



**KAMARAJ IAS ACADEMY**  
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# India Launches UPI Payments in Cambodia Through NPCI–ACLEDA Partnership

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India has expanded the global reach of its digital payment ecosystem by launching UPI (Unified Payments Interface) acceptance in Cambodia through a partnership between NPCI International Payments Limited (NIPL) and ACLEDA Bank Plc. Indian travellers can now make QR-based payments across Cambodia using UPI-enabled apps by scanning Cambodia's national QR code system, KHQR (Khmer QR). This marks the first phase of the India–Cambodia cross-border QR payment linkage initiative.?

## Why is it Important?

Strengthens India's position as a global leader in Digital Public Infrastructure (DPI).

Promotes seamless cross-border digital payments for travellers and businesses.

Enhances economic and tourism ties between India and Cambodia.

Expands the international footprint of India's indigenous payment system, UPI.

## Unified Payments Interface (UPI):

Launched in: 2016

Developed by: National Payments Corporation of India (NPCI)

Regulated by: Reserve Bank of India

Enables instant real-time bank-to-bank digital payments.

## NPCI International Payments Limited (NIPL):

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International subsidiary of NPCI.

Responsible for promoting UPI and RuPay globally.

Non-Exe Chairman: Ajay Kumar Choudhary

MD & CEO: Dilip Asbe

Works with foreign governments, banks, and payment networks to expand India's payment infrastructure overseas.

### **KHQR (Khmer QR):**

Cambodia's national interoperable QR payment standard.

Operates under the Bakong digital payment ecosystem of Cambodia.

Designed to facilitate seamless QR-based payments across banks and financial institutions.

### **Cambodia:**

Capital: Phnom Penh

Currency: Cambodian Riel

Prime Minister: Hun Manet

### **Additional key facts:**

In March 2023, the National Bank of Cambodia and NIPL signed an MoU to facilitate cross-border digital payments between the two countries.

ACLEDA Bank was designated to support the integration of Cambodia's KHQR network with India's UPI ecosystem.

The India–Cambodia payment corridor is part of India's broader strategy to internationalize UPI and strengthen digital economic cooperation with partner countries.

Previous Countries Where UPI Has Been Enabled (Important for Exams)

### **UPI services or payment linkages have been introduced in several countries, including:**

Singapore

United Arab Emirates

France

Sri Lanka

Mauritius

Nepal

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Bhutan

**Quick revision notes:**

NIPL, the international arm of NPCI, partnered with ACLEDA Bank Plc. to enable UPI acceptance in Cambodia.

Payments are enabled through KHQR, Cambodia's interoperable national QR code system operated under the Bakong payment ecosystem.

Cambodia is the latest country to join India's expanding UPI network

KHQR stands for Khmer QR

UPI launched in 2016, Developed by NPCI

Capital of Cambodia: Phnom Penh

Currency of Cambodia: Cambodian Riel

Other Countries where UPI is operational/linked: Singapore, UAE, France, Sri Lanka, Mauritius, Nepal, Bhutan, Cambodia (Latest addition)