

✦ BUSINESS CASE

Improving Customer Experience and Retention through NetRemit



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Introduction



Digital-first behaviours, tighter regulatory oversight, and rising expectations for real-time, mobile-centric experiences are reshaping cross-border remittance. In this landscape, RSP's roles extend beyond payments, as they must deliver secure, seamless, and transparent customer journeys across every digital and agent-assisted channel to remain relevant and competitive.

Despite the mounting responsibilities and expectations, many RSPs continue to operate with fragmented onboarding journeys, siloed compliance systems, and limited transaction visibility. These frictions erode trust, raise operational costs, and increase user churn, especially in high-value corridors where speed and accuracy are critical.

This business case presents how experience-led transformation can help RSPs boost retention, streamline operations, and meet regulatory demands. It is tailored for decision-makers at banks, MTOs, fintechs, and financial institutions seeking to modernise their cross-border remittance services. Customer Experience leaders, product owners, and compliance heads will gain strategic insights on leveraging NetRemit to enhance engagement, fast-track digital maturity, and scale sustainably. As a strategic enabler, NetRemit equips providers with the tools to deliver consistent, compliant, and conversion-ready remittance experiences.



Defining the Problems of Customer Drop-Off in Remittance

Despite growing investments in digital infrastructure, many remittance service providers still fall short of delivering speed, clarity, and transparent experiences when sending money across borders. In a market where trust, speed, and transactional transparency are paramount, small user experience gaps in onboarding, tracking payments, security or error resolution lead directly to user abandonment, low repeat engagement, and lost revenue opportunities.

Key Customer Experience and User Interface Gaps Impacting Retention

Severe app abandonment rates due to unclear transaction flows and confusing User Interface

Customers engaging in cross-border transfers are particularly sensitive to unclear workflows, confusing recipient input fields (e.g., IBAN vs. SWIFT), and ambiguous fee structures. With money often sent to support families or urgent needs, any disruption or delay creates stress and loss of trust.

- ✓ 85% of users expect proactive support features like real-time updates and seamless in-app onboarding—but 54% encounter disjointed journeys, fragmented hand-offs, or status confusion, especially during high-risk steps like identity verification or currency conversion.
 - ✓ Without immediate feedback or intuitive guidance, users abandon transactions due to uncertainty or fear of losing funds.
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Defining the Problems of Customer Drop-Off in Remittance

Friction-heavy onboarding due to regulatory burdens

Cross-border remittance platforms must meet stricter compliance mandates including multi-jurisdictional KYC, AML checks, and proof of source of funds. Users often abandon apps during onboarding due to unclear compliance steps, document upload failures, or long verification delays.

- ✓ According to the Adjust Mobile App Trends 2024, only 24% of users return to a finance app the day after installing it. This illustrates how first impressions, especially in KYC-heavy sectors like remittance are critical.
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Low User Interface quality directly hurts trust and repeat usage in high-stakes transfers

a) In financial services, a user's confidence in the system is directly tied to design quality and perceived reliability. For cross-border transactions, where even small delays can create anxiety, intuitive User Interface is critical to retention and referral growth.

- ✓ Poor design, such as unclear FX breakdowns, hidden fees, or hard-to-navigate recipient fields, leads to lower Net Promoter Scores (NPS) and higher acquisition costs due to weak referral behaviour.
 - ✓ According to Zonka feedback, customer experience is a top driver of NPS, and low-quality interfaces undermine brand credibility in remittance contexts where trust is currency.
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Lack of Real-Time Tracking and Delivery Transparency

Cross-border remittance transactions are emotionally and financially high-value for users, especially those sending money to support families. Without real-time tracking on fund delivery, FX status, or confirmation receipts, users are left in the dark.

Defining the Problems of Customer Drop-Off in Remittance

- ✓ Absence of courier-style progress updates (e.g., “Funds received by recipient” or “FX locked for 30 minutes”) creates anxiety and support dependency.
 - ✓ Platforms that fail to provide these updates see a drop in repeat usage, as customers opt for competitors offering end-to-end visibility.
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Inadequate Localisation and Language Support

Many platforms operate with a one-size-fits-all interface, overlooking the linguistic and cultural nuances of key remittance corridors.

