



*Your Global Payments Partner*

# Investor Presentation Q3 FY 2022-23





# WSFx Global Pay Limited.



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



Provide Forex & Outward remittance with key focus on Corporate & Student Segments.



Deal in Foreign Currency, Prepaid Forex Cards & Outward remittance Services in partnership with Yes Bank, Indusind Bank, HDFC Bank, IDFC Bank, RBL, ICICI Bank 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



Catering to Key Customer – E&Y, Tech Mahindra, Siemens, L&T Infotech, Mphasis, Novartis, HDFC Credila etc.



Pan India Network of 16 Branches & 220+ Strong team.





# WSFx Smart Currency Card

- Smart App enabled card management
- Worldwide acceptance at 31.4 million VISA merchant outlets
- International and domestic acceptance
- Contactless – NFC enabled
- Wallet to Wallet transfer
- Remote Reload facility
- Encash to INR wallet
- 24X7 access to your funds
- Safe and Secure

## Multicurrency Forex and INR Card



## Card Management

### Get Live forex rates

View Live Rates on Dashboard for transparent forex booking

### Generate PIN

Generate / Change Card PIN online

### Monitor transaction history

Know and track your forex card transaction history

### Transfer between wallets

Easy interoperation of currency from one currency wallet to another

### Check wallet balances

Know individual wallet balances for easy tracking

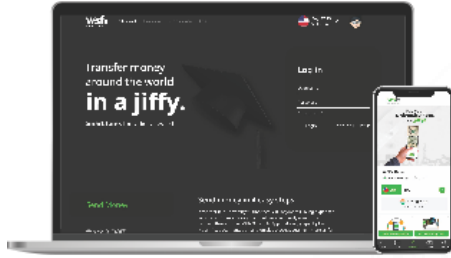
### Temporarily Card Block

Temporarily block your card on a click in case of misuse or card loss



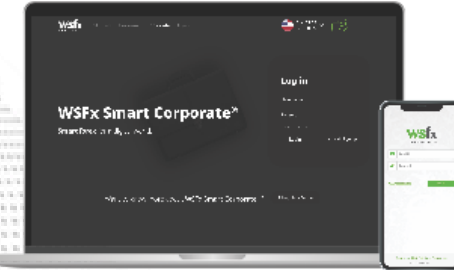


# Digital Platforms & Solutions



## 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.



## Current Performance Highlights

### Q3 IN PROFITS

- **PBT of INR 34.13 Lakhs for Q3.**
  - GTO of INR 757 Cr. for Q3
    - NR of INR 5.71Cr
- Operating Expenses of INR 4.99 Cr.

- Company Name change to **WSFx Global Pay Ltd.**
- Growth in Corporate and Personal remittance segment.
- Sustained growth in Prepaid Forex Cards and outward remittances product segments.
- Growth in WSFx Smart Currency Card Business and App usage – 16000+ users.
- Acquisition of Key Corporates and Agent Partners.
- Increasing customer adoption and usage of WSFx Digital Platform and solutions.



