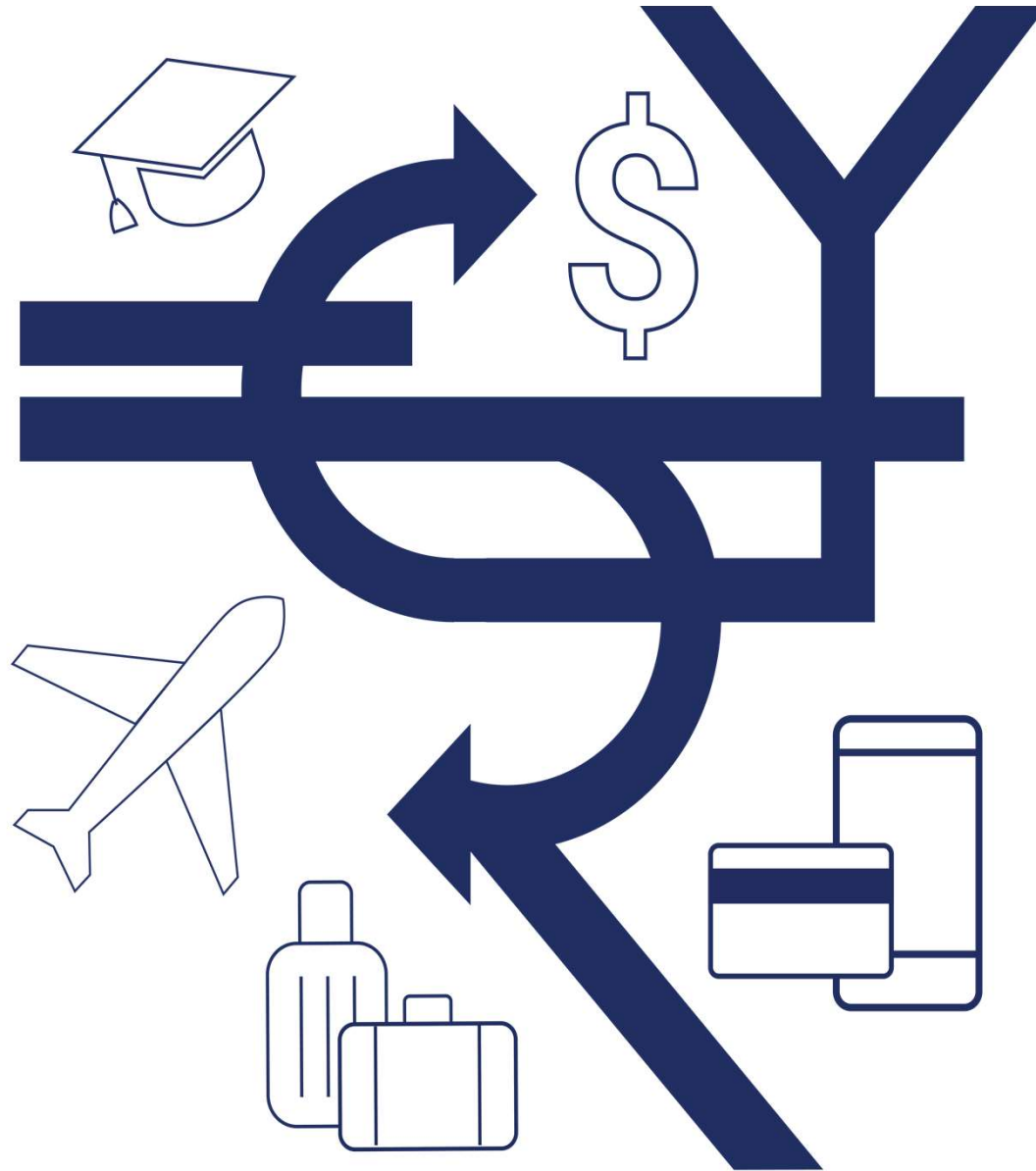




Your Global Payments Partner

36th Annual General Meeting
12th September 2023





WSFx Global Pay Limited

Your Global Payments Partner

**RBI Licensed Authorized Dealer
Category II** with over 30 Years vintage.
Listed in BSE. ISO 27001 Certified.

Deal in **Foreign Currency, Prepaid
Forex Cards & Outward remittance**
Services.

Pan India Network of 19 Branches &
290+ Strong team.

Partnered with Yes Bank, IndusInd
Bank, HDFC Bank, IDFC Bank, RBL
Bank, ICICI Bank, Thomas Cook etc.



