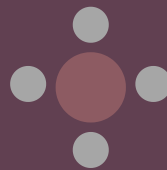


E - B O O K

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# Cross-Border Payments in 2025 & Beyond: A Business Guide to What's Next



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# EXECUTIVE SUMMARY

2024 brought groundbreaking advancements in technology, strategy, and financial inclusion in terms of Cross Border Payments. In addition to that, several countries have tried to retain their dominance over global payments, investing their acumen. As we move into 2025, the stage is set for a paradigm shift driven by heightened global expectations, transformative technologies, and evolving strategies poised to redefine the future of international payments.

This eBook explores key trends, innovations, and strategic shifts shaping Cross-Border Payments. It incorporates leadership insights, offering expert perspectives on overcoming challenges and seizing opportunities. By covering topics like financial inclusion, regulatory changes, and technological advancements, it provides actionable guidance. Designed to empower leaders, it is a roadmap for navigating the evolving payments landscape.

This eBook delivers forward-looking insights into the transformative trends shaping Cross-Border Payments, tailored for C-level executives, financial leaders, and policymakers. Reflecting on the pivotal advancements of 2024, this strategic roadmap empowers leaders to harness innovations, driving growth, efficiency, and competitive advantage in the global market while equipping them to navigate 2025's evolving landscape with foresight and adaptability.



# INTRODUCTION

Cross-border payments have evolved into a cornerstone of the global financial ecosystem, enabling seamless international trade, remittances, and business expansion. With increasing globalisation and digitalisation, the demand for faster, more secure, and cost-efficient international transactions is growing exponentially. As the payments landscape transforms, stakeholders of financial institutions, fintech firms, regulators, and governments are racing to adapt to emerging technologies and innovations.

2024 was a pivotal year for cross-border payments, laying the foundation for even greater technological advancements, financial inclusion, and global integration in 2025 and beyond.

In 2024, cross-border payments saw significant advancements, including the expansion of real-time payment systems like SEPA Instant and India's UPI. Blockchain and AI-driven fraud prevention were key milestones, with initiatives like Project Dunbar and South Korea's fraud detection technology. Strategic collaborations, such as the Pix-Remesa Initiative in Latin America, and innovations in multi-currency wallets and embedded finance solutions, enhanced accessibility, and efficiency. Efforts to reduce remittance costs and promote financial inclusion, particularly in Africa and Asia, further shaped the future of cross-border payments.

This report explores the key technology trends, innovations, and strategies shaping CBP in 2025, providing insights for C-level executives seeking to leverage these advancements for business growth, operational efficiency, and global market competitiveness.



# THE RISING PROMINENCE OF CROSS-BORDER PAYMENTS

Cross-border payments are becoming increasingly important for global trade, remittances, and economic connectivity. Key drivers include economic globalisation, the rise of digital payments like e-wallets and RTPs, and innovations promoting financial inclusion for unbanked populations. Regulatory mandates like ISO 20022 are standardising data formats for greater transparency, while businesses use advanced payment solutions to enhance customer retention, reduce costs, and expand market reach.

These measures hold strategic implications for economic and geopolitical influence. By establishing leadership in global payment infrastructures, nations can set international standards for financial and payment technologies, enhancing their role in shaping the future of global finance. Moreover, control over regional payment systems strengthens geopolitical leverage, enabling economies to assert greater influence on trade, finance, and technological collaboration on the world stage.

## Let us introspect the game changers of 2024:

### Global Expansion

The cross-border payments market increased from \$737.05 billion in 2023 to \$785.92 billion in 2024, with businesses increasingly targeting emerging markets.

### Financial Inclusion

Remittances remain a vital source of support for underbanked populations, with \$656 billion transferred to low and middle income countries in 2023.



### Regulatory Standardisation

The adoption of ISO 20022 to harmonise data formats across global financial institutions, coupled with the implementation of stringent AML/KYC standards, is enhancing cross-border compliance, and ensuring a more secure and interoperable global payments ecosystem.

### Strategic Collaborations

Partnerships and acquisitions are accelerating innovation and enabling businesses to scale operations effectively.

### Promotion of Fintech Ecosystems

Encouraging innovation through regulatory sandboxes in the UK, UAE, and Singapore.

