Bangkok Global Law
540, Unit 1705, 17th Floor, Mercury Tower,Ploenchit Road,
Lumpini, Pathumwan, Bangkok 10330 Thailand
Tel: +(66) 2 2525895-6 Fax: +(66) 2 2525897
Website: www.bgloballaw.com
E-mail: info@bgloballaw.com

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Thailand's "Tourist DigiPay" – Regulating Crypto Use in Tourism

Thailand's new *Tourist DigiPay* initiative, jointly developed by the SEC, the Bank of Thailand, and the AMLO, introduces a regulated system allowing foreign visitors to convert digital assets into Thai baht for spending. This marks a progressive yet controlled step in integrating cryptocurrency into the real economy while maintaining strict legal safeguards.

Legally, the scheme emphasizes compliance through *Know Your Customer (KYC)* and *Customer Due Diligence (CDD)* requirements, ensuring that all digital asset and e-money operators meet anti-money laundering (AML) and counter-terrorism financing (CTF) standards. Blockchain forensic tools will be used to monitor transactions and detect suspicious activity, reinforcing transparency and accountability.

Spending caps—set at 500,000 baht per month for merchant QR codes and 50,000 baht for small vendors—reflect prudent risk management, preventing misuse while supporting typical tourist spending. Moreover, restrictions on high-risk sectors such as gold shops, casinos, and entertainment venues further align with Thailand's AML regulations.

By operating within a regulatory sandbox, *Tourist DigiPay* allows authorities to test innovation under close supervision, balancing digital progress with legal integrity. This initiative positions Thailand as a leader in compliant crypto adoption and promoting tourism while strengthening financial oversight and investor confidence.

Should you have any question, please do not hesitate to contact us via info@bgloballaw.com