WSFx Smart Currency Card, Co -
branded VISA Prepaid Forex Card with
Multi Currency & INR Wallet with
Smart App.

Digital Solutions for Corporate, Agent
Partner and D2C App for Leisure &
Student Segment.

Key Customer – E&Y, Tech
Mahindra, Siemens, L&T Infotech,
Titan, HDFC Credila etc.





Strategic Vision – Digital Transformation



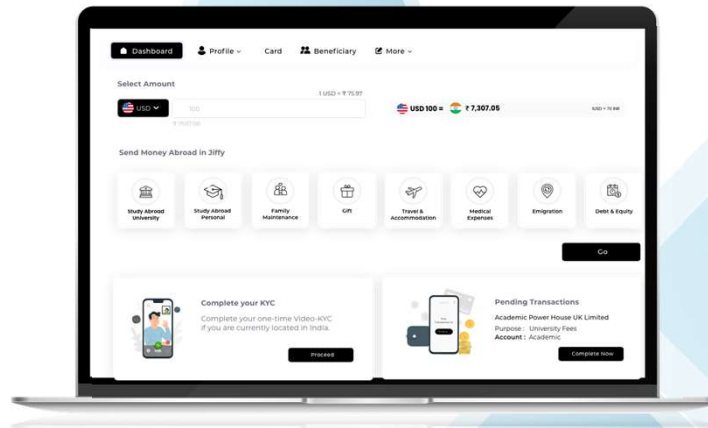
WSFx Smart Currency Card

Multi Currency VISA Forex & INR Card with Smart App Management. Worldwide acceptance.



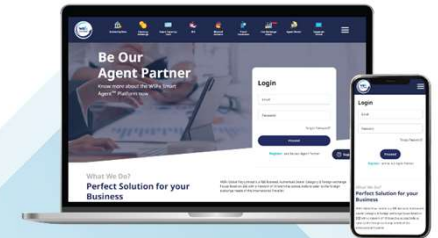
WSFx Global Pay App & Web Portal

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



WSFx Global Pay FPaaS Platform

Forex & Remittance Platform as a Service for Partner Network.



WSFx Smart Agent Platform

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



WSFx Smart Corporate Platform

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

Business Landscape

Forex & Cross Border Payments

- Regulated Industry with High compliance
- High Competition
- Key Segments **of Students, Millennials & Corporate**
- Positive Outlook for Industry with travel resumption Post Covid