### Fintech Innovations

Digital wallets and real-time payment solutions are redefining traditional money transfers, enhancing accessibility while lowering transaction costs.

### AI-Driven Digitisation

AI is revolutionising cross-border payments by enhancing compliance, reducing costs, and improving customer experiences. However, 74% of companies face challenges in scaling AI's potential.

### Crypto and Blockchain in Payments

Blockchain and DeFi enable faster, secure, and cost-efficient cross-border transactions, revolutionising payments as the market nears \$5.4 billion by 2031.

### Focus on Central Bank Digital Currencies (CBDCs)

Leading economies are prioritising CBDCs to strengthen their global economic influence. China is advancing the Digital Yuan to reduce reliance on the US dollar in trade, Europe is developing the Digital Euro to enhance pan-European payment systems, and the USA is exploring the Digital Dollar to maintain its dominance in global trade.

### Bilateral and Multilateral Agreements

ASEAN is developing interoperable QR code-based payment platforms to enhance regional trade, while Africa is launching the Pan-African Payment and Settlement System (PAPSS) to simplify intra-African trade and improve cross-border payment efficiency across the continent.





# TRANSFORMING CROSS BORDER PAYMENT PERFORMANCE FOR A SEAMLESS 2025

## ➔ Centralised Platforms

Centralised platforms in cross-border payments integrate multiple payment systems, currencies, and regions, offering a unified interface to simplify transaction management. This centralisation reduces the complexity of managing separate systems, improving efficiency and speed. Real-time monitoring enhances operational transparency, enabling smarter decision-making and stronger security. Centralised platforms reduce transaction costs, improve scalability, and streamline global payment processing, ensuring cost-effective and secure international payments.

## ➔ Local Digital Wallets


Local digital wallets allow consumers and businesses to store, send, and receive funds in their local currency, reducing the need for currency conversion and eliminating international transfer fees. For businesses operating globally, local wallets also offer an effortless way to tap into new markets and expand their customer base without the complexity of setting up local bank accounts. As digital wallets continue to gain adoption, they are expected to drive further performance improvements in cross-border payments by enhancing convenience, reducing transaction time, and cutting costs for both merchants and customers.





## ➔ Virtual Cards

Virtual cards will streamline cross-border payments by offering secure, flexible transaction solutions for businesses managing multiple currencies. Integrated into digital wallets, they will eliminate the need for core account exposure, reduce fraud risks, and improve e-commerce and subscription services. AI will optimise virtual card balance management, creating an autonomous payment process. By 2030, virtual cards will be integral to cross-border payments, featuring real-time currency conversion and seamless integration into global financial systems, reducing costs, time, and complexity for international transactions.



## ➔ APIs Enable Real-Time FX Rates

APIs offering real-time FX rates will revolutionize cross-border payments by providing businesses with up-to-the-minute exchange rates, enhancing transaction efficiency. These APIs will reduce transaction times, costs, and exposure to fluctuating rates, ensuring businesses stay agile in dynamic global markets.

## ➔ Real-Time Payments (RTPs)

Real-Time Payments (RTPs) will transform global transactions by enabling instantaneous cross-border settlements, available 24/7. This will enhance liquidity, optimize cash flow, and reduce delays, benefiting both businesses and customers. RTPs will simplify international trade, especially in regions with limited banking infrastructure, and will integrate with technologies like AI, blockchain, and digital currencies to boost security and transparency. The future of global payments will be characterised by rapid, secure, and efficient transactions, making real-time settlement the standard.

## ➔ Cross-Border Payout Options (Cash, Bank Transfers, and Wallet Disbursements)

Cross-border payout options are evolving to meet the demands of a global economy, offering diverse methods such as cash payouts, bank transfers, and wallet payments. Among these, liquidity pools and advanced technological enablers like blockchain, AI, and APIs play a transformative role. They ensure instant payments, reduce costs, and optimise liquidity management, benefiting MTOs in high-frequency remittance corridors and banks managing large-scale transactions. These innovations enable flexible, transparent, and efficient payouts tailored to customer preferences. By leveraging these technologies, financial institutions and payment providers can enhance operational efficiency, improve customer satisfaction, and stay competitive in the fast-paced global payment landscape.



