



NPCI International and Uzbekistan's NIPC Partner to Enable UPI Payments Across Uzbekistan via UZQR

Indian tourists, business travellers and students can make instant merchant payments by scanning Uzbekistan's national interoperable QR code, UZQR

Partnership between NIPL and Uzbekistan's National payment system marks a significant step in expanding UPI's international footprint

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NPCI International Payments Ltd. (NIPL), the international arm of the National Payments Corporation of India (NPCI), has entered into a commercial agreement with the National Interbank Processing Centre JSC (NIPC), operator of Uzbekistan's national payment system, HUMO, on 30th August 2026. The partnership enables Indian travellers to scan Uzbekistan's national interoperable QR code UZQR using their familiar UPI-enabled applications to make instant merchant payments across the country.

The announcement was made during the bilateral visit of the Prime Minister of India to Uzbekistan. The execution of the agreement follows formal approvals from financial regulators, including the Reserve Bank of India (RBI) and the Central Bank of Uzbekistan (CBU), which designated HUMO as NIPL's authorised partner for cross-border merchant acceptance.

Key Highlights of the Agreement

- 1. Universal Merchant Acceptance:** By integrating with CBU's mandated Unified National QR infrastructure (UZQR), UPI users gain near-universal acceptance across retail, hospitality, and service merchants in Uzbekistan.
- 2. Seamless Travel Experience:** Indian tourists, business travellers, and students can make direct person-to-merchant (P2M) payments from their Indian bank accounts, eliminating foreign exchange markup friction and reducing reliance on international cards or cash.
- 3. Strengthened Bilateral Ties:** The initiative advances digital public infrastructure cooperation and aligns with both nations' broader strategic and economic goals.

UPI is Accepted in Ten Countries

Singapore, the United Arab Emirates, France, Mauritius, Nepal, Bhutan, Qatar, Sri Lanka, Cambodia, and Greece, enabling Indian travellers to make seamless payments abroad through UPI.

SR/AD

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