- ✓ Migrant workers and first-time digital users often face difficulties understanding labels, instructions, or support processes due to poor localisation.
 - ✓ Lack of multi-language support, region-specific date formats, or culturally adapted flows reduces usability, leading users to switch to platforms that “speak their language.”
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Unclear Fee Structures and FX Transparency

A leading cause of user mistrust is the lack of clarity around total transfer costs. Users expect full visibility into:

- ✓ Sender fees, receiver-side deductions, FX markup, and delivery timelines — all before they hit “Send.”
 - ✓ When costs are hidden or dynamically change at the last minute, users feel misled and are unlikely to return.
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Defining the Problems of Customer Drop-Off in Remittance

Poor Error Feedback and Validation

Input errors such as incorrect account numbers, name mismatches, or missing KYC details are common in cross-border flows. However:

- ✓ Many apps respond with generic errors like “Transaction Failed” without identifying the issue or guiding the user on how to fix it.
 - ✓ Frustrated users drop out mid-transaction, especially if the remittance is urgent, leading to high abandonment and potential loss of trust.
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Slow Refunds and Lack of Proactive Communication in Disputes

In cases where a transfer fails due to compliance holds, recipient-side issues, or operational bottlenecks, users expect prompt refunds and transparent communication.

- ✓ Delays in dispute resolution or refund processing—especially without proactive status updates—cause frustration and a complete loss of trust.
 - ✓ In remittance, refund responsiveness is directly linked to whether a customer returns for future transactions.
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Lack of Seamless Issue Resolution Channels

Many remittance platforms offer limited or fragmented support options, forcing users to exit the app to raise complaints or seek help.

- ✓ This increases time-to-resolution, causes frustration, and leads to poor service perception.
 - ✓ Without secure, in-platform messaging and intuitive support interfaces, users often abandon transactions after encountering service issues.
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Defining the Problems of Customer Drop-Off in Remittance

No Built-In Remittance Calculators or Fee Simulation Tools

Customers are often left guessing about the net amount the recipient will receive or how much they'll pay in FX + fees until late in the process.

- ✓ Platforms lacking built-in calculators create uncertainty and drive pre-transfer abandonment.
 - ✓ Real-time simulations can reduce user anxiety and enhance decision-making.
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Fragmented Beneficiary and Profile Management

In many apps, users have to re-enter recipient data for every transfer or lack the ability to update personal info independently.

- ✓ This repetitive friction leads to errors, failed transactions, and churn.
 - ✓ Lack of “Transfer Again” or saved beneficiaries leads to low convenience and repeat use friction.
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Limited Choice of Payment Channels

A common user pain point is inflexible payment options (e.g., only card or bank transfer).

- ✓ Migrant users often prefer mobile wallets, open banking, or local POS outlets—especially in emerging markets.
 - ✓ Lack of choice results in drop-offs during checkout or forced multi-app workflows.
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Defining the Problems of Customer Drop-Off in Remittance

Weak Notifications and Session Continuity

Without push notifications, real-time alerts, or session memory, users are unaware of transfer statuses, timeouts, or blocked actions.

- ✓ Many apps don't alert users on FX rate changes, payout holds, or beneficiary verification issues.
- ✓ Users expect the app to “follow up” with them as modern fintech does.

Strategic Takeaway

International money transfer involves higher emotional and financial stakes, making any User Interface friction—from complex onboarding and unclear FX rates to lack of real-time tracking or limited support—directly responsible for user drop-offs, negative reviews, and churn.

Despite rapid growth in digital remittances, many providers still suffer from:

- Disconnected customer journeys across channels
- Inflexible payment options and outdated interface flows
- Opaque fee structures and long refund cycles
- Limited in-app issue resolution or proactive communication
- Poor localisation, validation, and beneficiary reusability

These gaps not only frustrate users but also erode trust, reduce referrals, and inflate acquisition costs. In a market projected to reach over USD 42.46 billion by 2028, where reacquiring a lost customer is 5x more expensive than retaining one, experience-led retention must become a core strategy, not a secondary feature.

Providers that fail to unify journeys, simplify compliance, and give users transparency, control, and peace of mind will lose ground to agile fintechs that do.