## ➔ **Payment Orchestration Platforms (Optimising Multi-Region Payment Routing)**

Payment orchestration platforms will leverage AI and machine learning to optimise payment routing in real-time. By evaluating factors like cost, speed, and security, these platforms will automatically select the most efficient channels for cross-border transactions. Businesses will gain access to a wider range of local payment methods, enhancing market entry. With advanced analytics and transparency, these platforms will offer deeper insights into payment performance, allowing businesses to optimise global operations and improve flexibility and reliability in international markets.

# EMERGING TECHNOLOGIES

The future of cross-border payments is being redefined by groundbreaking technologies. These innovations are breaking barriers, streamlining processes, and creating unparalleled opportunities for global transactions. With security, speed, and efficiency at the forefront, the payment landscape is entering a bold new era.

**Let us explore them in detail:**

## → **Tokenisation:**

Tokenisation is set to transform the security of cross-border payments by replacing sensitive payment data with encrypted tokens, safeguarding critical customer information. As AI and machine learning enhance this technology, tokens will be dynamically generated based on real-time risk factors, providing additional security layers without slowing transactions. Tokenisation will also simplify regulatory compliance, helping businesses meet privacy standards like GDPR while preventing data breaches. This will increase trust in cross-border payment systems, making them safer, more efficient, and compliant with global security regulations.

## → **Tap on Phone:**

As smartphones evolve into universal payment hubs, SMEs, especially in emerging markets, will no longer require traditional POS systems to accept international payments. This will eliminate cost barriers and enable global expansion. Tap on Phone will drive seamless, frictionless transactions, offering businesses fast, secure payment solutions with a unified global reach. In the long term, integration of AI and machine learning will enhance fraud detection, personalize experiences, and streamline reconciliation, simplifying operations and unlocking new opportunities for cross-border commerce.



## → **Embedding Technologies (Embedded Finance & Payments-as-a-Service):**

Embedded finance and Payments-as-a-Service are poised to transform cross-border payments by integrating financial services into existing non-financial platforms like e-commerce and social media. This will eliminate the need for businesses to develop separate payment systems, streamlining global transactions and providing a seamless experience. As embedded finance grows, businesses can offer instant, secure cross-border payments within their platforms, reducing friction and enhancing global reach. Additionally, embedded systems will expand financial inclusion by enabling small businesses and consumers in emerging markets to access advanced financial services without relying on traditional banking.

## → **Blockchain, DLT, Digital Currencies, and Stablecoins for Faster Settlements:**

The rise of stablecoins, pegged to fiat currencies, will provide a stable, trusted method for international payments, addressing cryptocurrency volatility concerns. As blockchain adoption increases, businesses will benefit from near-instant, low-cost transactions, further driving efficiency in global payments and accelerating the shift to digital currencies. These technologies will reshape the global payments landscape, offering cost-effective, secure solutions for international commerce.

## → **Interledger Technology:**

By enabling seamless interoperability, it will ensure smooth fund transfers across various platforms, currencies, and technologies. This will result in faster, more cost-effective international transactions, bridging traditional banking, mobile money, and blockchain solutions. With its ability to harmonize diverse networks, Interledger will deliver a unified, transparent, and efficient global payment ecosystem, enhancing operational efficiency and streamlining cross-border commerce for businesses and consumers alike.

### → **IoT-enabled Payments:**

By autonomously initiate transactions this technology will improve convenience, offering businesses and consumers new ways to handle payments globally with minimal friction.

As IoT devices become more widespread, cross-border payments will become increasingly frictionless, providing consumers with greater flexibility and businesses with streamlined financial operations.

The future of IoT-enabled payments lies in its ability to integrate seamlessly into everyday life, offering automated, secure, and efficient international transactions across various industries, from e-commerce to travel and beyond.

### → **AI-powered Dynamic FX and Micro-FX Conversion Tools:**

By leveraging AI to analyse market trends and predict currency fluctuations, these tools will provide users with more competitive exchange rates, enhancing cost-effectiveness. Micro-FX tools, which cater to smaller, real-time exchanges, will allow

businesses and consumers to access optimal rates, reducing transaction costs and exposure to exchange rate risk.

