financial Organization shall ensure the transfer of the seized funds to the relevant treasury account of the CESA no later than the next Workday.

Chapter 7: Implementation of the Lien and Seizure Processes Involving the Central Bank of the Republic of Armenia

56. The CESA shall send the messages specified in this Procedure to the Central Bank of the Republic of Armenia (the Central Bank) only in relation to processes involving the

lien, lifting of the lien, or seizure of own liabilities of customers and banks serviced by the Central Bank. In particular:

- 1) The exchange of messages between the CESA and the Central Bank shall be carried out:
 - a) through the CBANet interbank computer network of the Central Bank, through a dedicated email (also, mailbox) opened for that purpose;
 - b) the information contained in messages sent and received through the dedicated mailboxes shall comply with the message requirements established by this Procedure;
 - c) in the event of emergency situations, the transmission of such electronic messages shall be carried out in a manner agreed with the Central Bank;
 - d) no paper-based orders shall be exchanged between the CESA and the Central Bank in relation to the processes set out in this Procedure;
- 2) Only the sending and receipt of messages provided for by this Procedure shall be carried out through the mailbox specified in this paragraph;
- 3) the formation and processing of messages shall be carried out in accordance with the requirements established by this Procedure;
- 4) the Central Bank shall not carry out automated processing of Message No. 1 and Message No. 4 sent by the CESA, nor the automatic application of decisions on placing a lien on or executing seizure of the correspondent accounts of the banks serviced by it.

57. If the specified mailbox has not been opened, the CESA shall submit an application to the Central Bank in accordance with the established procedure, indicating the data required for opening the mailbox, including the relevant e-mail address.

Chapter 8: Exchange of Messages Between the CESA and Financial Organizations Regarding Inquiries on the Availability of the Debtor's Accounts (Funds)

58. The CESA and Financial Organizations shall make inquiries regarding the availability of the Debtor's accounts (funds) in accordance with the requirements established by the legislation of the Republic of Armenia and this Procedure.

59. Within each enforcement proceeding, for the purpose of making an inquiry regarding the availability of the Debtor's accounts (funds), the CESA shall send Message No. 8.

60. Upon receipt of Message No. 8 electronically from the CESA, the Financial Organization shall immediately, but no later than the next Workday, ensure the receipt and processing of the message. In particular:

- 1) where Message No. 8 is received during the Workday for the Financial Organization, it shall be deemed accepted on that Workday and processed on the same day;
- 2) where Message No. 8 is received after the end of the Workday for the Financial Organization, it shall be deemed accepted on the next Workday and processed on that Workday.

61. Following the processing of each Message No. 8, the Financial Organization shall send Message No. 9 in response, in accordance with the requirements of this Procedure. Where Message No. 8 complies with the established requirements, the Financial Organization shall immediately, but no later than the next Workday, respond to the inquiry of the CESA regarding the availability of the Debtor's accounts (funds) by sending Message No. 9. Note that the response message shall not contain information regarding the types of the Debtor's accounts or the balances of those accounts.

Chapter 9: Information Exchange Between the Parties

62. For the purposes of the processes established by this Procedure, the exchange of information between the CESA and Financial Organizations (hereinafter referred to as the "Parties") shall be carried out through Electronic Messages to be generated in accordance with the requirements established by this Procedure.

63. Electronic messages shall be transmitted as follows:

- 1) Through the CBANet interbank computer network of the Central Bank;
- 2) During the transmission and receipt of each electronic message between the CESA and Financial Organizations, the receiving party shall generate and provide a corresponding system message confirming receipt of the message;
- 3) the CESA and Financial Organizations shall verify the availability of messages sent to them during their Workday at least every 10 (ten) minutes, as well as at the end of the Workday, and shall ensure their acceptance and processing.

64. The following messages shall be sent by the CESA:

- 1) Message No. 1 – "Decision to place the debtor's funds under lien";
- 2) Message No. 3 – "Partial or full release of the debtor's funds from lien";
- 3) Message No. 4 – "Decision to execute seizure of the debtor's funds";

- 4) Message No. 8 – “Making an inquiry regarding the availability of the debtor’s accounts (funds) with Financial Organization”;
- 5) Message No. 7 – “Verification and resending of the information received”.

65. The following messages shall be sent by Financial Organizations:

- 1) Response Message No. 2 – “Results of the actual placement of the debtor’s funds under lien”;
- 2) Response Message No. 5 – “Confirmation of execution of seizure of the debtor’s funds by the Financial Organization”;
- 3) Message No. 9 – “Response to the inquiry regarding the availability of the debtor’s accounts (funds) with Financial Organization”;
- 4) Message No. 7 – “Verification and resending of the information received”.

66. Where a message provided for by this Procedure is sent by the CESA to a Financial Organization, it shall constitute a mandatory instruction requiring the Financial Organization to ensure compliance with the requirements specified therein.

67. Each Financial Organization shall ensure the storage of messages transmitted and received by it, together with the information contained therein, for a minimum period of 5 (five) years.

Chapter 10: Use of Messages in the Processes of Placing Funds Under Lien, Releasing Funds from Lien, and Executing Seizure

68. The relationship between the messages used in the processes of placing funds under lien, releasing funds from lien, and executing seizure is set out in point 10 of Appendix 2 to this Resolution.

69. The requirements relating to the minimum information to be included in the message forms defined in this Procedure are set out in Appendix 1 to this Resolution.

70. In addition to the minimum information required for electronic messages under this Procedure, such messages may also contain additional fields for entering other data, subject to the consent of the Central Bank.

71. The technical and software description of the electronic messages and the rules for completing them shall be defined and provided to Financial Organizations with the consent of the Central Bank.

72. The numbering of electronic messages in this Procedure is conditional and does not relate to the codes used for these messages in the technical and software environment.

73. In order to ensure the processes defined in this Procedure, the sender of each message shall be provided with confirmation that the message has been made available to the recipient.

