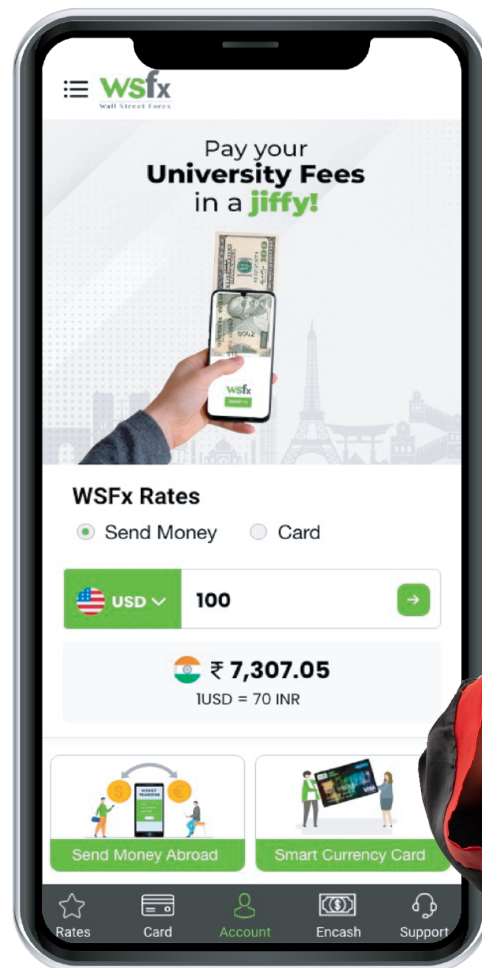


Annual General Meeting

29th September 2022



The Journey so far...

Forex to Fintech

RBI Authorized AD2, Listed In BSE
ISO 27001 Certified.
16 Branches across India

Partnered with **Yes Bank, HDFC Bank, Thomas Cook, Indusind Bank, RBL etc** for Prepaid Cards / Outward Remittances

Focus on **Corporate Travel, Student & Millennials**.
Large Customer Base including HDFC Credila, L&T, E&Y, Hexaware, Siemens, Mphasis, Tech Mahindra, etc.



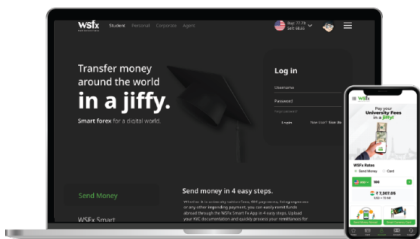
WSFx Smart Currency Card
Co- Branded Prepaid Card with Yes Bank.

Digital - B2B / B2B2C Platforms for Corporate & Agent . WSFx Smart Fx app focused on Students & Millennials

Participated & Tested **WSFx Secusmart Remit**, Platform for Personal outward Remittances in RBI regulatory Sandbox for Cross Border Remittances

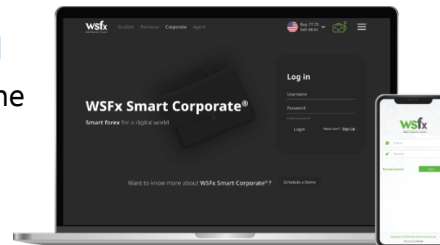
* Significant impact in Business due to COVID in FY 20 & 21

Digital Platforms



WSFx Smart Fx App & Web Portal

Send money abroad in a jiffy with the WSFx Smart Fx App and Portal and manage your forex requirements digitally.



WSFx Smart Corporate Platform

Advanced digital solutions designed to aid corporates with their forex requirements for business travel.



WSFx Smart Currency Card

Smart App enabled Multi-currency card with both international and domestic acceptance.



WSFx Smart Agent Platform

Comprehensive digital solution designed for Agent Partners to manage their customer's Forex & Remittance requirements.

Business Landscape

Forex & Cross Border Remittances

- **Impacted by Covid Pandemic for last 2 Years**
- Regulated Industry with High compliance.
- High Competition
- Key Segments of Students, Millennials & Corporate
- Positive Outlook for Industry with travel resumption Post Covid.

Forex-tech

Company



Transforming Forex Ecosystem with a Forex Tech Platform for every customer segment with omni channel Presence

Competition

Traditional



Digital



The Opportunity

Estimated Market Size – Retail Forex
USD 20 – 25 Billion
Approx.