As AI refines these systems, cross-border payments will become faster, cheaper, and more responsive to real-time market shifts, benefiting all parties involved.

### → **Expansion of Super Apps into Global Payments:**

The role of Super APPs in international transactions will expand, enabling users to seamlessly send, receive, and manage payments globally within one app. Popular platforms like Alipay, WeChat Pay, and Paytm are already making significant progress in their home countries and are set to streamline global payments, making them more accessible, faster, and user-friendly, especially in emerging markets.



The growth of super apps will redefine cross-border payments by simplifying the process, reducing the need for separate payment methods. As they expand, users will benefit from a more integrated payment ecosystem that offers both ease and speed. These platforms will also make it easier for consumers to manage finances in multiple currencies, ensuring more seamless international transactions.

Super apps will become essential for global payments, connecting users across borders with minimal friction. Their ability to offer everything from messaging to payments in one place makes them the ideal solution for the modern, mobile-first consumer. As adoption increases globally, super apps will foster financial inclusivity, driving innovation in the way people send and receive money across borders.

### → **Data-driven Optimisation for Cost-effective Payments:**

Payment providers will leverage transaction data to identify the most cost-effective payment routes in real-time. This will reduce reliance on intermediaries, lower fees, and improve efficiency, allowing businesses to cut costs while enhancing the reliability of international payments.

As market conditions fluctuate, data-driven systems will dynamically adjust payment processes, enabling businesses to remain competitive in a constantly evolving financial landscape. This innovation will reduce transaction costs and enable smoother international transactions.

Shortly, the use of big data analytics will empower businesses to optimise payment systems based on real-time data insights, improving overall payment efficiency, and driving greater profitability. By adopting data-driven strategies, businesses can create cost-effective, agile payment solutions for global transactions.





# SECURING TRANSACTIONS POWERED BY AI

Emerging technologies like AI, biometrics, and advanced encryption are revolutionising cross-border payments by enhancing security, efficiency, and fraud prevention. These innovations address the growing need for trust and seamless operations in global transactions. In 2025, they will be integral to shaping the future of international payments.

## Let us introspect them in detail:

### **Generative AI in Fraud Prevention (AI-powered Payments):**

Generative AI will revolutionise fraud prevention in cross-border payments by shifting from reactive to predictive security. By simulating potential attacks and analysing vast datasets, AI will provide real-time fraud mitigation. As the technology evolves, it will continuously adapt to new threats, forming hyper-intelligent security layers that detect even the most sophisticated fraud attempts. This proactive approach will reduce fraud-related losses, making cross-border payments more secure, efficient, and reliable, fostering trust, encouraging global trade, and paving the way for scalable digital payment innovation.

### **Biometric Authentication:**

By 2025, biometric authentication for cross-border payments will integrate multiple modalities such as fingerprint, facial recognition, iris scans, and voice or behavioural biometrics, offering highly secure, frictionless user verification. Powered by AI and quantum computing, these systems will be faster, more precise, and more secure, surpassing traditional methods. With real-time transaction verification and improved encryption, biometric authentication will eliminate passwords and PINs, transforming the payment experience, enhancing security, and driving global adoption in mobile wallets and digital platforms, making international transactions safer and more accessible.



### **AI-driven Anomaly Detection and Behavioural Risk Monitoring:**

AI-driven anomaly detection and behavioural risk monitoring will play a crucial role in preventing fraud in cross-border payments. Using machine learning, these systems will analyse transaction data to detect unusual activities, such as irregular transaction amounts or locations. With real-time alerts and proactive fraud prevention, AI will enhance security by predicting and mitigating risks before they occur. As AI models evolve, they will offer more precise fraud detection, ensuring safer, more resilient cross-border payments.

### **ML-based Transaction Pattern Analysis for Fraud Detection:**

By 2025, Machine Learning based transaction pattern analysis will be a cornerstone in detecting fraud within cross-border payments. ML algorithms will continuously analyse vast amounts of historical transaction data to identify standard patterns in user behaviour, such as transaction frequency, size, and geographical locations. Any deviation from these established patterns will trigger automated alerts, flagging potentially fraudulent activity for further scrutiny.

