

Cambodia Becomes the 9th Country to Accept UPI Payments

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Cambodia has become the **9th country in the world to enable Unified Payments Interface (UPI) payments** for Indian users. The milestone was achieved through a partnership between **NPCI International Payments Limited (NIPL)** and **ACLEDA Bank Plc.**, integrating India's UPI system with **KHQR**, Cambodia's national QR code network.

Other Countries Accepting UPI Payments

Apart from **Cambodia**, **UPI payments** are accepted in eight other countries: **Singapore, the United Arab Emirates (UAE), France, Mauritius, Nepal, Bhutan, Qatar, and Sri Lanka**. This global expansion of the **Unified Payments Interface (UPI)** enables Indian travellers to make secure and convenient **digital payments** using their existing UPI apps while abroad. The growing international acceptance of **UPI** reduces dependence on cash and simplifies **cross-border transactions**. It also strengthens India's position as a leader in **fintech innovation** and **digital public infrastructure**. The expansion of **UPI payments globally** promotes greater financial connectivity, tourism, and economic cooperation between countries.

What is KHQR?

KHQR (Khmer QR Code) is Cambodia's national QR code payment standard developed under the **Bakong digital payment system** of the National Bank of Cambodia. It allows users to make quick, secure, and interoperable digital payments by scanning QR codes. KHQR connects banks and payment service providers on a single platform, making transactions seamless across Cambodia. Through its integration with **UPI**, Indian travellers can now use their UPI apps to make payments at KHQR-enabled merchants in Cambodia.

Benefits of the India-Cambodia UPI Linkage

- Provides hassle-free and secure digital payments for travellers.
- Reduces dependence on cash and foreign currency exchange.
- Enhances convenience and transparency in cross-border transactions.
- Helps Cambodian merchants attract more Indian tourists and increase sales.
- Improves operational efficiency through real-time settlements and reduced cash-handling costs.
- Strengthens economic and tourism ties between India and Cambodia.

Why is the global expansion of UPI important?

The global expansion of **UPI** strengthens India's digital payment ecosystem and enables seamless cross-border financial transactions.

- Promotes **cashless and secure payments** internationally.
- Enhances **cross-border trade and tourism**.
- Reduces dependence on cash and currency exchange.
- Strengthens **digital financial connectivity** between countries.
- Showcases India's **Digital Public Infrastructure (DPI)** model globally.
- Expands the reach of India's **fintech innovation** worldwide.

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