Appendix 2

Approved:
under the Republic of Armenia Central Bank Board Resolution No. 220-N, dated December 30, 2025

Requirements for Minimum Information to be Completed in Messages as Defined in the Procedure

1. Message No. 1 “Decision to place the debtor’s funds under lien” contains an instruction addressed to Financial Organizations to place the Debtor’s account(s) under lien in the amount of the specified obligation. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender’s system

	a) reference to a document generated in the sender's system related to the data contained in the message; or	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender	
	b) sender code (where available)	
3.2	Recipient (addressee) details:	X
	a) name of the recipient Financial Organization (where available)	
	b) code of the recipient Financial Organization	
4	Name of the decision:	"Decision to place the debtor's funds under lien"

5	Unique number of the decision	
	a) where applicable, also indicate the unique serial number for the resubmission of the decision	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	'ASCERTAINED' (the requirement of the act subject to compulsory enforcement)	X

	a) narrative of the requirement (text)	
	b) legislative basis	X
	b1) narrative of the legislative basis (text)	
8.1	Details (number) of the lien decision issued by another state authority (where applicable)	X Funds subject to a previously issued decision shall be released from lien in accordance with the law.
	a) number of the decision issued by another authority (e.g., SRC)	
	b) date of the decision issued by another authority	
9	'DECIDED TO PLACE A LIEN'	X The line "Funds" shall be selected (not to be indicated together)
	a) on the Funds	
9.1	Type of operation performed by the Financial Organization	X Carry out according to point 9
10	Method of determining the amount of the obligation:	X Either the line "Amount" or "Percentage" shall be selected (not to be indicated together)
	a) obligation determined as a fixed amount	

	b) obligation determined as a percentage (%)	
11	Amount of the obligation	X
11.1	Total amount of the obligation	X
	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
11.2	Percentage of the obligation (where applicable)	X
	a) percentage (in figures)	
11.3	Enforcement fee payable to CESA	X (The amount of the enforcement fee depends on the amount of the obligation)
	a) for obligations (amounts placed under lien or seizure) up to AMD 10,000	enforcement fee 50%
	a1) amount to be indicated	
	b) for seizure proceedings of AMD 10,000 or more	AMD 5,000
	b1) amount to be indicated	
	c) for obligations (amounts placed under lien or seizure) of AMD 100,000 or more	X
	within 2 (two) weeks	2 %
	c1) period during which the rate specified in sub-item c) will apply shall be indicated	X

	c 1.1) start date							
	c 1.2) end date							
	c2) the amount shall be indicated							
	d) for obligations (amounts placed under lien or seizure) of AMD 100,000 or more	X						
	d1) after the expiration of the two-week period	4 %						
	d2) date from which the rate specified in sub-item d) will apply shall be indicated	X						
	d3) Starting from the date specified in this line							
	d4) the amount shall be indicated							
12	Debtor's account(s) subject to lien (each account shall be indicated and completed on a separate line (where applicable))	X For each account the following shall be specified: amount subject to lien, or percentage; these, when completing, must correspond to the data specified in points 9 and 10	Percentage by account (if amount is not specified)	Amount in numbers	Account type code	Currency code	Metal fineness and weight	Metal type and price
12.1	To be completed for Current accounts	X					X	X
	a)						X	X
	b)						X	X
	c)						X	X
	....						X	X
12.2	To be completed for Electronic money accounts	X					X	X

	a)						X	X
	b)						X	X
12.3	To be completed for funds in Deposits	X					X	X
	a)						X	X
	b)						X	X
	....						X	X
12.4	To be completed for funds in Metal accounts	X				X		
	a)					X		
	b)					X		
	....					X		
13	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity						
13.1	Debtor as a natural person	X						
	a) name							
	b) patronymic (where applicable)							
	c) surname							
13.2	Identity document (passport) details	X						
	a) type of document							
	b) document (passport) series and number							

	c) issuing authority	
	d) date of issue	
	e) valid until (date)	
13.3	Person's PSN or TPIN, or certificate confirming absence of a public services number (where applicable)	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
13.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
14	Debtor as a legal entity	X
14.1	name	
14.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)

	a) resident, or	
	b) non-resident	
14.3	Legal entity's TPIN (for resident)	
14.4	Registration number (for non-resident)	
14.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
15	Amount subject to lien under the enforcement act:	X
	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
16	The amount of CESA enforcement fee shall be indicated separately	X

	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
17	Financial Organization servicing the Debtor:	X
	a) name of the Organization	
	b) code of the Organization	
18	Bank accounts from which funds received must be paid to the Debtor (each account shall be indicated and completed separately)	X
	a)	
	b)	
	c)	
		
19	The lien to be placed in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X

	a) Legislative basis (to be completed where necessary)	
20	Enforcement officer's identification data and signature (confirmation) (where applicable).	

2. Message No. 2 “Results of the actual placement of the debtor’s funds under lien” contains a notification that the Financial Organization has placed the Debtor’s funds under lien. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender’s system
	a) reference to a document generated in the sender’s system related to the data contained in the message; or	

	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender (where available)	
	b) sender code	
3.2	Recipient (addressee) details:	X
	a) name of the recipient	
	b) recipient code (where available)	
X	X	X Either points (4-25) relating to actual placement of lien or points (26-29) relating to failure to execute Message No. 1 shall be completed

4	Name of the document:	“The results of the actual placement of the debtor's funds under lien”
4.1	Unique number of the document	
	a) where applicable, indicate the unique serial number relating to the resubmission of the Document	
5	Unique decision number (for which this document shall be sent)	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	

7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	The act subject to compulsory enforcement (to be completed where available)	X
	a) narrative (text)	
9	Placing a lien was required:	X The line "Funds" shall be selected
	a) on the Funds	
9.1	Date of submission of Claim to the Financial Organization	
10	Method of determining the amount of the obligation:	X Either the line "Amount" or "Percentage" shall be selected (not to be indicated together)

	a) obligation determined as a fixed amount			
	b) obligation determined as a percentage (%)			
11	Amount of the obligation	X		
11.1	Total amount of the obligation	X		
	a) amount (in figures)			
	b) amount (currency)			
	c) amount (in words)			
11.2	Percentage of the obligation	X		
	a) percentage (in figures)			
12	Debtor's account(s) subject to lien (each account shall be indicated and completed on a separate line (where applicable))	X For each account the following shall be specified: amount subject to seizure, or percentage; these, when completing, must correspond to the data specified in points 9 and 10	Percentage by account (if amount is not specified)	Amount in figures
12.1	To be completed for Current accounts	X		
	a)			
	b)			

	c)			
				