# FY 22-23 – Q3 & Annual Performance Compare

## Q3/22-23 & Q3/21-22 Performance & Comparison

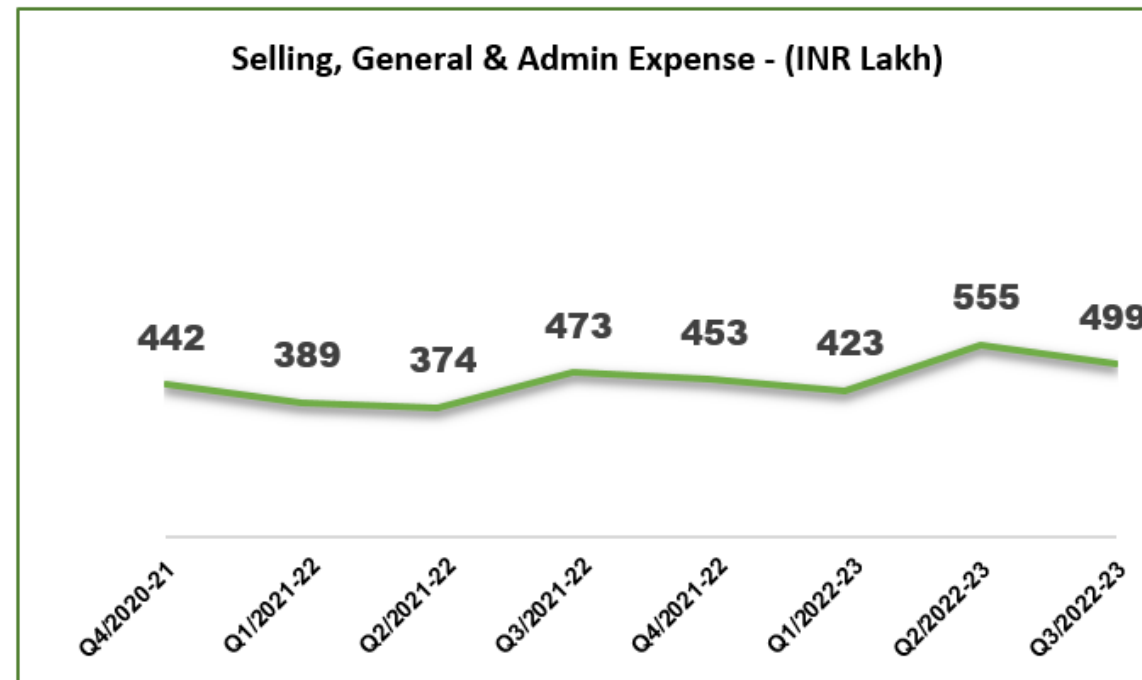
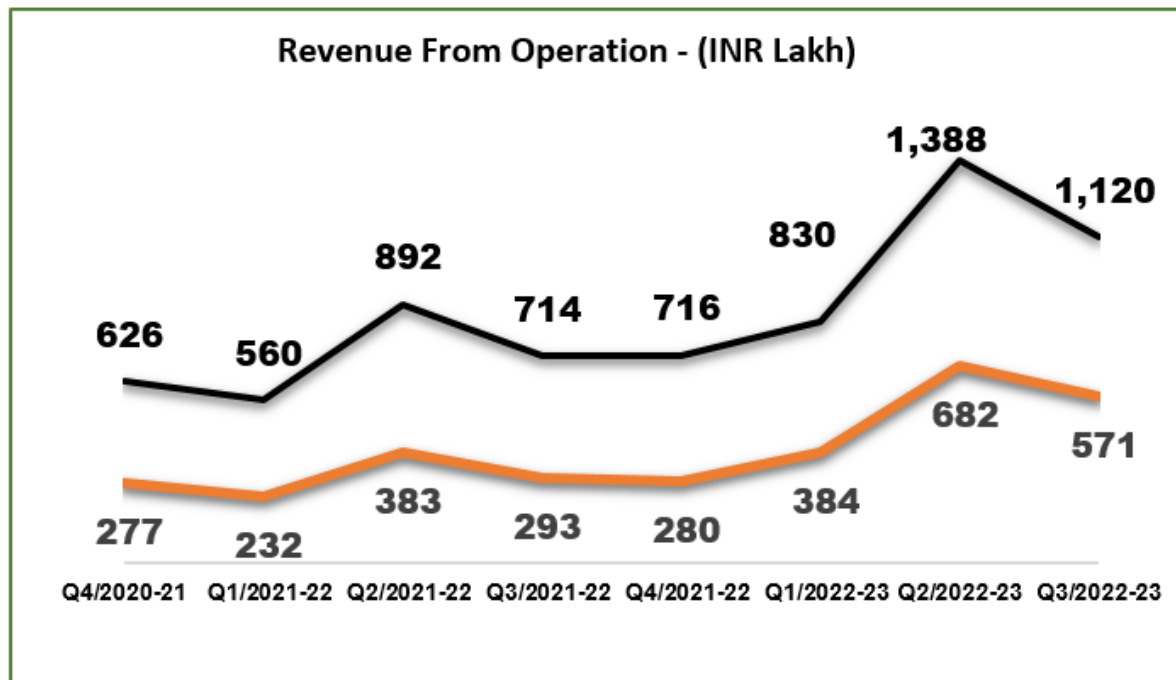
Particulars (INR Lakhs)	Q3/22-23	Q3/21-22	% Inc
Revenue from Ops	1,120.01	714.01	57%
Other Income	35.78	21.64	65%
PBT	34.13	(204.61)	
PAT (After OCI)	34.13	(143.09)	