Market Demand and Missed Opportunities

The remittance industry is experiencing a seismic shift driven by user expectations for speed, transparency, and intuitive digital design. While market growth is undeniable, only those providers delivering seamless customer experiences are positioned to capitalise. The cost of not evolving is measured in lost users, missed referrals, and shrinking wallet share.

Key Insights

Strong Market Growth and Digital Shift:

According to Straits research, the global digital remittance market is experiencing exceptional growth, having been valued at USD 26.26 billion in 2024 and projected to reach USD 96.82 billion by 2032, growing at a compound annual growth rate (CAGR) of 15.6% during the forecast period.

This expansion is being driven by a sharp increase in global migration, rising internet and smartphone penetration, and growing demand for real-time, affordable money remittance, particularly among individuals sending money from developing to developed nations.

As digital-first platforms continue to outpace traditional methods, providers that prioritise seamless experiences and transparent services are poised to lead in this rapidly evolving market.

Demand for frictionless, channel-consistent UX:

Remittance users demand more than just speed and compliance. They expect a seamless, omnichannel experience across every interaction. Whether on web or mobile, customers want consistent journeys that let them onboard quickly, send money effortlessly, track transactions in real-time, and resolve issues instantly without being bounced between systems or channels.

Market Demand and Missed Opportunities

According to Salesforce, 79% of users expect consistent experiences across departments, yet over half feel like they're dealing with disconnected systems, leading to frustration and churn. This rings especially true in remittances, where urgency and trust are everything.

Customers no longer tolerate:

- Being redirected to third-party gateways to authenticate payments
- Having to leave the app to raise support tickets or track issues
- Manually repeating the same information during onboarding or compliance checks
- Fragmented journeys between web and mobile channels

They want in-app payment authentication, built-in dispute resolution, seamless onboarding workflows, and uniform service quality regardless of channel.

Transparency is non-negotiable in cross-border remittances:

In cross-border payments, clarity builds trust—and trust drives retention. Modern remittance users expect full visibility into fees, FX rates, and delivery timelines—before they hit 'Send'. They want to know where their money is, what it will cost, and when it will arrive—with zero surprises.

According to Salesforce, 71% of customers are more likely to trust companies that clearly explain how their data is used. That trust extends to how clearly you communicate financial information too.

Platforms that fail to provide:

- Real-time updates on transaction status
- Transparent breakdowns of fees and exchange rates
- Proactive notifications in the event of delays or issues, face higher abandonment rates, more support tickets, and declining customer loyalty.

Market Demand and Missed Opportunities

Poor onboarding = sky rocketing churn:

According to the Adjust Mobile App Trends 2024 report, only 24% of users return to a finance app the day after installation. In the cross-border payments space, where speed, trust, transparency, and simplicity are critical, this early drop-off is even more damaging.

Many remittance providers still struggle with fragmented onboarding journeys: lengthy forms, unclear steps, and slow KYC or compliance checks frustrate users who expect to send money within minutes of signing up. These poor first impressions lead to high abandonment, especially among mobile-first users and migrants seeking immediate value.

In a market where acquisition costs are rising and switching barriers are low, streamlining the onboarding experience is no longer optional. Fast-track signups, integrated KYC, and clear onboarding flows are essential to activate users early, reduce churn, and maximise long-term retention and ROI.

High User Interface correlates with high NPS and viral growth:

In the financial services industry, the average Net Promoter Score (NPS) is 34. The scores are directly tied to superior user experiences marked by intuitive design, fast service, and consistent transparency. In contrast, providers that rely on clunky interfaces, outdated infrastructure, or disjointed service experiences struggle to inspire confidence or loyalty—leading to churn and stalled growth. For remittance businesses, investing in User Interface is not just about aesthetics; it's a growth strategy.

Rising User Expectations for Security and Compliance:

Today's international money transfer users want to feel confident that their money and personal information are safe, but they don't want complicated security steps that slow them down. They expect strong protections like multi-factor authentication and fraud monitoring, but all wrapped up in a smooth, hassle-free experience.

Market Demand and Missed Opportunities

At the same time, customers are increasingly aware of privacy and regulatory rules. They want transparency about how their data is used and assurance that the service complies with laws designed to keep their money safe and legal. When providers fall short on security or compliance, users quickly lose trust and trust is everything in this business.