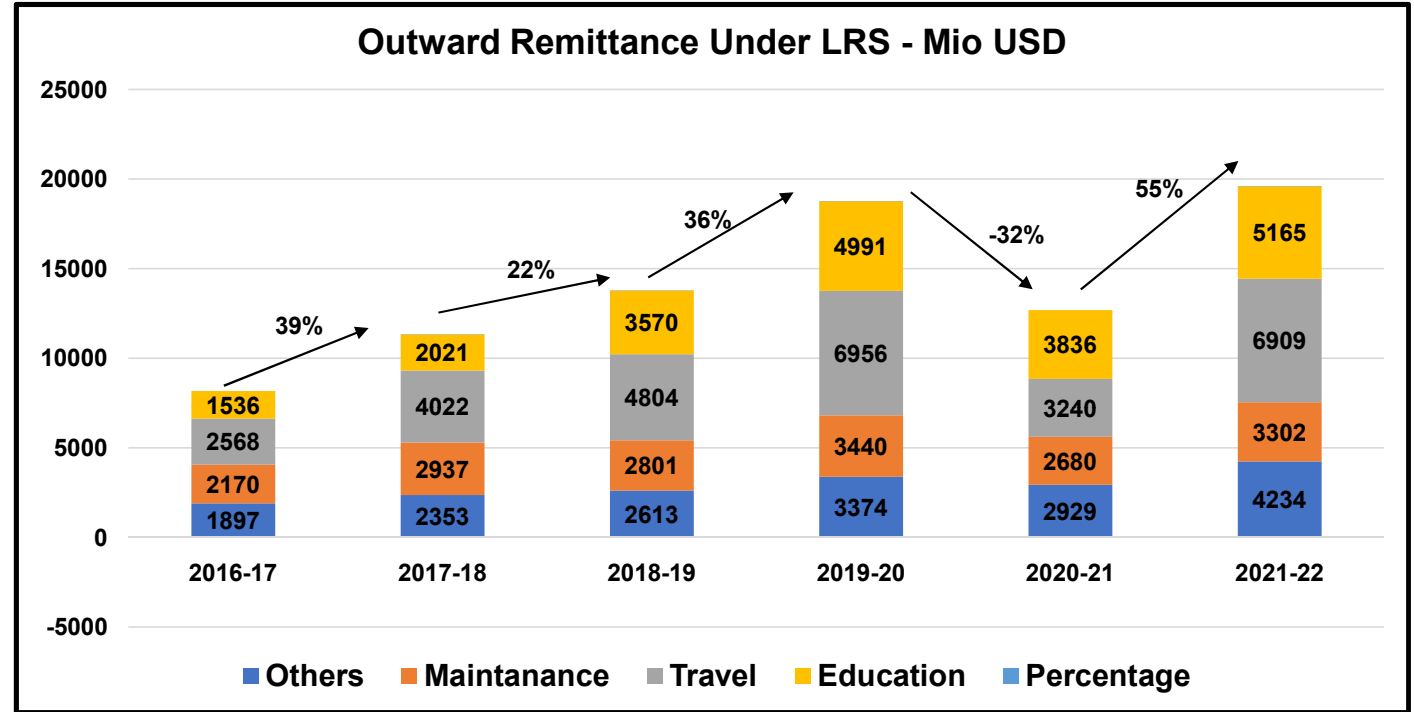
Annual Growth Rate est. 10%

Key Segments

- Students & Millennial's
- Corporate Travel

Key Products

- Forex Prepaid Cards
- Outward remittances



Source : RBI Website

LRS Remittances grew by 55% YOY and was around 19.7 Billion USD for FY 2021-22

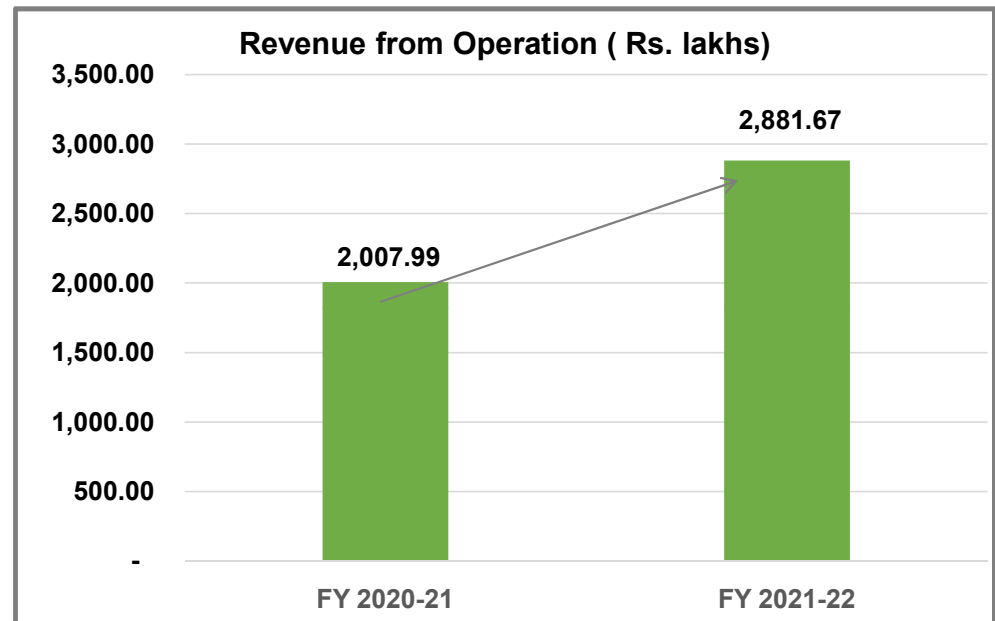
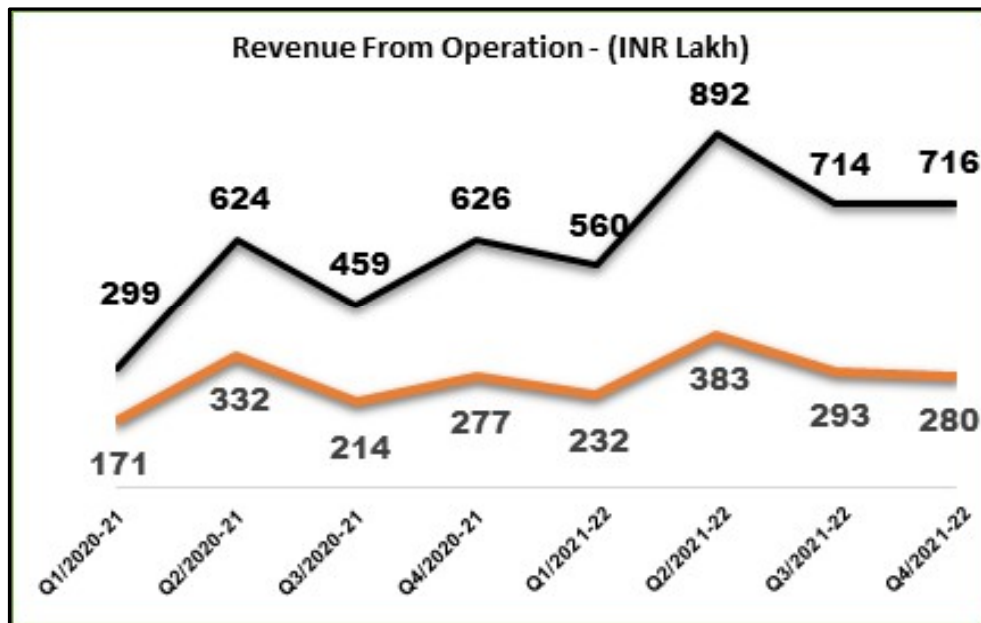
Highlights of FY 21-22

- Impact of Multiple Waves of Pandemic
- GTO was INR 2120 Cr. from INR 1440 Cr for FY 20-21, increase of 47% YOY
- NR was INR 11.87 Cr from INR 10.68 Cr. For FY 21, increase of 10% YOY
- Expenses was INR 16.89 Cr from INR 15.87 Cr, for FY 21, increase of 6.4% YOY.
- PBT was loss of INR 6.35 Cr for FY 22 .
- PAT was loss of INR 4.42 Cr for FY 22.