12.2	To be completed for Electronic money accounts	X		
	a)			
	b)			
12.3	To be completed for funds in Deposits	X		
	a)			
	b)			
				
12.4	To be completed for funds in Metal accounts	X		
	a)			
	b)			
13	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity		
13.1	Debtor as a natural person	X		
	a) name			
	b) patronymic (where applicable)			
	c) surname			

13.2	Identity document (passport) details	X
	a) type of document	
	b) document (passport) series and number	
	c) issuing authority	
	d) date of issue	
	e) valid until (date)	
13.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
13.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	

14	Debtor as a legal entity	X
14.1	name	
14.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	
14.3	Legal entity's TPIN (for resident)	
14.4	Registration number (for non-resident)	
14.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	

15	Type of operation executed by the Financial Organization	X LIEN
16	Data (date and time) of the recent liens executed by the Financial Organization in connection with the decision specified	X
	a) date, time (hours and minutes)	
17	Total amount of funds actually placed under lien	X Data completed shall correspond to point 9
	a) amount (in figures)	
	b) amount (currency)	in AMD
	c) amount (in words)	

18	Debtor's account(s) subject to seizure (each account shall be indicated and completed on a separate line (where available))	X For each account the following shall be specified: amount subject to seizure, or percentage; these, when completing, must correspond to the data specified in points 9 and 10	Percentage by account (if amount is not specified)	Amount in numbers (the free funds only)	Account type code	Currency code	Metal fineness and weight	Metal type and price	The debtor's funds are pledged. Amount in numbers (code: p)
18.1	To be completed for Current accounts	X					X	X	
	a)						X	X	
	b)						X	X	
	c)						X	X	
	....						X	X	
18.2	To be completed for Electronic money account	X					X	X	
	a)						X	X	
	b)						X	X	
18.3	To be completed for funds in Deposits	X					X	X	
	a)						X	X	
	b)						X	X	
	....						X	X	
18.4	To be completed for funds in Metal accounts	X				X			
	a)					X			

	b)					X			
19	Financial Organization servicing the Debtor:	X							
	a) name of the Organization								
	b) code of the Organization								
20	Notification that the Financial Organization has failed to place the Debtor's funds under lien, indicating the reason (this information to be completed where applicable):	X							
	a) The Debtor is not a customer and has no accounts								
21	Regarding the aforementioned lien decision, in the event that additional funds are placed under lien, each notification sent shall also indicate the amount of the lien specified in the previous message	X							

22	The seizure shall be executed in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X
	a) Legislative basis (to be completed where necessary)	
23	A claim for seizure also exists in other proceedings (indicate the number of the proceedings) in connection with the execution of the Debtor’s funds by the Financial Organization	
24	Identification details and signature (confirmation) of the Chairperson of the Board (Executive Director) of the Financial Organization (where applicable)	

25	Identification details and signature (confirmation) of the Chief Accountant of the Financial Organization in connection with the execution (where applicable)	
26	Data relating to the failed (unexecuted) message:	X “Regarding the correction and resending of the information specified in the received Message No. 1”
27	In the failed (unexecuted) message:	X
27.1	indicated: Decision number	
27.2	indicated: Decision date	
28	Reason for non-execution of the message received and unexecuted:	X (Appropriate codes may be used to describe the reason as necessary)

	a) Inaccuracies were identified in the Debtor's personal data, or the data were incomplete, or do not correspond to the data available with the Financial Organization;	
	b) Information about the CESA unit or the enforcement officer is missing;	
	c) Information about the enforcement proceedings is missing;	
	d) The CESA treasury account number to which the seized funds must be transferred is missing;	
	e) The decision to place a lien was not received in advance (the placement of funds under lien was not initially applied);	
	f) The code identifying the type of the funds placed under lien and subject to seizure was not	

	indicated or was indicated incorrectly;	
	g) The Debtor's account(s) from which the funds placed under lien must be seized is (are) not indicated;	
	h) The amount of the obligation specified in the decision to execute the seizure (excluding the enforcement costs of the CESA) exceeds the amount specified in the lien decision or the amount actually placed under lien by the Financial Organization, about which the Financial Organization had previously notified the CESA;	

	i) The total amount of the funds simultaneously indicated in the decision for seizure and for release from lien does not correspond to the total amount of the funds placed under lien;	
	j) Any other reason, which shall be specified by the sender in the notification sent to the recipient.	
29	Identification details and signature (confirmation) of the responsible officer of the Financial Organization in connection with the refusal (where applicable).	

3. Message No. 3 “Partial or full release of the debtor’s funds from lien” contains an instruction addressed to Financial Organizations to lift (remove) the lien placed on the Debtor’s funds in the Debtor’s account(s). The message shall contain at least the following information:

1	Unique message number	
---	-----------------------	--

1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender's system
	a) reference to a document generated in the sender's system related to the data contained in the message; or	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Details of the party (CESA) preparing and sending the message:	X
	a) name of the sender	
	b) sender code (where available)	

3.2	Recipient (addressee) details:	X
	a) Name of the recipient Financial Organization (where applicable)	
	b) Code of the recipient Financial Organization, granted by the Central Bank	
4	Decision type name:	“Partial or full release of the debtor’s funds from lien”
5	Unique number of the decision	
	a) Where necessary, also indicate the unique serial number relating to the resubmission of the Decision	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	

6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	'ASCERTAINED' (the requirement of the act subject to compulsory enforcement)	X
	a) narrative of the requirement (text)	
	b) legislative basis	X
	b1) narrative of the legislative basis (text)	
9	"DECIDED TO REMOVE THE LIEN":	X The line "Funds" shall be selected
	a) placed on the Funds	

