

## Worldline and NPCI International to empower mobile payments for Indian tourists in Europe

The collaboration will see Worldline become the first EU acquirer to offer Unified Payments Interface (UPI) and RuPay, two products of the National Payments Company of India (NPCI), to European merchants whilst providing an opportunity for them to build on their Indian customer base



Ritesh Shukla, CEO of NIPL (left) and Marc-Henri Desportes, Deputy CEO of Worldline (right)

**Paris La Défense/Mumbai, 11 October 2022 - Worldline [Euronext: WLN], a global leader in payments services, has joined forces with NPCI International Payments Ltd. (NIPL), the international arm of National Payments Corporation of India (NPCI) – the driver of digital payments in India - in a move to expand the acceptance of Indian payment means across Europe.**

As part of the partnership, Worldline will bring more convenience for Indian customers in the European markets by allowing merchants' point-of-sale (POS) systems to accept payments from UPI, an instant real-time payment system, as well as RuPay, NPCI's proprietary card payment network solution. This will result in a multitude of customer-related merchant benefits due to an increase in footfall and spending from Indian tourists.

Currently, customers from India pay through international card networks. However, the hugely popular United Payments Interface allows multiple bank accounts to be accessed through one single mobile application. This, in turn, will enhance customer experience whilst opening up new business prospects for merchants.

Facilitated via Worldline QR, the company's universal product for the acceptance of all QR-based payments, the first target markets for NIPL are set to include BENELUX and Switzerland with further plans for expansion, as Worldline QR is rolled out in more European countries.

India is one of the most important tourist markets for Europe with an estimated 10 million Indians travelling to the region each year prior to the pandemic, according to [Schengen Visa](#). Now, as the impacts of COVID-19 begin to subside, that number is expected to significantly increase.

**Marc-Henri Desportes, Deputy CEO of Worldline**, said of the initiative: *“Our analyses of international customers’ payment behaviour have indicated a push away from international card schemes in recent times, and a preference for any mobile payment method they are acquainted. Our partnership with NPCI International seeks to mitigate the risk of excluding or limiting Indian customers from safely using electronic payments in the EU.”*

In 2021, NPCI’s UPI recorded 38.74 Billion transactions, worth USD 954.58 Billion, making it the best performing real-time payment eco-system in the world. Similarly, 714 million RuPay cards have been issued till date, clocking over 1.3 billion transactions.

**Mr. Ritesh Shukla, CEO, NIPL** said *“In Worldline, we found a partner that provides us with good coverage of the European markets as well as an advanced and universally applicable solution. The roll-out of acceptance of UPI-powered Apps and RuPay Cards across Europe is important to us, as we expect increased mobility of Indians in the continent in the coming years. We believe this partnership will empower Indian consumers to continue using their preferred payment modes as they travel across Europe.”*

#### **ABOUT WORLDLINE:**

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 18,000 employees in 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros. [worldline.com](https://www.worldline.com)

#### **ABOUT NPCI INTERNATIONAL:**

NPCI International Payments Limited (NIPL) was incorporated on April 3, 2020, as a wholly-owned subsidiary of National Payments Corporation of India (NPCI). As the international arm of NPCI, NIPL is devoted for the deployment of NPCI’s indigenous, successful Real-Time Payment System – Unified Payments Interface (UPI) and Card Scheme – RuPay, outside of India. NPCI has successfully developed and proved its product and technological capabilities in the domestic market by transforming payment segment in India. Conversely, several countries want to establish a ‘real-time payment system’ or ‘domestic card scheme’ in their own country. NIPL, with its knowledge and experience, can offer these countries technological assistance through licensing, consulting for building real-time payment system to meet the rapidly evolving need of fast-growing global businesses. NIPL is focused on transforming payments across the globe with the use of technology and innovation. It will not only enable payment for Indians but also uplift other countries by enhancing their payment capabilities through technological assistance, consulting, and infrastructure.

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