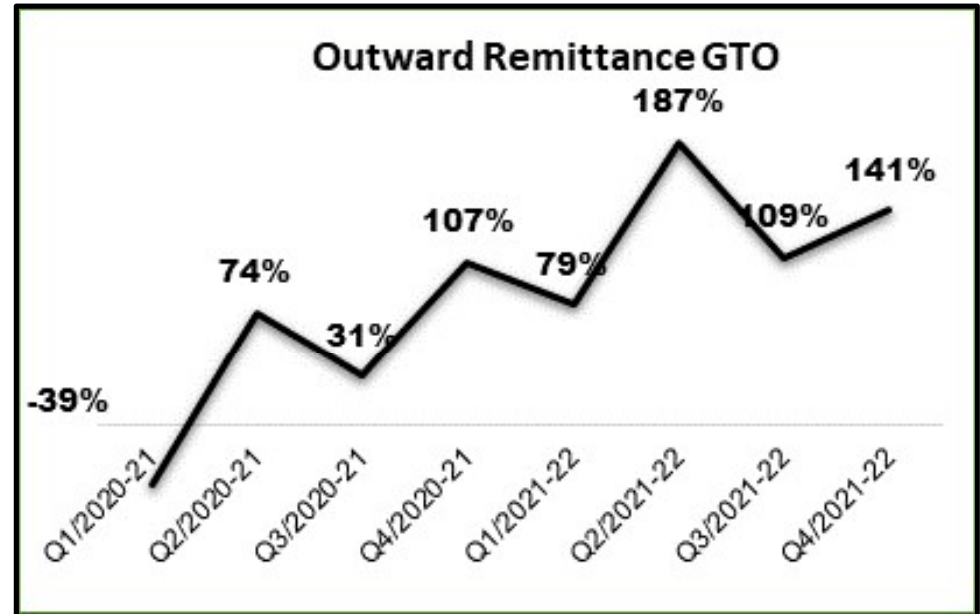
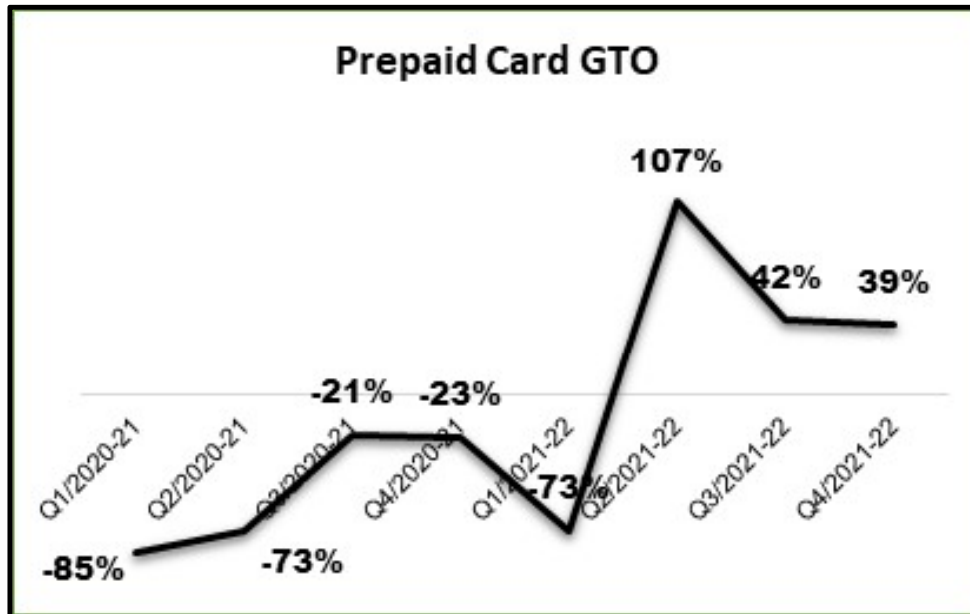
P&L - INR LAKHS	FY 2021-22	FY 2020-21	% Growth
Gross Turnover	2,11,979	1,44,001	47%
Revenue from Operation	2,881.67	2,007.99	44%
(+) Other Income	129.10	175.00	-26%
Total Revenue	3,010.77	2,182.99	38%
(-) Expense	3,645.31	2,769.14	32%
(-) Exceptional Items	-	110.00	-100%
Profit / (Loss) Before Tax	(634.54)	(696.15)	
(-) Tax Expenses	(192.66)	(182.96)	5%
Profit / (Loss) After Tax	(441.88)	(513.19)	

Strategic Focus on Student Segment contributing around 79% of GTO and Gross Revenue

Revenue from Operations - INR lakhs



Key Segments



Notes:

- The growth on both charts are pegged on Q3/2017-18 as the base year and growth are shown on the base year
- Prepaid cards and outward remittance segment – seasonality (students) and hence the spike in Q2 of 21-22 is seen in the above graph
- COVID Pandemic impact on last 8 quarters.