9.1	Type of operation performed by the Financial Organization	X Carry out according to point 9
10	Method of determining the amount of the obligation:	X Either the line "Amount" or "Percentage" shall be selected (not to be indicated together)
	a) obligation determined as a fixed amount	
	b) obligation determined as a percentage (%)	
10.1	Amount of the obligation	X To be completed when the obligation is indicated as an amount
	a) amount (in figures)	
	b) amount (currency)	in AMD
	c) amount (in words)	
11	Notification on partial or full release from the lien	X The line 'either full or partial release from the lien' shall be selected (not to be indicated together)

	a) full lifting of the lien	
	b) partial lifting of the lien	
12	Total amount (funds) released from lien	X
	a) total amount (in figures)	
	b) total amount (currency)	in AMD
	c) total amount (in words)	
13	Percentage of the obligation	X
	a) percentage (in figures)	
13.1	Enforcement fee payable to CESA	X (The amount of the enforcement fee depends on the amount of the obligation)
	a) for obligations (amounts placed under lien or seizure) up to AMD 10,000	Enforcement fee 50%
	a1) amount to be indicated	
	b) for seizure proceedings of AMD 10,000 or more	AMD 5,000
	b1) amount to be indicated	

	c) for obligations (amounts placed under lien or seizure) of AMD 100,000 or more	X
	within 2 (two) weeks	2 %
	c1) period during which the rate specified in sub-item c) will apply shall be indicated	X
	c 1.1) start date	
	c 1.2) end date	
	c2) the amount shall be indicated	
	d) for obligations (amounts placed under lien or seizure) of AMD 100,000 or more	X
	d1) after the expiration of the two-week period	4 %
	d2) date from which the rate specified in sub-item d) will apply shall be indicated	X
	d3) Starting from the date specified in this line	
	d4) the amount shall be indicated	

14	Debtor's account(s) with the lien on funds to be lifted in the respective proceedings (each account shall be indicated and completed on a separate line (where applicable))	X For each account the following shall be specified: amount to be released from lien, or percentage; these, when completing, must correspond to the data specified in points 9 and 10	Percentage by account (if amount is not specified)	Amount in numbers (the free funds only)	Account type code	Currency code	Metal fineness and weight	Metal type and price
14.1	To be completed for Current accounts	X					X	X
	a)						X	X
	b)						X	X
	c)						X	X
	....						X	X
14.2	To be completed for Electronic money accounts	X					X	X
	a)						X	X
	b)						X	X
14.3	To be completed for funds in Deposits	X					X	X
	a)						X	X
	b)						X	X
	....						X	X
14.4	To be completed for funds in Metal accounts	X				X		
	a)					X		

	b)					X		
15	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity						
15.1	Debtor as a natural person	X						
	a) name							
	b) patronymic (where applicable)							
	c) surname							
15.2	Identity document (passport) details	X						
	a) type of document							
	b) document (passport) series and number							
	c) issuing authority							
	d) date of issue							
	e) valid until (date)							
15.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X						
	a) PSN, or							

	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
15.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
16	Debtor as a legal entity	X
16.1	name	
16.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	

16.3	Legal entity's TPIN (for resident)	
16.4	Registration number (for non-resident)	
16.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
17	Financial Organization servicing the Debtor	X
	a) name of the Organization	
	b) code of the Organization granted by the Central Bank	
17.1	Reference to Message No. 2 sent by the Financial Organization to the CESA regarding the actual placement of lien	X

	a) Number of Message No. 2 shall be indicated	
18	Release from lien to be executed in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X
	a) Legislative basis (to be completed where necessary)	
19	Each Financial Organization shall receive only the notice regarding the release of funds placed under lien by that (at that) Financial Organization	X
20	Identification data and signature (confirmation) of the enforcement officer (where applicable)	

4. Message No. 4 “Decision to execute seizure of the debtor’s funds” contains an instruction addressed to Financial Organizations to execute seizure of the Debtor’s funds placed under lien, to the effect of the decision for lien. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender's system
	a) reference to a document generated in the sender's system related to the data contained in the message; or	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X

3.1	Message generator and sender details:	X
	a) name of the sender	
	b) sender code (where available)	
3.2	Recipient (addressee) details:	X
	a) name of the recipient Financial Organization (where available)	
	b) Code of the recipient Financial Organization, granted by the Central Bank	
4	Decision name:	“Decision on executing seizure of the debtor’s funds”
5	Unique number of the decision	
	a) Where necessary, also indicate the unique serial number relating to the resubmission of the Decision	
5.1	Date of the decision	

6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	'ASCERTAINED' (the requirement of the act subject to compulsory enforcement)	X
	a) narrative of the requirement (text)	

	b) legislative basis	X
	b1) narrative of the legislative basis (text)	
9	“DECIDED TO EXECUTE SEIZURE”:	X The line “Funds” shall be selected
	a) on the Funds	
9.1	Type of operation performed by the Financial Organization	X Carry out according to point 9
10	Method of determining the amount of the obligation:	X Either the line “Amount” or “Percentage” shall be selected (not to be indicated together)
	a) obligation determined as a fixed amount	
	b) obligation determined as a percentage (%)	
11	Amount of the obligation	X
11.1	Details on the total obligation to be seized	X

	a) amount (in figures)							
	b) amount (currency)							
	c) amount (in words)							
11.2	Percentage of the obligation	X						
	a) percentage (in figures)							
12	Debtor's account(s) subject to seizure (each account shall be indicated and completed on a separate line (where available))	X For each account the following shall be specified: amount subject to seizure, or percentage; these, when completing, must correspond to the data specified in points 9 and 10	Percentage by account (if amount is not specified)	Amount in numbers (the free funds only)	Account type code	Currency code	Metal fineness and weight	Metal type and price
12.1	To be completed for Current accounts	X					X	X
	a)						X	X
	b)						X	X
	c)						X	X
	....						X	X
12.2	To be completed for Electronic money accounts	X					X	X
	a)						X	X
	b)						X	X

