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## Cross-Border Digital Payments: India-Malaysia | National Current Affairs | 20 Feb 2026

### Why in News?

**NPCI International Payments Ltd (NIPL)** has signed an agreement with **Payments Network Malaysia Sdn Bhd (PayNet)** — the national payments network of Malaysia — to enable seamless **QR-based merchant payments** between **India and Malaysia**.

### Key Points:

- **Partnership:** **NPCI International and PayNet** have entered a strategic agreement to link **India's Unified Payments Interface (UPI)** with **Malaysia's DuitNow QR payment system**.
- **Phased Rollout:** The initiative will be rolled out in **two phases**:
  - **Phase I:** Indian travellers in Malaysia can use their **UPI-enabled apps** to scan **DuitNow QR codes** at merchant locations for seamless payments.
  - **Phase II:** Malaysian visitors to India will be able to scan **UPI QR codes** to make payments using their **DuitNow-enabled apps** once the integration is further expanded.
- **Coverage:** Indian tourists will gain access to **millions of DuitNow QR acceptance points** in Malaysia, including restaurants, retail outlets, and tourist attractions.
  - Similarly, Malaysian visitors will benefit from acceptance at millions of **UPI QR-enabled merchant locations** across India.
- **Payment Infrastructure:** **DuitNow QR** is Malaysia's national **QR payment standard** operated by **PayNet**, while **UPI** is **India's real-time digital payments interface**.
  - Linking these systems creates **interoperable infrastructure** for **cross-border merchant payments** without requiring foreign cards or complex currency exchange procedures.
- **Strategic Vision:** NPCI International's collaboration with PayNet is part of India's broader strategy to **expand UPI's international footprint** and build interoperable real-time payment ecosystems globally, under the guidance of the Government of India and the Reserve Bank of India.

**Read More:** [NPCI](#), [UPI](#)

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## Magnus Carlsen Clinches 2026 FIDE Freestyle World Chess Title | National Current Affairs | 20 Feb 2026

### Why in News?

Norwegian chess legend **Magnus Carlsen** won the **2026 FIDE Freestyle Chess World**

**Championship** by defeating American Grandmaster **Fabiano Caruana**.

## Key Points:

- **Event:** The **2026 FIDE Freestyle Chess World Championship** was the first official freestyle world championship.
- **Organised by:** International Chess Federation (FIDE) and **Freestyle Chess Operations**.
- **Venue:** Schloss Weissenhaus, Wangels, Germany.
  - This title marks his **21st world championship victory** across different formats of chess.
- **Winner:** Magnus Carlsen won the championship
- **Runner-up:** Fabiano Caruana (USA).
- **Freestyle Chess Format:** Also known as **Chess960**, this format randomises the starting position of pieces (except pawns), reducing the role of memorised openings and emphasising creativity and calculation.
- **Format & Participants:** Eight top grandmasters qualified via world rankings and tours to compete in the championship.
- **Strategic Importance:** The official recognition of **Freestyle Chess** by FIDE signals increasing acceptance of innovative formats in international chess competitions.

**Read More:** [International Chess Federation \(FIDE\)](#), [Freestyle Chess Operations](#)

## Russia Blocks WhatsApp, Promotes State-Backed App | National Current Affairs | 20 Feb 2026

### Why in News?

The **Russian government** has **blocked access to the Meta-owned messaging app WhatsApp** and imposed restrictions on **Telegram**, Russia's two most widely used foreign messaging platforms.

## Key Points:

- **WhatsApp Ban:** Russia has fully **blocked WhatsApp**, citing the platform's alleged refusal to comply with **Russian laws and regulatory requirements**.
  - The ban was implemented because WhatsApp did not meet **local legal and security obligations**.
- **Regulator:** The restrictions are enforced by **Roskomnadzor**, Russia's state communications regulator.
- **Shift to State App:** The Russian government is actively promoting **Max**, a **state-supported messaging and super-app**, as a replacement for foreign-owned services.
- **Restriction on Telegram:** **Telegram** has not been **fully banned**.
  - Authorities have introduced **restrictions on the platform's functionality** and accused it of failing to remove **extremist or prohibited content**.
- **National Security Narrative:** Russian authorities argue that restricting foreign messaging apps is necessary for **national security**.
  - These platforms allegedly facilitate **criminal activity, fraud, and foreign intelligence access**.
- **Public Reactions:** Digital rights groups **criticised** the WhatsApp ban and Telegram restrictions, saying they **undermine privacy and free communication** while promoting **state-controlled platforms** as part of **Russia's push for digital sovereignty**.