Omni- Channel Payment Fintech

Competition

Traditional



Digital

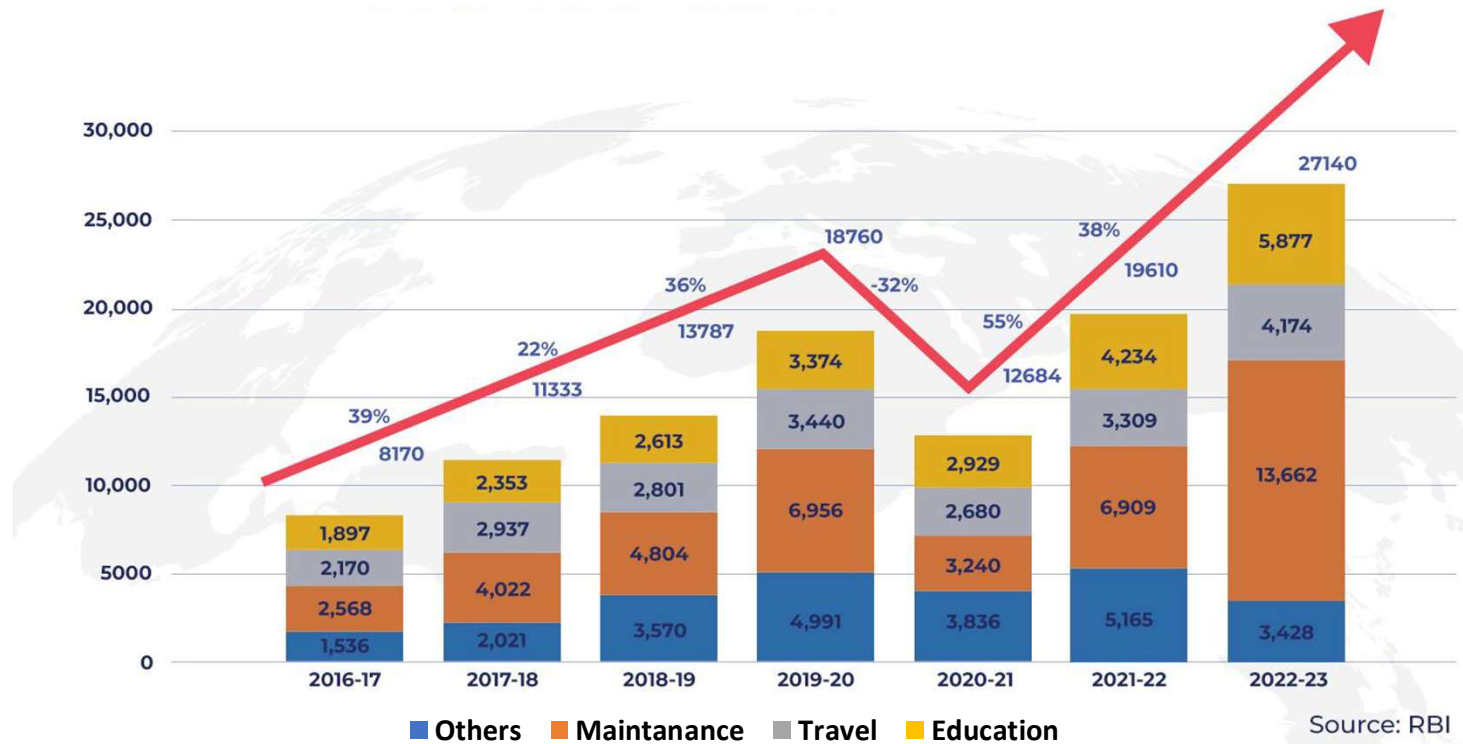




Forex & Cross Border Remittance Opportunity

Estimated Market Size – Retail Forex

USD 32 Billion Approx.



*LRS Remittances grew by 38% YOY and was **27.14 Billion USD** for FY 2022-23*
Growth Opportunities in Student, Personal remittances & Travel



FY 22-23 Highlights

Navigating Post-Pandemic Landscape – From Survival to Growth

*Post-pandemic recovery and return to **profitability over the last 4 quarters**, signalling a return to growth and stability. **FY 2022-23 – PAT INR 123.18 Cr***

Particulars (INR Lakhs)	2022-23	2021-22	% Inc
Revenue from Ops	4,607.83	2,881.67	60%
Other Income	134.57	129.10	4%
PBT	89.90	(634.55)	
PAT (After OCI)	123.18	(450.98)	

Rebranding from Wall Street Finance Ltd. to WSFx Global Pay Ltd. :

***Payments Fintech** focussed on Forex and Cross Border Payments.*



Transformation into a Retail Forex and Payment Leader

Strategic focus on Student and Corporate for their remittances and Forex needs with strategic partnerships and onboarding of large Corporates, transforming to a Retail Forex and Payment focused organization.

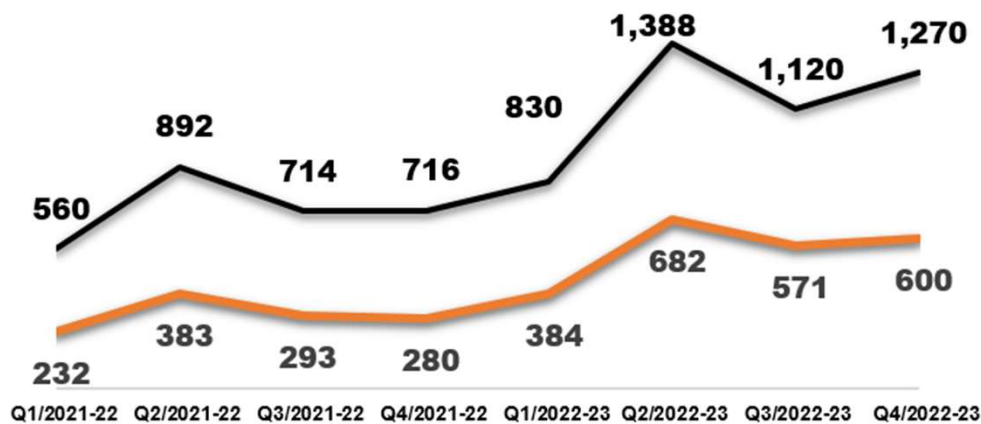
Digital Transformation

Process Automation, Platform Adoption & Launch of WSFx Global Pay FPaaS Platform and WSFx Global Pay Forex Super App.

