



Armen Melkumyan was born on April 9, 1972, in Yerevan.

Armen Melkumyan joined Acba bank in 1997.

Since 2002 he was heading the IT development department of the Bank.

Armen was appointed as Head of Risk Management and Compliance in April 2020.

In March 2025 Armen was appointed as AML/CFT and Sanctions Director. Armen has MBA degree from American University of Armenia.

In 2022, he earned an ICA certificate in Trade Based Money Laundering from International Compliance Association, UK.

Married, has two daughters.