12.3	To be completed for funds in Deposits	X					X	X
	a)						X	X
	b)						X	X
	....						X	X
12.4	To be completed for funds in Metal accounts	X				X		
	a)					X		
	b)					X		
13	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity						
13.1	Debtor as a natural person	X						
	a) name							
	b) patronymic (where applicable)							
	c) surname							
13.2	Identity document (passport) details	X						
	a) type of document							
	b) document (passport) series and number							

	c) issuing authority	
	d) date of issue	
	e) valid until (date)	
13.3	Person's PSN or TPIN, or certificate confirming absence of a public services number (where applicable)	X
	a) PSN or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
13.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
14	Debtor as a legal entity	X
14.1	name	

14.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	
14.3	Legal entity's TPIN (for resident)	
14.4	Registration number (for non-resident)	
14.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
15	To be indicated separately: the amount of seizure as specified in the writ of execution	X

	a) the amount to be seized (in figures)	
	b) the amount to be seized (currency)	
	c) the amount to be seized (in words)	
15.1	To be indicated separately: after the full amount subject to seizure has been seized, the remaining funds released from seizure	X
	a) the total amount released from seizure (in figures)	
	b) the total amount released from seizure (currency)	
	c) the total amount released from seizure (in words)	
16	The amount of CESA enforcement fee shall be indicated separately	X
	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
17	Financial Organization servicing the Debtor	X

	a) name of the Organization	
	b) code of the Organization	
17.1	Reference to Message No. 2 sent by the Financial Organization to the CESA regarding the actual placement of lien	X
	a) Number of Message No. 2 shall be indicated	
18	Bank accounts to which the received funds must be transferred to the Debtor (each account shall be indicated and completed on a separate line)	X
	a)	
	b)	
	c)	
		
19	The CESA treasury account to which the seized amount will be transferred shall be indicated	X

	a) the CESA treasury account number	
	b) the accountholder	
20	Seizure is executed in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X
	a) Legislative basis (to be completed where necessary)	
21	Each Financial Organization shall receive only the notice regarding the seizure of funds placed under lien by that (at that) Financial Organization	X
22	Identification data and signature (confirmation) of the enforcement officer (where applicable)	

5. Message No. 5 “Confirmation of execution of seizure of the debtor’s funds by the Financial Organization” contains a notification on the seizure of the funds of the Debtor by the Financial Organization. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender’s system
	a) reference to a document generated in the sender’s system related to the data contained in the message; or	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender (where available)	

	b) sender code	
3.2	Recipient (addressee) details:	X
	a) name of the recipient	
	b) recipient code (where available)	
X	X	X Either points (4-24) relating to execution of seizure or points (25-28) relating to failure to execute Message No. 4 shall be completed
4	Name of the document:	“Confirmation of the execution of the seizure of the debtor's funds by the Financial Organization”
4.1	Unique number of the document	
	a) where applicable, also indicate the unique serial number for the resubmission of the document	
5	Unique number of the decision (to which this document is sent for implementation)	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	

	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	The act subject to compulsory enforcement (to be completed where available)	X
	a) narrative (text)	
9	Executing seizure was required:	X Either the line “Funds” or “Securities” shall be selected (not to be indicated together)
	a) on the Funds	
	b) on the Securities	
9.1	Date on which the Claim was lodged to the Financial Organization	

10	Method of determining the amount of the obligation:	X Either the line “Amount” or “Percentage” shall be selected (not to be indicated together)
	a) obligation determined as a fixed amount	
	b) obligation determined as a percentage (%)	
11	Amount of the obligation	X
11.1	Total amount claimed, subject to seizure	X
	a) amount (in figures)	
	b) amount (currency)	in AMD
	c) amount (in words)	
11.2	Percentage of the obligation	X
	a) percentage (in figures)	
12	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity
12.1	Debtor as a natural person	X
	a) name	
	b) patronymic (where applicable)	
	c) surname	
12.2	Identity document (passport) details	X
	a) type of document	

	b) document (passport) series and number	
	c) issuing authority	
	d) date of issue	
	e) valid until (date)	
12.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
12.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
13	Debtor as a legal entity	X
13.1	name	
13.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	
13.3	Legal entity's TPIN (for resident)	

13.4	Registration number (for non-resident)	
13.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
14	Type of operation executed by the Financial Organization	X ACTUALLY SEIZED
15	Date and time of the execution of seizure by the Financial Organization in implementation of the said decision	X
	a) date, time (hours and minutes)	
16	Details on the total amount (funds) actually seized	X Data completed shall correspond to point 9
	a) amount seized (in figures)	
	b) amount seized (currency)	in AMD
	c) amount seized (in words)	
17	Notification of the amount seized by the Financial Organization when the available funds are insufficient to satisfy the seizure amount	X
	a) amount (in figures)	
	b) amount (currency)	in AMD

	c) amount (in words)	
18	Financial Organization servicing the Debtor	X
	a) name of the Organization	
	b) code of the Organization	
19	The CESA treasury account to which the seized amount will be transferred shall be indicated	X
	a) the CESA treasury account number	
	b) the accountholder	
20	Notification that the Financial Organization has failed to execute seizure of the Debtor's funds, indicating the reason (this information to be completed where applicable):	X
	a) The Debtor is not a customer and has no accounts	
	b) No lien on the funds was initially placed; no lien decision (message) was received	
21	A claim for seizure also exists in another proceeding (indicate the number of the proceeding) concerning the seizure of the Debtor's funds executed by the Financial Organization	