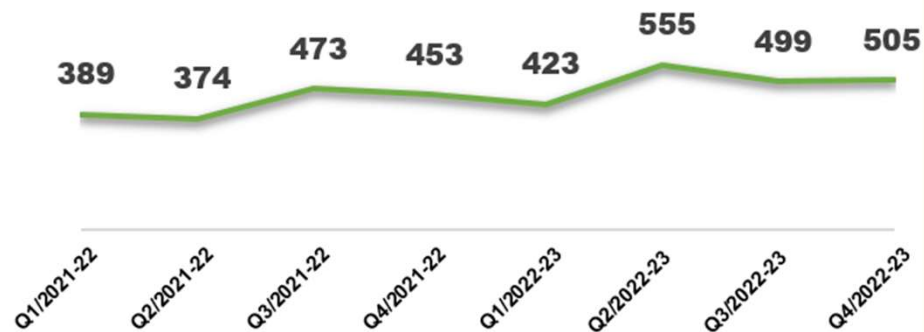


Comparative Charts Q on Q – Revenue & Expenses

Revenue From Operation - (INR Lakh)



Selling, General & Admin Expense - (INR Lakh)



Gross Revenue

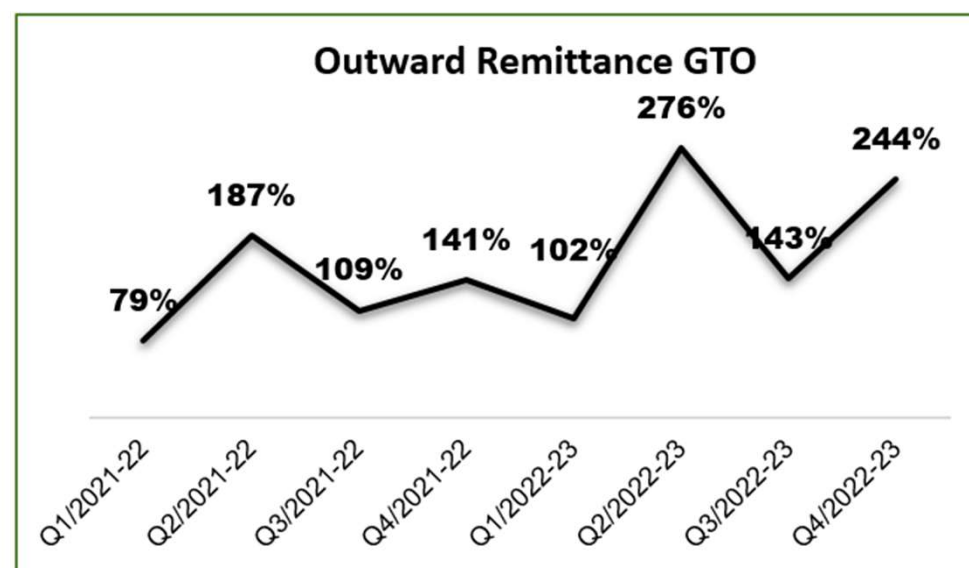
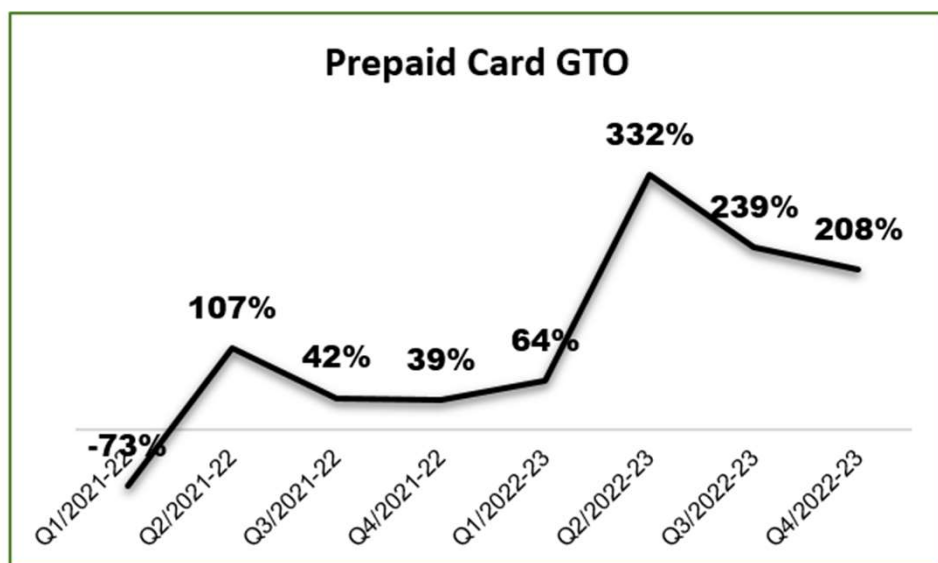


Net Revenue



Priority Segments

Strategic Focus on Students & Millennials for their University Fee Payments, Living Expenses.



