



No. 39/2025

**Launch of the Cross-border QR Payment Linkage between Thailand and the Republic of China**

The Bank of Thailand (BOT) announced the launch of a new initiative, the cross-border QR payment linkage between Thai banks and three Chinese payment service providers (Alipay, UnionPay, and WeChat Pay), on 30 October 2025. This marks the success of linking the instant retail payment systems of both countries, through private collaborations under the guidance of BOT, to support bilateral trade, investment, and tourism.

The cross-border QR payment linkage will facilitate economic activities between Thailand and China, particularly those related to the tourism sector. Thailand and China enjoy significant bilateral tourism, with the number of Thai and Chinese tourists traveling between both countries reaching 8.8 million in 2024.

This initiative is made possible through the collaboration of various stakeholders from both jurisdictions. These include the National ITMX (NITMX), three Chinese service providers, Bangkok Bank and Krungthai Bank as Thai settlement banks responsible for cross-border settlements. From 30 October 2025, users from China will be able to use Alipay, UnionPay and WeChat Pay to scan Thai merchants displaying Thai QR Codes issued by Bangkok Bank, Krungthai Bank, KasikornBank, Industrial and Commercial Bank of China (Thai), Siam Commercial Bank, and Bank for Agriculture and Agricultural Co-operatives. More banks will be onboarded in the near future (see appendix).

The BOT recognizes the importance of implementing cross-border real-time payment linkages, which enhances convenience for consumers and creates trade opportunities for businesses through a secure, efficient, and cost-effective QR Code payment system. Currently, collaboration has been expanded to nine jurisdictions, providing an alternative option for cross-border retail payments, supporting regional economic growth, and advancing the transition toward a digital society.

Bank of Thailand  
30 October 2025

Payment Systems and Financial Technology Policy Department  
Email: [crossborderpayments@bot.or.th](mailto:crossborderpayments@bot.or.th)



## Appendix

### List of Participating Payment Service Providers Providing the Thailand-China Cross-border QR Payment Service

Users from China paying in Thailand (This service is available from 30 October 2025)	
use the following payment applications	to scan QR codes provided by the following institutions
<ul style="list-style-type: none"><li>1) Alipay</li><li>2) UnionPay (UnionPay App and Chinese bank apps associated with UnionPay)</li><li>3) WeChat Pay</li></ul>	<p><u>Operating since launch date</u></p> <ul style="list-style-type: none"><li>1) Bangkok Bank</li><li>2) Industrial and Commercial Bank of China (Thai)</li><li>3) Kasikornbank</li><li>4) Krungthai Bank</li><li>5) Siam Commercial Bank</li><li>6) Bank for Agriculture and Agricultural Co-operatives</li></ul> <p><u>Will be operating soon</u></p> <ul style="list-style-type: none"><li>1) Bank of Ayudhya</li><li>2) Government Savings Bank</li><li>3) Hongkong and Shanghai Banking Corporation</li><li>4) TMBThanachart Bank</li></ul>