22	The seizure has been executed in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X
	a) Legislative basis (to be completed where necessary)	
23	Identification details and signature (confirmation) of Chairperson of the Executive Board (Executive Director) of the Financial Organization (where applicable)	
24	Identification details and signature (confirmation) of Chief Accountant of the Financial Organization (where applicable)	
25	Data relating to the unexecuted message:	X “Regarding the correction and resending of the information specified in the received Message No. 4”
26	In the unexecuted message:	X
26.1	indicated: number of the Decision	
26.2	indicated: date of the decision	
27	Reason for non-execution of the message received and unexecuted	X (Appropriate codes may be used to describe the reason, where necessary)

	a) Inaccuracies were identified in the Debtor's personal data, or the data were incomplete, or do not correspond to the data available with the Financial Organization;	
	b) Information about the CESA unit or the enforcement officer is missing;	
	c) Information about the enforcement proceedings is missing;	
	d) The CESA treasury account number to which the seized funds must be transferred is missing;	
	e) The decision to place a lien was not received in advance (the placement of funds under lien was not initially applied);	
	f) The code identifying the type of the funds placed under lien and subject to seizure was not indicated or was indicated incorrectly;	
	g) The Debtor's account(s) from which the funds placed under lien must be seized is (are) not indicated;	

	h) The amount of the obligation specified in the decision to execute the seizure (excluding the enforcement costs of the CESA) exceeds the amount specified in the decision for lien or the amount actually placed under lien by the Financial Organization, about which the Financial Organization had previously notified the CESA;	
	i) The total amount of the funds simultaneously indicated in the decision for seizure and for release from lien does not correspond to the total amount of the funds placed under lien;	
	j) Any other reason, which shall be specified by the sender in the notification sent to the recipient.	
28	Identification details and signature (confirmation) of the responsible officer of the Financial Organization in connection with the refusal (where applicable).	

6. Message No. 6 “Where the funds under lien with Financial Organizations exceed the amount of the obligation required by the CESA under the same decision, instruction to maintain the lien in the required amount and lift the lien on the excess amount” contains an instruction addressed to the Financial Organization to continue the lien in the required amount and lift the lien on the excess amount. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender's system
	a) reference to a document generated in the sender's system related to the data contained in the message; or	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Details of the party (CESA) preparing and sending the message:	X
	a) name of the sender	

	b) sender code (where available)	
3.2	Recipient (addressee) details:	X
	Name of the recipient Financial Organization (where applicable)	
	b) Code of the recipient Financial Organization, granted by the Central Bank	
4	Decision type name:	“As total amount of funds under lien with Financial Organizations exceed the amount of the obligation required by the CESA under the same decision, an instruction to maintain the lien in the required amount and lift the lien on the excess amount”
5	Unique number of the decision	

	a) Where necessary, also indicate the unique serial number relating to the resubmission of the Decision	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	

8	'ASCERTAINED' (the requirement of the act subject to compulsory enforcement)	X
	a) narrative of the requirement (text)	
	b) legislative basis	X
	b1) narrative of the legislative basis (text)	
9	"DECIDED TO PARTIALLY REMOVE THE LIEN":	X The line "funds" shall be selected
	a) placed on the Funds	
9.1	Type of operation performed by the Financial Organization	X Carry out according to point 9
10	Method of determining the amount of the obligation:	X Either the line "Amount" or "Percentage" shall be selected (not to be indicated together)
	a) obligation determined as a fixed amount	
	b) obligation determined as a percentage (%)	

11	Details on the total obligation under the decision for lien	X
	a) amount (in figures)	
	b) amount (currency)	in AMD
	c) amount (in words)	
12	Notification on partial or full release from the lien	X One of the lines: a), b), or c) shall be selected (not to be indicated together)
	a) full lifting of the lien	
	b) partial lifting of the lien	
	c) continue to hold the specified amount in the lien, and release the remaining funds from lien and terminate further placement of lien.	
13	Continue holding the total amount of funds under lien, where:	X (To be completed with regard to one Financial Organization by the CESA, where applicable)

	a) total amount of funds under lien (in figures)	
	b) total amount of funds under lien (currency)	in AMD
	c) total amount of funds under lien (in words)	
13.1	Total amount of remaining funds released from lien, where:	X
	a) total amount of funds released from lien (in figures)	
	b) total amount of funds released from lien (currency)	in AMD
	c) total amount of funds released from lien (in words)	
14	Percentage of the obligation	X
	a) percentage (in figures)	

15	Lien to continue: Debtor's account(s) with the lien on funds to continue in the respective proceedings (each account shall be indicated and completed on a separate line (where applicable))	X For each account the following shall be specified: amount to be released from lien, or percentage; these, when completing, must correspond to the data specified in points 9, 10, and 12 (to be completed where applicable)	Percentage by account (if amount is not specified)	Amount in numbers (the free funds only)	Account type code	Currency code	Metal fineness and weight	Metal type and price
15.1	To be completed for Current accounts	X					X	X
	a)						X	X
	b)						X	X
	c)						X	X
	....						X	X
15.2	To be completed for Electronic money accounts	X					X	X
	a)						X	X
	b)						X	X
15.3	To be completed for funds in Deposits	X					X	X
	a)						X	X
	b)						X	X
	....						X	X
15.4	To be completed for funds in Metal accounts	X				X		

	a)					X		
	b)					X		
16	Lien to be lifted: Debtor's account(s) with the lien on funds to be lifted in the respective proceedings (each account shall be indicated and completed on a separate line (where applicable))	X For each account the following shall be specified: amount to be released from lien, or percentage; these, when completing, must correspond to the data specified in points 9, 10, and 12 (to be completed where applicable)	Percentage by account (if amount is not specified)	Amount in numbers (the free funds only)	Account type code	Currency code	Metal fineness and weight	Metal type and price
16.1	To be completed for Current accounts	X					X	X
	a)						X	X
	b)						X	X
	c)						X	X
	....						X	X
16.2	To be completed for Electronic money accounts	X					X	X
	a)						X	X
	b)						X	X
16.3	To be completed for funds in Deposits	X					X	X
	a)						X	X
	b)						X	X
	....						X	X

16.4	To be completed for funds in Metal accounts	X				X		
	a)					X		
	b)					X		
17	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity						
17.1	Debtor as a natural person	X						
	a) name							
	b) patronymic (where applicable)							
	c) surname							
17.2	Identity document (passport) details	X						
	a) type of document							
	b) document (passport) series and number							
	c) issuing authority							
	d) date of issue							
	e) valid until (date)							

17.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
17.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
19	Debtor as a legal entity	X
19.1	name	

19.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	
19.3	Legal entity's TPIN (for resident)	
19.4	Registration number (for non-resident)	
19.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
20	Financial Organization servicing the Debtor	X
	a) name of the Organization	

	b) code of the Organization granted by the Central Bank	
21	Reference to Message No. 2 sent by the Financial Organization to the CESA regarding the actual placement of lien	X
	a) Number of Message No. 2 shall be indicated	
22	Release from lien in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025	X
	a) Legislative basis (to be completed where necessary)	
23	Each Financial Organization shall receive only the notice regarding the release of funds placed under lien	X

	by that (at that) Financial Organization	
24	Identification data and signature (confirmation) of the enforcement officer (where applicable).	

