Indian Travellers can now make UPI payments in Cambodia

Mumbai, 02 June 2026: NPCI International Payments Limited (NIPL), the international arm of National Payments Corporation of India (NPCI), in partnership with ACLEDA Bank Plc. has announced the launch of Unified Payments Interface (UPI) acceptance in Cambodia through KHQR, Cambodia's national QR code.

The launch was marked by a formal ceremony held in Phnom Penh, Cambodia, attended by H.E. Dr. Chea Serey, Governor of the National Bank of Cambodia (NBC); and representatives from the Reserve Bank of India. The event marked the official launch of the first phase of cross-border QR payment linkage between the Kingdom of Cambodia and the Republic of India.

Indian users can now scan Bakong's KHQR, Cambodia's standard and interoperable QR code system, at over 4.5 million merchant outlets to make secure and seamless QR-based payments across tourist attractions, restaurants, retail outlets and other establishments using their UPI-enabled apps. In the subsequent phase, Cambodian visitors to India will benefit from acceptance at millions of UPI QR-enabled merchant locations across the country, using their Cambodian payment/Banking apps, thereby establishing a two-way interoperable payment corridor between the two countries.

This initiative is expected to deliver smooth, real-time, and interoperable digital transaction capabilities, strengthening efficiencies across payments in India and Cambodia Payment Corridor. In the first phase, merchants in Cambodia will gain access to a large Indian customer base, while benefiting from improved cash management and reduced dependence on physical currency, enabling greater operational efficiency.

By facilitating trusted cross-border digital payment options, the collaboration will enhance convenience for travellers while strengthening tourism and commercial engagement between the two countries.

Ritesh Shukla, MD & CEO, NPCI International, said, *"At NPCI International, our aim is to extend India's digital payment innovations to global markets through trusted partnerships. Enabling UPI acceptance in Cambodia marks a significant milestone in this journey. It ensures that Indian travellers enjoy a familiar, secure and seamless payment experience abroad, while Cambodian merchants gain access to millions of digital-first consumers. This collaboration not only strengthens real-time payment connectivity between our two ecosystems but also lays the groundwork for deeper tourism and commercial engagement."*

Dr. In Channy, President & Group Managing Director, stated: "*ACLEDA Bank Plc. is proud to launch Phase 1 of our cross-border interoperability initiative, enabling Indian travellers to execute secure digital transactions via UPI-enabled applications across our extensive KHQR merchant network. This partnership represents a significant achievement in our digital transformation roadmap.*

By integrating the payment gateways of Cambodia and India, we are removing transactional friction and foreign exchange volatility for travellers. This synergy empowers local merchants by providing direct access to a high-velocity digital market, optimizing liquidity management, and enhancing operational throughput via secure, real-time settlement protocols. Ultimately, this collaboration drives financial inclusion and strengthens the bilateral economic corridor through robust, scalable technology."

About NPCI International:

NPCI International Payments Limited (NIPL) was incorporated on April 3, 2020, as a wholly owned subsidiary of the National Payments Corporation of India (NPCI). As NPCI's international arm, NIPL is devoted to deploying NPCI's indigenous, successful real-time payment system—Unified Payments Interface (UPI)—and card scheme (RuPay) outside of India. NPCI has successfully developed and proved its products and technological capabilities in the domestic market by transforming the payment segment in India. Currently, there are several countries that are seeking to establish a real-time payment system or a domestic card scheme. NIPL, with its knowledge and experience, can offer these countries technological assistance through licensing and consulting for building real-time payment systems to meet the rapidly evolving needs of fast-growing global businesses. NIPL focuses on transforming payments across the globe through technology and innovation. It will not only enable payments for Indians but also support other countries by enhancing their payment capabilities using technological assistance, consulting, and infrastructure.

For more information visit https://www.nipl.com/

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About ACLEDA Bank Plc.:

ACLEDA Bank has 4 subsidiaries including ACLEDA University of Business Co., Ltd.; ACLEDA Securities Plc.; ACLEDA Bank Lao Ltd.; and ACLEDA MFI Myanmar Co., Ltd. and a representative office in the Republic of the Union of Myanmar. By the end of March 2026, ACLEDA Bank had US$11.85 billion in total assets and US$9.28 billion in total savings deposits with over 6.20 million customers. ACLEDA BANK had more than 0.79 million business partners and 4.89 million ACLEDA Mobile subscribers for ACLEDA Super App.

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