Rebranding as **WSFx GlobalPAY** a Payment solutions company
Specializing in Forex and Cross Border Payments.

D2C

WSFx Smart Fx / Global Pay / SS REMIT

- D2C App For Individual & Corporate Travelers
- Personal Remittances under LRS
- University Fee payments
- Living Expenses
- Multi Currency Card load / reload / management
- INR PPC for Domestic usage.
- Travel Insurance
- Overseas Bank Account.



B2B

WSFx Smart Corporate Platform

- Business Travel of the Employees
- Corporate Expense Management
- INR Card for Domestic usage like payroll, gift, allowances, expenses etc.

WSFx Smart Agent Platform

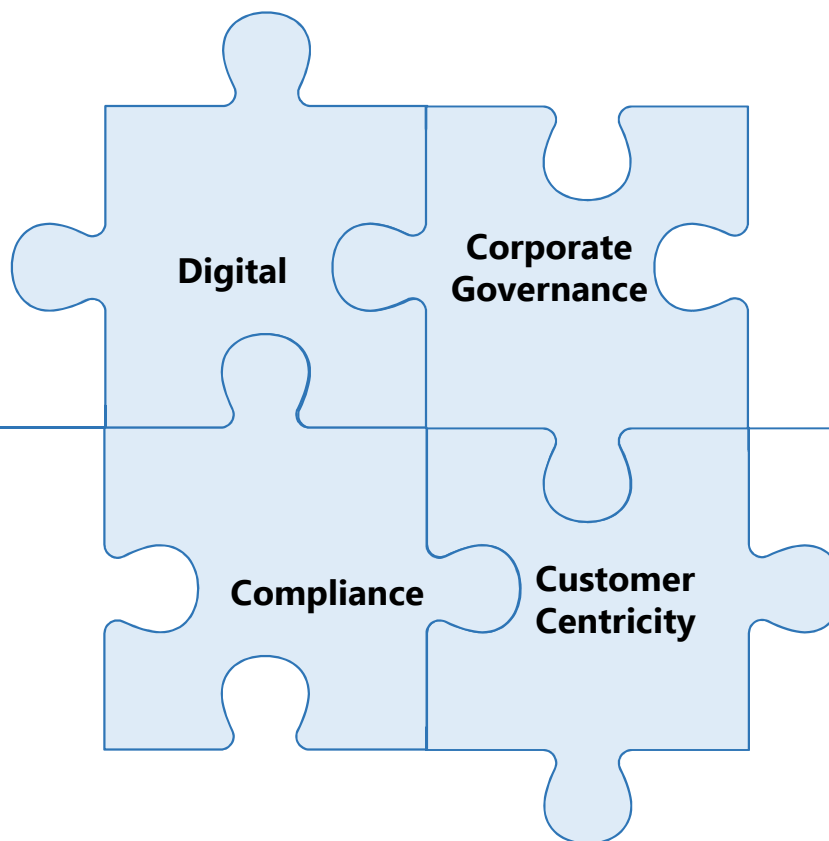
- For Tour Operators / Education consultant and / Education Loan Providers for Lead Management and Order Processing
- Forex Platform for Agent Partners for B2B2C

Establish WSFx Global Pay as a Payment Fintech focused on Cross Border Payments and Forex and create value.

Key Value Drivers

- Omni-Channel Network
- 16 Branches
- Digital Platforms
- Process Automation
- Cost Optimisation

- System Level Process & Controls
- Risk Management
- Concurrent Audits
- Information Security & Privacy



- Independent Board
- Committees
- Internal Audits
- System Audits

- Building Trust & Transparency
- Uniform customer experience with feedback mechanism

Trust , Transparency & Compliance

Way Forward

- ✓ **B2B2C Platform** - Fully integrated platform for Agent Partners to provide Forex & Cross Border Remittances.
- ✓ Forex & Cross Border Payment Super App
- ✓ Corporate Expense Management Solutions
- ✓ PPI & Direct Card Issuance.
- ✓ Payment Solutions for Overseas Universities / Hospitals etc. for remittance from India.



Building innovative Forex- tech and Pay-tech Products and Solutions and create true value for all its stakeholders.



Thank You



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