



ANNOUNCEMENT

OPEN TENDER WITH THE REFERENCE NUMBER “CBA-2025-062” FOR ACQUISITION OF THE MESSAGING SERVICE FOR THE NEEDS OF THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA

ABOUT THE CLARIFICATION OF THE INVITATION

This text of the announcement is published in accordance with Article 29 of the RA Law "On Procurements".

The Central Bank of the Republic of Armenia (the CBA) presents below the questions and clarifications dated 23.12.2025 regarding the invitation to the procurement procedure with the code "CBA-2025-062" organized for the purpose of acquiring “THE MESSAGING SERVICE” for the needs of the Central Bank of the Republic of Armenia.

1. QUESTION FOR CLARIFICATION

Lot 1 - whether the CBA intends to replace its proprietary network and the messaging platform, and whether both systems are to be replaced.

CLARIFICATION

No, the scope of Lot 1 is the replacement of the proprietary messaging platform (the current BankMail system). While this platform operates over the proprietary network (CBANet, an L3 network), the network itself is not subject to replacement.

The Messaging Hub component under Lot 1 serves as a replacement for the current BankMail system (Application Layer). It will receive messages from the participants (using for instance SOAP protocol) and deliver those messages to respective receiving parties.

In this context, the CBA also acts as a participant, sending and receiving messages through the Messaging Hub, which operates over CBANet.

2. QUESTION FOR CLARIFICATION

Are the CBA on **Y-copy** or **V-shape Topology**?



CLARIFICATION

The CBA's current payment infrastructure follows a **V-shaped topology**, and the working assumption is to retain this model in the future infrastructure.

3. QUESTION FOR CLARIFICATION

Request to provide:

1. A list of the SWIFT MT-like messages in scope for this RFP:
 - a. Sample SWIFT MT-like message;
2. A List of the ISO20022 messages in scope for this RFP;
3. List of systems that the Orchestration engine should integrate with in scope for this RFP:
 - a. The envisaged messages for each system;
 - b. The envisaged integration protocol per system;

CLARIFICATION

1. A list of the SWIFT MT- like messages in scope for this RFP:

It is essential to recognize that current set of MT-like messages in use (HT-messages) encompasses payments and securities settlement, clearing and other messages. These messages are derived from SWIFT MT standards and have been localized to meet the specific business needs of the market.

Here is the non-exhaustive list of those messages.

-
- HT108 - similar to SWIFT MT103
 - HT202 - similar to MT202
 - HT200 - similar to MT200
 - HT900 - similar to MT900
 - HT910 - similar to MT910
 - HT920 - similar to MT920
 - HT950 - similar to MT950



Additionally, some HT messages have been developed locally without a direct SWIFT MT equivalent. A notable example is HT231, used for ancillary systems clearing and reservation message, which is planned to be replaced by a pacs.029 and camt.011.

HT-to-ISO Mapping:

- HT952 – pacs.002
- HT108, HT972, HT973 – pacs.008

The system also processes securities related messages such as HT520, HT521, HT522, HT523, HT524, HT572, HT535 etc. These will be passed through to downstream systems as-is, after being extracted from the HT-MXL envelope.

Key considerations for this RFP:

The requested solution must function as:

- A message transport layer
- An orchestration layer
- An XSD validation engine
- A cross-field validation engine (comparable to SWIFT message validation logic)

It should also support routing based on Business Application Header fields. Importantly, this RFP does not require hard-coded validation or transformation logic; the system must be dynamic and configurable.

a. Sample SWIFT MT-like message:

Here is an example of a HT 004 message:

```
{00410300103001030010071301433
:20:130710970000001
:21:1030010071322992
:69D:Y14282230AMD1358019./615112
:69D:Y14282388AMD847603./615112
:69D:Y14282057AMD888219./615112
:69D:Y14281638AMD450863./615112
:69D:Y14281810AMD112465./615112
:69D:Y14282503AMD2582869./615112
```



The Central Bank of the Republic of RA

```
:69D:Y14281661AMD968905./615112  
:69D:Y14281752AMD495862./615112  
:69D:Y14281604AMD1581233./615112  
:69D:Y14282149AMD157768./615112  
:69D:Y14281570AMD22411./615112  
:69D:Y14281158AMD4401909./615112  
:69D:Y14282479AMD239580./615112  
}
```

Nevertheless, it is important to recognize that a message itself and the structure per se are not in the scope of this RFP. It is required to provide a universal mechanism for processing, routing and transformation.

2. **The development of the Armenian ISO 20022 standard** is still in progress. For the purpose of this RFP, the following ISO-AM message types can be assumed as in-scope:

- ISO Accelerator Pack (IAP)
- Payment Initiation messages: pain.001 & pain.002
- Payment Tracking messages: trck.001 & trck.002

3. **Systems for Orchestration Engine integration:**

As stated in the RFP, the CBA is undergoing a multi-year financial infrastructure transformation, with the new Messaging Service playing a cornerstone role. The expectation is that this technological platform will be leveraged to upgrade existing services and integrate future ones. Examples include Core Banking, RTGS, MPI, Securities Settlement Systems and future platforms such as next-generation RTGS or asset tokenization solutions. Providing a complete list of systems to be integrated is not feasible at this stage. Instead, the solution provider must demonstrate the capability to deliver out-of-the-box or toolkit-based connectors for integration. The connectors should be:

- Customizable
- Designed for upgrade-safe deployment
- Capable of handling minimal operational disruption



a. Envisaged messages per system:

Rather than relying on a static list, the proposed approach emphasizes dynamic configuration. The orchestration engine should provide the ability to:

- Define systems as required
- Specify the integration mechanism for each system
- Dynamically define message types and their corresponding routing paths

This flexibility ensures that integration with all systems or message types is not required upfront. Instead, the solution should support the incremental addition of systems, integration protocols, and message types as requirements evolve.

b. Integration protocol per system:

Currently, integration is managed through two mechanisms: file-based exchanges and database connections. In the future, it is expected that standard integration mechanisms such as message queues (MQ), file-based integration, database connectivity, and APIs will be adopted.

The orchestration engine should be capable of supporting these protocols and allow for flexible configuration to accommodate evolving requirements.

4. QUESTION FOR CLARIFICATION

What is the exact definition of “Joint Venture” as referenced in section 2.6 of the invitation, particularly in light of the reference to a “consortium of JV”?

CLARIFICATION

According point 6 of Article 30 of the Law of the Republic of Armenia “On Procurements”, participants may participate in the procurement process in the form of a joint venture (consortium). The procedure for participation in the procurement process in the form of a joint venture is established by the invitation. In such a case:

1. the application also includes a joint venture agreement.
2. the joint qualifications of all members of the joint venture agreement shall be taken into account when evaluating the application.



3. participants shall bear joint and several liability.
4. the party(ies) to the joint venture agreement may not submit separate application(s) to the same procedure.

Moreover, the requirements for a joint venture agreement are prescribed by the Civil Code of the Republic of Armenia, Articles 1026 to 10381. Please find attached the link of the Civil Code of the Republic of Armenia translated in English. <https://www.arlis.am/hy/acts/216420>

5. CLARIFICATION

As stipulated in Clause 8.2 of the Invitation, the contract performance security provided in the form of a bank guarantee must be valid at least until the 90th working day following the final date of full performance of the contractual obligations under the implementation period and should not cover the warranty phase.

*The Secretary of the Tender Committee of the Central Bank of the Republic of Armenia:
Siran Yeganyan*

Purchaser: The Central Bank of the Republic of Armenia