## Q3/22-23 & Q2/22-23 Performance & Comparison

Particulars (INR Lakhs)	Q3/22-23	Q2/22-23	% Inc
Revenue from Ops	1,120.01	1,387.93	-19%
Other Income	35.78	35.30	1%
PBT	34.13	93.36	
PAT (After OCI)	34.13	103.39	

# Comparative Charts

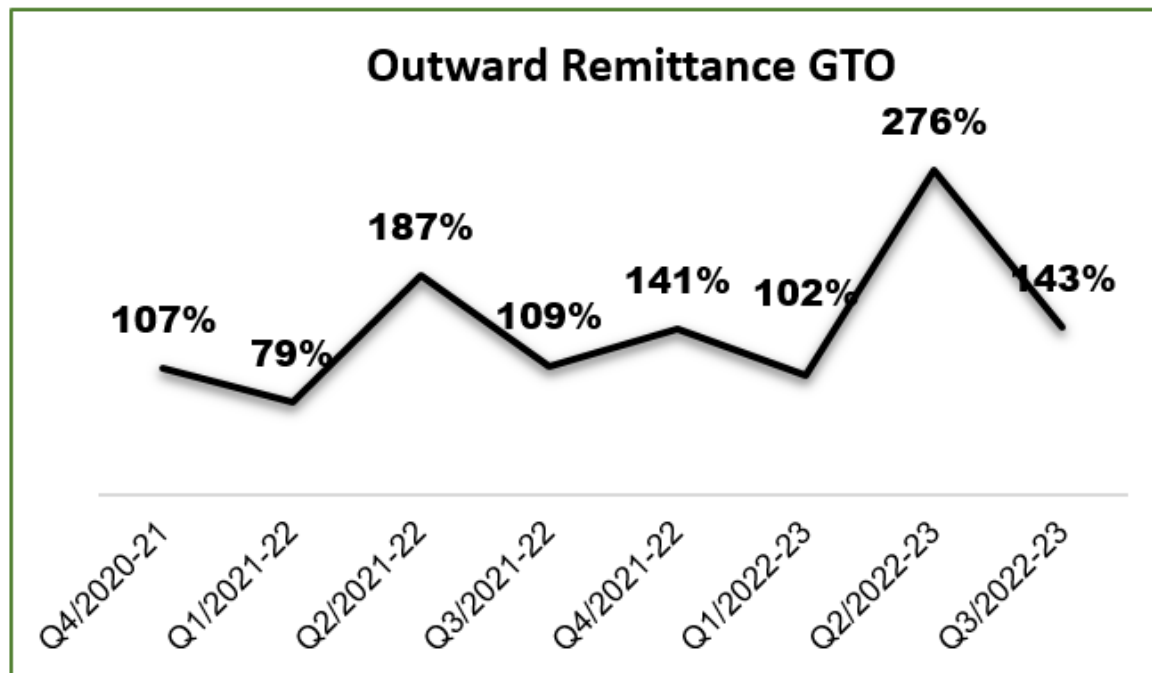