The power of ML lies in its ability to learn from ongoing transaction data, adapt to new fraud tactics, and prevent evolving threats. As the algorithms grow smarter, they will offer even more precise detection and intervention capabilities.

This approach will significantly enhance the security and efficiency of cross-border payments, allowing businesses to proactively address fraud risks in real time, thus reducing potential financial losses and ensuring the overall integrity of the payment systems.



### **Advanced Encryption Techniques for Data Privacy and Protection:**

The increasing complexity of global transactions necessitates robust data protection mechanisms, with techniques such as homomorphic encryption, quantum encryption, and blockchain-based encryption offering next-level security. These technologies will ensure end-to-end encryption, preventing interception and ensuring that payment data remains unreadable even if compromised.

As encryption evolves, it will provide not just secure data transmission but also protection against emerging cyber threats, mitigating fraud risks. These advancements will be vital for businesses, ensuring compliance with global privacy regulations while enhancing trust and security in cross-border transactions.



# SECURITY & COMPLIANCE IN CROSS-BORDER PAYMENTS FOR 2025

Security and compliance remain paramount in the cross-border payments ecosystem, as businesses and regulators navigate increasing risks and complex requirements. In 2025, innovations in technology and regulatory frameworks will play a critical role in fortifying the ecosystem against fraud, enhancing trust, and streamlining compliance processes.

**Let us explore them in detail:**

## **Password-less Automation Powered by Biometrics:**

Biometric authentication will replace traditional passwords, enhancing both security and user convenience. Fingerprint scanning, facial recognition, and voice authentication will enable seamless, secure access to cross-border payment platforms. As multimodal biometrics gain traction, combining methods like iris scanning and behavioural analysis, cross-border transactions will become faster, more reliable, and resistant to unauthorised access.

## **Decentralised Rails With Embedded Compliance Rules:**

By offering programmable payments with embedded compliance rules, CBDCs will reduce fraud risks while ensuring adherence to regulations. Decentralised rails will enhance transparency and reduce reliance on intermediaries, creating a secure and efficient cross-border payments framework.

## **Blockchain-Powered Validation:**

By providing a transparent and immutable ledger for cross-border transactions, ensuring traceability, and reducing instances of fraud, Blockchain technology will make it increasingly favoured. By integrating smart contracts, businesses can automate compliance checks, mitigating errors and speeding up transaction approvals.





### **Advanced Fraud Detection Systems:**

Equipped with the prowess to continuously monitoring transaction patterns and identifying anomalies, it helps to bolster fraud detection. Predictive analytics will pre-empt fraudulent activities by recognising emerging threats, offering businesses and consumers greater confidence in the security of cross-border payments.



### **Real-Time Compliance and Risk Monitoring:**

Enhanced real-time monitoring systems will integrate predictive analytics with dynamic data feeds to ensure compliance with evolving global regulations. These systems will provide instant alerts for suspicious activities, reducing regulatory lapses and enabling quicker resolution of compliance issues.



### **Secure Virtual Accounts:**

Virtual accounts integrated with blockchain, and AI will offer end-to-end encryption, real-time currency conversion, and automated reconciliation. These accounts will simplify multi-currency management while reducing the risk of data breaches and unauthorised access.



### **Unified Global Standards:**

The adoption of harmonised frameworks, such as ISO 20022, will streamline compliance across jurisdictions. This standardisation will ensure seamless interoperability, accurate data exchange, and reduced complexity in meeting regulatory requirements for cross-border payments.



# FUTURE DIRECTIONS

## **ISO 20022:**

The messaging standard enhances the quality and richness of payment data, enabling smoother, faster, and more accurate transactions. By replacing older messaging systems, ISO 20022 will facilitate better interoperability, transparency, and real-time processing, benefiting both financial institutions and customers globally. For CBP, this means greater standardisation, reduced errors, and streamlined compliance with international regulations.