7. Message No. 7 “Verification and resending of the information received” contains a notification to the sender that the relevant message related to the placement of lien, release from lien, or execution of seizure has not been processed and must be corrected or a new message must be submitted. The message shall contain at least the following information:

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender’s system
	a) reference to a document generated in the sender’s system related to the data contained in the message; or	

	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender Financial Organization (including CESA) (where available)	
	b) code of the sender Financial Organization (including CESA) (where applicable)	
3.2	Recipient (addressee) details:	X
	a) name of the recipient, i.e. CESA (including the Financial Organization)	
	b) code of the recipient, i.e. CESA (including the Financial Organization) (where applicable)	
4	Data relating to the unexecuted message:	X “Regarding correction and resending of the information specified in the message received”
5	Name of the message (Document) unexecuted	
5.1	indicated: number of the Decision	
5.2	indicated: date of the Decision	

6	Reason for non-execution of the message received and unexecuted	X (Appropriate codes may be used to describe the reason, where necessary)
	a) Inaccuracies were identified in the Debtor's personal data, or the data were incomplete, or do not correspond to the data available with the Financial Organization;	
	b) Information about the CESA unit or the enforcement officer is missing;	
	c) Information about the enforcement proceedings is missing;	
	d) The CESA treasury account number to which the seized funds must be transferred is missing;	
	e) The decision to place a lien was not received in advance (the placement of funds under lien was not initially applied);	
	f) The code identifying the type of the funds placed under lien and subject to seizure was not indicated or was indicated incorrectly;	
	g) The Debtor's account(s) from which the funds placed under lien must be seized is (are) not indicated;	

	h) The amount of the obligation specified in the decision to execute the seizure (excluding the enforcement costs of the CESA) exceeds the amount specified in the decision for lien or the amount actually placed under lien by the Financial Organization, about which the Financial Organization had previously notified the CESA;	
	i) The total amount of the funds simultaneously indicated in the decision for seizure and for release from lien does not correspond to the total amount of the funds placed under lien;	
	đ j) Any other reason, which shall be specified by the sender in the notification sent to the recipient.	
7	Identification details and signature (confirmation) of the Financial Organization (CESA) (where applicable).	

8. Message No. 8 “Making an inquiry regarding the availability of the debtor’s accounts (funds) with Financial Organizations” contains an instruction addressed to the Financial Organizations for providing online information on the availability of funds in the Debtor's accounts. The message shall contain at least the following information:

1	Unique message number	
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1.1	Date and time (hours and minutes) of sending the message	
2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender's system
	a) a reference shall be provided to the document, generated in the sender's system, which relates to the data in this message, (or)	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender	
	b) sender code (where available)	

3.2	Recipient (addressee) details:	X
	a) name of the recipient Financial Organization (where available)	
	b) Code of the recipient Financial Organization, granted by the Central Bank	
4	Name of the decision:	“Making an inquiry regarding the availability of the debtor’s accounts (funds) with a Financial Organization”
5	Unique number of the decision	
	a) Where necessary, also indicate the unique serial number relating to the resubmission of the Decision	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X
	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	

6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	'Requirement of the Enforcement Act ascertained'	X
	a) narrative (text)	
	b) Legislative basis	X
	b1) Legislative basis: narrative (text)	

9	'DECIDED' Make an inquiry/request information on the Debtor's money accounts and availability of funds	X The line "Accounts" and "Funds" shall be selected
	a) the Debtor's money accounts and availability of funds	
9.1	Type of operation performed by the Financial Organization	X Carry out according to point 9
10	For the Debtor's money accounts and availability of funds, select only YES or NO	X Either YES or NO shall be selected (not to be indicated together)
	a) YES	
	b) NO	
11	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity
11.1	Debtor as a natural person	X
	a) name	
	b) patronymic (where applicable)	

	c) surname	
11.2	Identity document (passport) details	X
	a) type of document	
	b) document (passport) series and number	
	c) issuing authority	
	d) date of issue	
	e) valid until (date)	
11.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
11.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	

	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
12	Debtor as a legal entity	X
12.1	name	
12.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	
12.3	Legal entity's TPIN (for resident)	
12.4	Registration number (for non-resident)	
12.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	

13	The amount subject to enforcement shall be indicated separately	X
	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
14	The amount of the CESA enforcement costs shall be indicated separately	X
	a) amount (in figures)	
	b) amount (currency)	
	c) amount (in words)	
15	Details of the Financial Organization receiving the inquiry about information	X
	a) name of the Organization	
	b) code of the Organization	

16	Investigation by the CESA carried out in accordance with the requirements of the procedure established by the RA Law “On Enforcement Proceedings” and the RA Central Bank Board Resolution No. 220-N of December 30, 2025.	X
	a) Legislative basis (to be completed where necessary)	
17	Enforcement officer’s identification data and signature (confirmation) (where applicable).	