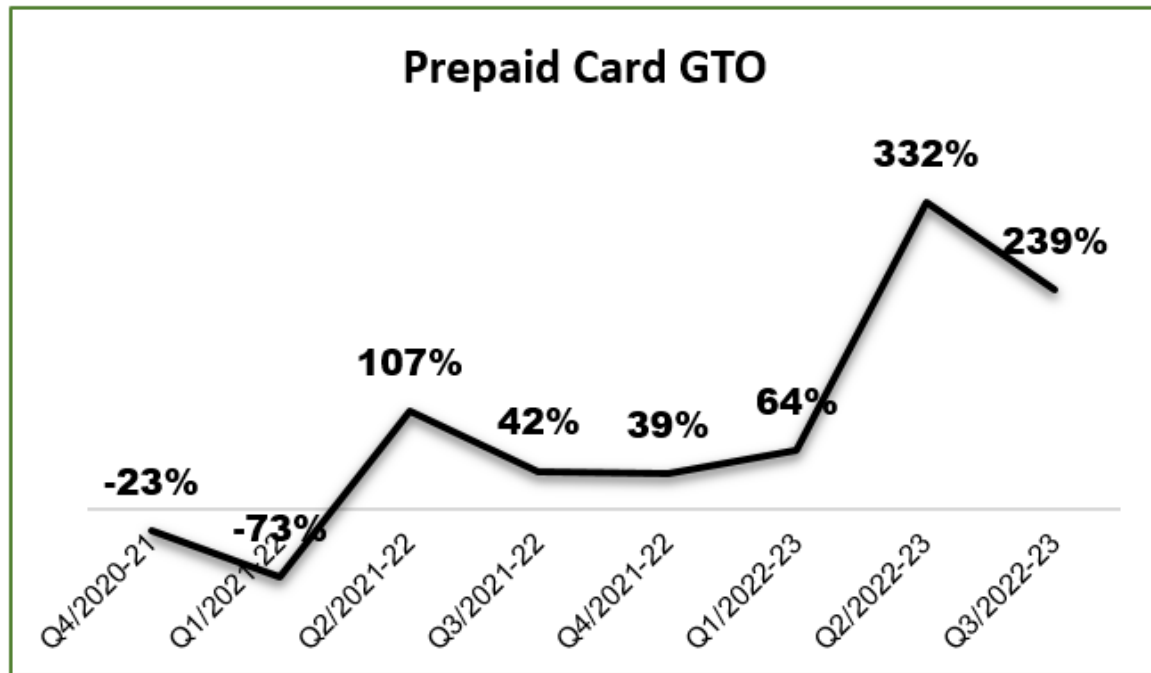
## Comparative Q on Q – Revenue & Expenses



 Gross Revenue  
 Net Revenue

# Priority Segments

- Primary Focus on Students & Millennials for their University Fee Payments, Living expenses.



