



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Launch of Payment Systems' Connectivity Between India and Cambodia for QR-Code Based Cross-Border Merchant Payments

Reserve Bank of India (RBI) has been actively pursuing interlinking of Unified Payments Interface (UPI) with fast payment systems of other jurisdictions to promote cross-border payments. These initiatives are aligned with the G20 Roadmap for enhancing cross-border payments, with a focus on cheaper, efficient, more transparent, and more accessible payments.

2. As part of this initiative, the connectivity of payment systems between India and Cambodia for acceptance of UPI at QR-Code enabled merchants in Cambodia has been launched on June 02, 2026 at Phnom Penh, Cambodia. This marks the go-live of the first phase of collaboration between NPCI International Payments Limited (NIPL) and Aceda Bank Plc., under the aegis of RBI and National Bank of Cambodia, to enable interoperability of QR-code based Person to Merchant (P2M) transactions between the two countries.

3. With this connectivity, Indian travellers visiting Cambodia can now make QR code-based payments to over 4.5 million merchants enabled with KHQR (national QR standard of Cambodia) using their UPI applications. This will enable real time physical merchant payments in Cambodia by Indian travellers in a transparent and secure manner. This will reduce dependency on cash and also act as an alternative to payments using cards.

4. The facility to enable Cambodian travellers to make UPI QR-enabled merchant payments in India shall be undertaken subsequently in the second phase.

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