Note :

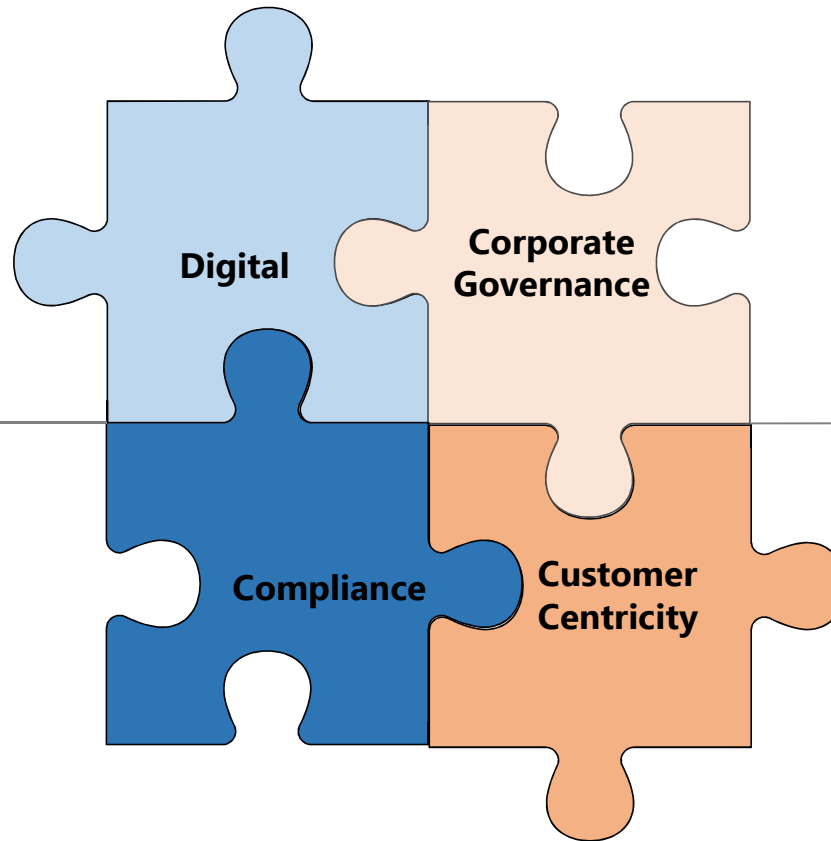
- The growth on both charts are pegged on Q1/2018-19 as the base year and growth are shown on the base year
- Prepaid cards and outward remittance segment – seasonality (students) and hence the spike in Q2 is seen in the above graph



The WSFx Advantage

- Omni-Channel Network
- 19 Branches
- Digital Platforms & Solutions
- Process Automation
- Cost Optimization

- 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
- Expertise in handling large customer relationships

Trust , Transparency, Convenience & Compliance

The Way Forward

Global Pay Portal & APP

D2C Solution for Forex & Cross Border Payment, Travel Insurance, Overseas Bank A/c Opening etc.

Smart Agent & Global Pay FPaaS Platform

Fully integrated platform for Agent Partners for Lead Management & order processing along with FPaaS Platform for providing digital Forex solutions along with existing digital offering.

Smart Corporate Platform

Comprehensive Forex Ordering Solution for Corporate with claims management, Advanced MIS, rate audits etc.

Neo Financial Services Platform for Student

Providing Cross Border Remittance, Forex Cards, Overseas Bank A/C, Overseas Credit Cards etc.

Prepaid Card Issuance


Direct Issuance of Forex Prepaid Cards and INR Prepaid Cards through D2C and Distribution Model.




● **Asset-lite** ● **Scalable** ● **Efficient**

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



 **WSFx Global Pay Limited**
(formerly known as Wall Street Finance Limited)
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Andheri (East), Mumbai - 400093

 022 62709600

 www.wsfx.in

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Thank You

Branches Network

Ahmedabad, Amritsar, Anand, Bangalore, Baroda, Chandigarh, Chennai, Coimbatore, Delhi,
Goa, Hoshiarpur, Hyderabad, Jalandhar, Kochi, Kolkata, Ludhiana, Mumbai, Pune & Surat.



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