For remittance providers, balancing robust security with ease of use isn't optional it's essential. Getting it right means customers feel secure and confident, making them more likely to stay loyal, recommend the service, and use it again and again.

Strategic Implication:

According to GlobeNewswire, the global digital remittance market was valued at \$21.8 billion in 2023 and is forecast to reach \$44.58 billion by 2028, growing at a CAGR of 15.4%, with expectations to hit \$93.15 billion by 2033.

This growth is driven by factors such as:

- Rising global migrant populations
- Increasing mobile and internet adoption
- Shift from traditional to digital-first financial services

As the market expands, competition is intensifying. Leading providers—including PayPal, Revolut, MoneyGram, Remitly, and WorldRemit—are named in the report as key players shaping the future landscape. Their scale, technology investments, and evolving service offerings are positioning them to capture a growing share of digital remittance flows.

Porter's Five Forces Analysis

By applying Porter's Five Forces framework, we can evaluate how poor User Interface weakens a remittance provider's position across customer retention, cost structure, and market adaptability increasing business vulnerability in a rapidly evolving industry.

Let us explore them in detail:

Competitive Rivalry – Very High

The remittance industry faces intense competition from well-established players like Western Union and MoneyGram, alongside emerging alternatives such as mobile money platforms, peer-to-peer payment networks, and super apps. These substitutes offer fast, accessible, and increasingly integrated financial services, often bundled within lifestyle or messaging apps.

- ✓ According to GSMA, the global mobile money market processed \$1.4 trillion in transaction value across 1.75 billion registered accounts in 2023, highlighting the scale and maturity of these platforms.
- ✓ As users prioritize convenience, transparency, and mobile-native experiences, remittance providers with clunky interfaces or fragmented user journeys risk losing customers permanently. Poor User Interface in traditional platforms drives users to explore and stay with these substitutes.

Strategic Differentiator

To stand out, providers must deliver deeper omni-channel integration, advanced agent support tools, and real-time campaign management, capabilities that are not widely matched by rivals, enabling better customer engagement, operational agility, and retention.

Threat of New Entrants – Moderate to High

Although regulatory compliance and licensing requirements remain significant barriers, the remittance market has become more accessible to a new wave of fintech startups, particularly those focused on delivering superior user experiences, API-first solutions, and seamless integrations.

- ✓ Unlike well-established incumbents such as Sendwave, Currencycloud, and Rapyd, which have been active for several years, newer entrants since 2020 primarily include P2P and B2B remittance providers leveraging innovative FinTech and RegTech approaches to bypass traditional hurdles.
- ✓ These startups often partner with licensed entities for regulatory coverage and payout infrastructure while building scalable, cloud-native, API-first platforms that enable rapid deployment across multiple jurisdictions.
- ✓ Tech advancements and cloud infrastructure have drastically lowered the cost and complexity of launching compliant remittance services, allowing new players to focus on user-centric designs, faster onboarding, and transparent pricing.
- ✓ However, regulatory requirements (PCI-DSS, AML, GDPR) still demand rigorous compliance frameworks, especially for multi-jurisdictional operations, raising the bar for serious entrants and filtering out underprepared players.

Buyer Power – Customer Influence and Expectations: High

Remittance customers today are more informed, digitally empowered, and quick to switch. With mobile apps and web platforms offering similar pricing and coverage, user experience becomes a primary differentiator.

Customers expect seamless onboarding, real-time updates, intuitive navigation, transparent fee breakdowns, and responsive customer support—across mobile and web interfaces.

Porter's Five Forces Analysis

Armed with online reviews, app store ratings, and social media feedback, customers can assess and switch providers in minutes. Even minor User Interface frustrations—such as unclear transaction flows, login issues, or delays in status updates—can result in abandoned transfers, low repeat usage, and negative word-of-mouth.

This high switching propensity increases churn risk and reduces customer lifetime value (CLTV), putting constant pressure on providers to enhance their digital journeys and deliver value beyond just transactional utility. Providers that fail to meet evolving expectations lose not only users but also their influence over pricing, engagement, and long-term retention.