9. Message No. 9 “Response to the inquiry regarding the availability of the debtor’s accounts (funds) with Financial Organizations” is an instruction sent from the Financial Organization. The message shall contain at least the following information: s

1	Unique message number	
1.1	Date and time (hours and minutes) of sending the message	

2	Reference number information (to be completed where available and necessary):	X Reference to the message specified in this Procedure or to a document generated in the sender's system
	a) a reference shall be provided to the document, generated in the sender's system, which relates to the data in this response message, (or)	
	b) the unique number of the message to which this message is sent in response	
3	Information on the sender and recipient of the message	X
3.1	Message generator and sender details:	X
	a) name of the sender (where available)	
	b) sender code	
3.2	Recipient (addressee) details:	X
	a) name of the recipient	

	b) recipient code (where available)	
X	X	X Either points (4-16) relating to the availability of the debtor's funds or points (17-20) relating to failure to execute Message No. 8 shall be completed
4	Name of the document:	X "Response to the inquiry regarding the availability of the debtor's accounts (funds) with the Financial Organization"
4.1	Unique number of the document	
	a) where applicable, also indicate the unique serial number for the resubmission of the document	
5	Unique number of the decision (to which this document is sent for implementation)	
5.1	Date of the decision	
6	Details of the CESA unit issuing the decision; location	X

	a) Region	
	b) City	
	c) name of the CESA unit	
	d) name of the CESA department	
6.1	Details of the CESA officer (who examined materials of the case)	X
	a) Position	
	b) Name	
	c) Surname	
7	Details of the enforcement proceedings initiated	X
	a) unique number of the Proceedings	
	b) date of initiation of the Proceedings	
8	The act subject to compulsory enforcement (to be completed where available)	X
	a) narrative (text)	
9	Required to indicate (in response to a request) the availability of the Debtor's accounts and funds.	X The line "Accounts" and "Funds" shall be selected

	a) Availability of the Debtor's accounts and funds	
9.1	Date on which the inquiry/request was made/sent to the Financial Organization	
10	Debtor information	X Debtor data shall be completed depending on whether the debtor is a natural person or a legal entity
10.1	Debtor as a natural person	X
	a) name	
	b) patronymic (where applicable)	
	c) surname	
10.2	Identity document (passport) details	X
	a) type of document	
	b) document (passport) series and number	
	c) issuing authority	
	d) date of issue	
	e) valid until (date)	

10.3	Person's PSN or TPIN, or certificate confirming absence of a public services number	X
	a) PSN, or	
	b) number of the certificate confirming absence of a public services number (where applicable)	
	c) Person's TPIN (where applicable)	
10.4	Address of residence	X
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
11	Debtor as a legal entity	X
11.1	name	
11.2	residency	X Data shall be completed depending on whether the debtor is a resident or non-resident (not to be indicated together)
	a) resident, or	
	b) non-resident	

11.3	Legal entity's TPIN (for resident)	
11.4	Registration number (for non-resident)	
11.5	Location/address	
	a) Region	
	b) City (where applicable)	
	c) Rural community (where applicable)	
	d) Street	
	e) Building (where applicable)	
	f) Apartment (Home)	
12	Type of operation executed by the Financial Organization	X RESPONSE TO THE DEBTOR INFORMATION INQUIRY/REQUEST
13	Availability of the Debtor's accounts and funds with the Financial Organization	X Either YES or NO shall be selected (not to be indicated together)
	a) YES	
	b) NO	
14	Details of the Financial Organization responding to the information inquiry/request	X
	a) name of the Organization	

	b) code of the Organization	
15	Identification details and signature (confirmation) of Chairperson of the Executive Board (Executive Director) of the Financial Organization (where applicable)	
16	Identification details and signature (confirmation) of Chief Accountant of the Financial Organization in connection with satisfying the inquiry (where applicable)	
17	Data relating to the unexecuted message:	X “Correction and resending of the information specified in the received Message No. 8”
18	In the unexecuted message:	X
18.1	indicated: number of the Decision	
18.2	indicated: date of the Decision	

19	Reason for non-execution of the message received and unexecuted	X (Appropriate codes may be used to describe the reason, where necessary)
	a) Inaccuracies were identified in the Debtor's personal data, or the data were incomplete, or do not correspond to the data available with the Financial Organization;	
	b) Information on the CESA unit or an enforcement officer is missing;	
	c) Information on the enforcement proceedings is missing;	
	d) Any other reason, which shall be specified by the sender in the notification sent to the CESA.	
20	Identification details and signature (confirmation) of the responsible officer of the Financial Organization in connection with the refusal (where applicable).	

10. The interrelation of the messages transmitted between the Parties in connection with the processes defined by this Procedure is set out below:

Message No. 1

1. Sender: CESA
2. Addressee/recipient: Financial Organization
3. Sent:
The decision for lien by the CESA within an enforcement proceeding to all Financial Organizations.

Message No. 2

1. Sender: Financial Organization
2. Addressee/recipient: CESA
3. Sent in response to Message No. 1 (regarding funds actually placed under lien at that moment).

Message No. 3

1. Sender: CESA
2. Addressee/recipient: Financial Organization
3. Sent in the event of release from lien:
 - a) payment of the obligation,
 - b) in cases provided for by the RA Law “On Enforcement Proceedings”.

Message No. 4

1. Sender: CESA
2. Addressee/recipient: Financial Organization
3. Sent to execute seizure of the funds placed under lien.

Message No. 5

1. Sender: Financial Organization
2. Addressee/recipient: CESA
3. Sent in response to Message No. 1 (regarding funds actually seized at that moment).

Message No. 6

1. Ուղարկող՝ ՀԿԱԾ
2. Addressee/recipient: Financial Organization
3. Sent following the summarization and calculation of the data contained in Messages No. 2, where the total amount of funds placed under lien by Financial Organizations exceeds the amount required under the CESA decision, in order to release the excess funds from lien and maintain the lien in the amount of the obligation.

Message No. 7

1. Sender: Financial Organization (or CESA)
2. Addressee/recipient: CESA (or Financial Organization)
3. Sent:
 - 1) by the Financial Organization, in response to Messages No. 3 or 6 received from the CESA, if there is an error in the received message.

Message No. 8

1. Sender: CESA
2. Addressee/recipient: Financial Organization
3. Sent:

In the event of making an inquiry regarding the availability of the Debtor's funds (accounts) with the Financial Organization.

Message No. 9

1. Sender: Financial Organization
2. Addressee/recipient: CESA
3. Sent in response to Message No. 8.