## **Integrating ESG Principles and Sustainable Practices in Cross-Border Payments:**

Payment providers are embracing eco-friendly technologies, promoting inclusivity in financial services, and ensuring transparent governance to appeal to conscious consumers and institutional investors. As environmental concerns intensify, the industry is also focusing on reducing its carbon footprint through sustainable innovations. Key efforts include leveraging renewable energy, minimising energy consumption during transactions, and implementing carbon offset strategies. Additionally, blockchain technology is emerging as a critical enabler, fostering transparent, sustainable supply chains, while fintech firms are adopting green payment models to drive a more sustainable future for the global payment ecosystem.

## **Enhanced API Ecosystems:**

APIs (Application Programming Interfaces) are the backbone of modern cross-border payment systems. In 2025, enhanced API ecosystems will enable seamless connectivity between payment networks, financial institutions, and third-party providers. This increased integration will allow for quicker and more reliable cross-border payments, while also reducing transaction costs. APIs will also enable more customised solutions for businesses, supporting



a wide range of payment methods, currencies, and settlement models, thus enhancing user experience, and broadening global reach.

### **Smart Reconciliation Tools:**

Reconciliation has always been a challenge in cross-border payments, given the complexities of multi-currency and multi-jurisdictional systems. However, by 2025, smart reconciliation tools powered by artificial intelligence (AI) and machine learning (ML) will automate and optimise the process. These tools will streamline transaction matching, detect discrepancies, and reconcile payments in real-time. Businesses will benefit from reduced manual intervention, lower error rates, and faster dispute resolution, resulting in smoother and more accurate financial operations.

### **Resilient Infrastructure to Address Geopolitical Risks:**

The future of cross-border payments will require systems that can withstand geopolitical risks such as trade wars, economic sanctions, and regional instability. Resilient infrastructure, including distributed ledgers and decentralised payment networks, will become increasingly important to ensure the stability and reliability of global payment systems. In 2025, cross-border payment providers will focus on creating multi-layered security protocols, disaster recovery solutions, and adaptable systems that can navigate shifting global risks without compromising service availability or transaction security.

### **AI-Driven Smart Contracts and Invoice Automation for Business Payments:**

The automation of business payments will see significant advancements in 2025, driven by AI-powered smart contracts and invoice automation. These technologies will streamline the process of verifying, processing, and settling cross-border business payments. Smart contracts, which self-execute when predefined conditions are met, will eliminate the need for intermediaries, reduce administrative overhead, and increase payment accuracy. By integrating with enterprise resource planning (ERP) systems,



AI-driven automation will provide greater transparency and efficiency in international invoicing and payment management.

### **Focus on Financial Inclusion and Last-Mile Solutions:**

Financial inclusion remains a top priority in the cross-border payments sector, with a focus on bringing underserved and unbanked populations into the global financial system. Last-mile solutions will enable payments to reach remote areas and individuals without traditional bank accounts. Mobile payment systems, digital wallets, and agent networks are expected to proliferate, providing cost-effective, accessible ways for individuals in developing countries to send and receive cross-border payments. This trend will play a crucial role in reducing poverty and enhancing economic opportunities in emerging markets.

### **Payment Rail Interoperability for Global Systems:**

As the cross-border payments landscape becomes increasingly fragmented with different payment networks and rails, the ability to achieve interoperability between these systems will be vital for streamlining global transactions. In 2025, efforts to create a seamless experience for international payments will focus on connecting disparate payment rails, such as SWIFT, RTGS, ACH, and mobile money systems, through standardised protocols and platforms. This interoperability will reduce the cost and complexity of cross-border transactions, enabling faster, more affordable global payments for businesses and consumers alike.





# CONCLUSION

This decade marks an era of rapid technological advancements and strategic innovation that is propelling the exponential growth of cross-border payments. As we move forward, this transformation is not merely about technology, but it is about redefining how people, businesses, and economies are interconnected.

The future of cross-border payments is brighter than ever, driven by a shift towards greater financial inclusion and the development of resilient infrastructures. The ecosystem is not only adapting to change but also actively shaping it, with a clear vision for greater accessibility, efficiency, and sustainability in global payment systems.

With innovation as our catalyst, collaboration as our foundation, and inclusivity at the heart of our mission, the possibilities are boundless. 2025 signals the dawn of a new era, where cross-border payments pave the way for a more secure, inclusive, and efficient global financial landscape.

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