In contrast, platforms that invest in personalised, transparent, and frictionless Customer Experience not only increase stickiness but also earn trust, gather better user insights, and create upsell opportunities. In short, buyer power compels remittance providers to make superior User Interface a non-negotiable strategic priority

Bargaining Power of Suppliers - Dependence on External - Moderate

Remittance service providers (RSPs) rely on a broad ecosystem of third-party partners—payout networks, KYC/AML solution providers, core banking vendors, and settlement infrastructure providers. While no single supplier dominates, their value and terms are tightly linked to the RSP's transaction volume, speed, and reliability.

Platforms that deliver a disjointed or outdated user experience often suffer from lower throughput, higher abandonment rates, and weaker customer retention. This directly impacts volume-based pricing, exchange spreads, and partnership opportunities.

Suppliers typically reserve preferential terms—such as volume discounts, faster settlement cycles, or early access to new APIs—for high-performing platforms that demonstrate scalability and consistent growth. In this sense, user experience indirectly governs an RSP's commercial leverage with suppliers.

Furthermore, weak User Interface may complicate integration with premium service providers, who prioritize working with partners that can fully utilize and showcase their capabilities within sleek, modern, and compliant digital environments.

In summary, while supplier power may appear moderate, its impact is magnified when poor User Interface leads to weak scale, eroding the provider's ability to negotiate and innovate across its partner ecosystem.

Threat of Substitutes – Increasing

The threat of substitutes in cross-border payments is accelerating as mobile money platforms, super apps, and peer-to-peer payment networks evolve from niche options into mainstream channels. These alternatives are not merely cheaper—they offer hyper-convenient, app-native experiences that redefine what users expect from a remittance provider.

Super apps like WeChat Pay or GCash integrate remittance with messaging, bill payments, and shopping, creating seamless, habit-forming ecosystems. Similarly, P2P platforms such as Wise and Revolut offer transparent fees, real-time tracking, and intuitive UIs, setting new benchmarks for usability and trust.

These substitutes thrive by eliminating friction and embedding money transfer within daily digital routines. As digital wallets and embedded finance become more accessible across emerging markets, customers are increasingly abandoning traditional RSPs that offer clunky interfaces, slow onboarding, or limited visibility into fees and transaction status.

Moreover, these alternatives often leverage data and personalisation to offer contextual offers, financial advice, and rewards, features that deepen loyalty and make switching less likely.

For incumbent providers, the rise of substitutes is not just a pricing threat—it's a User Interface wake-up call. To retain relevance, remittance platforms must evolve from transaction facilitators into customer-centric, omnichannel experiences that compete on simplicity, trust, and emotional connection—not just cost.

In short, weak UX/Customer Experience undermines an RSP's strategic position across all five forces. Conversely, investing in omnichannel, high-quality experiences strengthen loyalty, raises switching costs, and mitigates threats from competition and substitution.

Key Focus - How NetRemit Solves These Challenges

NetRemit is designed to transform the remittance journey into a fast, intuitive, and trustworthy experience—across every touchpoint. By unifying digital channels, simplifying onboarding, and enabling real-time engagement, it empowers financial institutions to boost customer satisfaction, drive repeat usage, and reduce operational strain.

Key Capabilities that Drive Customer Experience and Retention



Simplified Onboarding with Robust KYC:

Enables seamless onboarding with API-driven KYC, AML, and fraud checks that can be configured and customised as per remittance service providers' compliance requirements. Reduces drop-offs and builds early trust with fast, compliant account setup.



Remittance Calculator:

Provides live simulations of fees and payout amounts. Boosts transparency and prevents user hesitation due to unclear FX or deductions.



Transfer Again:

The platform allows users repeat transfers and save recipients instantly. Reduces effort for frequent senders, driving repeat usage and satisfaction.



Multi-Channel Interface:

Delivers a unified experience across mobile, web, and agent touchpoints. Enhances accessibility and ensures User Interface consistency for all users.



Real-Time Tracking and Status Alerts:

Keeps customers informed at every step with live updates. Reduces anxiety and builds confidence, especially in urgent remittance scenarios.

Key Focus - How NetRemit Solves These Challenges

- ✓ **Multiple Payment and Payout Options:**
Supports cards, wallets, bank transfers, open banking, and local payouts. Offers flexibility and convenience based on regional preferences.
- ✓ **Self-Service Profile and Beneficiary Management:**
Empowers users to manage data and recipients on their own. Minimises support needs and increases control over repeat transfers.
- ✓ **Biometric & 2FA Security for Mobile Apps:**
Combines security with ease via fingerprint and OTP login. Delivers a safe yet frictionless mobile experience.
- ✓ **Live Chat and To-Do List Integration:**
Flexibility to integrate in-app chat and guided steps help users resolve issues faster. This feature enhances the completion of onboarding processes and minimizes user frustration during errors.
- ✓ **Promotions and Loyalty Campaigns:**
Launches group-based or preferential cashback, rate offers, and referrals via NAC. Engages users with timely incentives and improves retention.
- ✓ **Internal Messaging & Tagging:**
Offering outlook style inbuilt incident management system that enables two way communication between customers and back-office team that enables them to resolve issues collaboratively. Accelerates user issue handling without escalations or confusion.

Impact - NetRemit Advantage

NetRemit delivers measurable business impact across customer retention, user experience, and operational efficiency. By unifying fragmented systems, automating key compliance and transaction management workflows, and enabling real-time, transparent FX, payouts and settlements, NetRemit empowers remittance providers to build stronger customer relationships while driving scalable, long-term growth.

Here are the advantages of using NetRemit:



Multi-Service Enablement:

NetRemit supports mobile top-ups, utility bill payments, virtual prepaid cards, crypto wallets, and wallet/virtual account management—allowing providers to offer more services per user from a single platform.



Third-Party Ecosystem Integration:

Through its Unified TPP Services (UTS) program, NetRemit allows easy access to external partners across AML, KYC, FX, payment gateways, CRM, and SMS, reducing time and cost to connect with fintech partners.



Active Risk & Behaviour Monitoring:

The platform enables detection of suspicious behaviour using tools like tri-credit validation, terrorism financing analysis (CFT), identity theft checks, and fraud pattern detection, improving risk control without User Interface compromise.



Dynamic FX and Fee Management:

NetRemit allows configuration of exchange rates (live or wholesale), profit-sharing models, multi-currency corridors, and variable fee types (flat, percentage, currency-based) offering control over revenue generation at transaction level.

Impact - NetRemit Advantage



Customer Intelligence & Reporting:

The platform offers detailed reports on usage, transaction patterns, suspicious activity, agent profitability, and FX movement empowering data-backed decisions for operational and marketing teams.



Modular, Scalable Architecture:

With DevOps deployment, automated licensing, and feature control by licence type, NetRemit ensures future-proof scalability without code-level changes, ideal for institutions evolving at different speeds.



Air-Traffic Control Style Dashboard:

Offers a single operational view for real-time monitoring of customers, transactions, compliance, TPPs and more. Helps resolve transaction issues before they impact the customer.



Unified Admin Centre (NAC):

Centralises control of compliance, campaigns, FX, and users. Allows fast configuration without IT effort, improving responsiveness.



Customer Behaviour and Transaction Pattern Analytics:

Tracks user trends and anomalies for smarter engagement. Enables personalisation and predictive retention strategies.



Wrapping Up



Disconnected systems, manual compliance handovers, and limited real-time visibility continue to constrain many providers from realising their full potential ultimately hampering customer experience. As user expectations shift toward speed, transparency, and control, remittance service providers must rethink how they deliver value, both operationally and experientially.

NetRemit is purpose-built to meet these challenges. With its unified, cloud-native architecture, dynamic onboarding flows, real-time transaction intelligence, and API-ready partner ecosystem, it delivers a modern remittance framework that is both scalable and customer-centric. From the Admin Centre's configurable controls to in-built campaign tools and advanced analytics, NetRemit empowers teams to launch faster, adapt quicker, and serve smarter—without adding operational complexity.

What sets NetRemit apart is not just the technology, but its commitment to transforming remittance into a resilient, agile, and deeply human experience. Our partnerships with banks, service providers, and other ecosystem players over the years have created lasting impact across all their operational spheres. With NetRemit, you can envision your goals, accelerate your roadmap, and drive meaningful change for your customers.

We are here to help you



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telephone numbers and email and we will be in touch straight
back to you.



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