## Notes:

- 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



# Qtly / FY Results

## Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	FY 2022-23				FY 2021-22					FY 2020-21				
	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,120.01	1,387.93	830.02	3,337.96	715.99	714.01	891.81	559.86	2,881.67	626.25	458.94	624.10	298.70	2,007.99
Less: Direct Cost	548.91	706.43	446.52	1,701.86	436.05	421.09	509.31	327.94	1,694.39	349.21	245.06	292.10	127.77	1,014.15
Revenue from Operations Net	571.10	681.51	383.50	1,636.10	279.94	292.92	382.50	231.92	1,187.28	277.03	213.87	332.00	170.93	993.84
Other Income	35.78	35.30	26.33	97.41	60.48	21.64	25.01	21.97	129.10	101.89	22.32	25.90	24.89	175.00
<b>Total Revenue</b>	<b>606.87</b>	<b>716.81</b>	<b>409.83</b>	<b>1,733.51</b>	<b>340.42</b>	<b>314.56</b>	<b>407.51</b>	<b>253.89</b>	<b>1,316.38</b>	<b>378.92</b>	<b>236.19</b>	<b>357.91</b>	<b>195.82</b>	<b>1,168.84</b>
Selling, General & Admin Exp	498.50	555.43	422.78	1,476.71	453.14	473.30	373.74	388.91	1,689.09	442.04	403.54	390.41	351.12	1,587.11
Provisions	-	-	-	-	-	-	-	-	-	110.00	-	-	-	110.00
<b>EBIDTA</b>	<b>108.37</b>	<b>161.38</b>	<b>(12.96)</b>	<b>256.80</b>	<b>(112.72)</b>	<b>(158.74)</b>	<b>33.77</b>	<b>(135.02)</b>	<b>(372.71)</b>	<b>(173.12)</b>	<b>(167.35)</b>	<b>(32.50)</b>	<b>(155.30)</b>	<b>(528.27)</b>
Finance Cost	30.34	24.56	21.93	76.84	27.74	15.11	18.25	7.00	68.10	12.83	7.73	19.76	8.06	48.38
<b>EBDTA</b>	<b>78.03</b>	<b>136.82</b>	<b>(34.89)</b>	<b>179.96</b>	<b>(140.46)</b>	<b>(173.85)</b>	<b>15.52</b>	<b>(142.02)</b>	<b>(440.81)</b>	<b>(185.95)</b>	<b>(175.08)</b>	<b>(52.26)</b>	<b>(163.36)</b>	<b>(576.65)</b>
Depreciation	43.90	43.46	51.28	138.64	103.64	30.76	29.63	29.70	193.73	30.03	31.95	32.39	25.13	119.50
<b>PBT</b>	<b>34.13</b>	<b>93.36</b>	<b>(86.17)</b>	<b>41.32</b>	<b>(244.10)</b>	<b>(204.61)</b>	<b>(14.11)</b>	<b>(171.72)</b>	<b>(634.54)</b>	<b>(215.98)</b>	<b>(207.03)</b>	<b>(84.65)</b>	<b>(188.50)</b>	<b>(696.15)</b>
Tax Expense	-	(0.00)	(26.88)	(26.88)	(71.96)	(62.72)	(4.40)	(53.58)	(192.66)	(30.33)	(65.22)	(28.59)	(58.82)	(182.96)
Other comprehensive income	-	10.04	-	10.04	(5.48)	(1.20)	(2.81)	0.39	(9.10)	(5.49)	2.35	6.22	(1.52)	1.57
<b>PAT</b>	<b>34.13</b>	<b>103.39</b>	<b>(59.28)</b>	<b>78.25</b>	<b>(177.62)</b>	<b>(143.09)</b>	<b>(12.52)</b>	<b>(117.75)</b>	<b>(450.98)</b>	<b>(191.13)</b>	<b>(139.46)</b>	<b>(49.84)</b>	<b>(131.20)</b>	<b>(511.62)</b>



# Results

**WSFX GLOBAL PAY LIMITED ( FORMERLY KNOWN AS WALL STREET FINANCE LIMITED. )**

**CIN : L99999MH1986PLC039660**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTH ENDED 31st DECEMBER, 2022 (Rs. In Lakhs)**

Sr. No.	Particulars	Quarter Ended			Nine Month Ended		Year Ended
		31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1</b>	<b>Income from Operations</b>						
	a) Revenue from Operations	1,120.01	1,387.93	772.51	3,337.96	2,313.34	2,881.67
	b) Other Income	35.78	35.30	21.64	97.41	68.62	129.10
	<b>Total Revenue</b>	<b>1,155.79</b>	<b>1,423.23</b>	<b>794.15</b>	<b>3,435.37</b>	<b>2,381.96</b>	<b>3,010.77</b>
<b>2</b>	<b>Expenses</b>						
	a. Employee benefits expense	381.86	375.69	301.32	1,053.44	798.73	1,089.47
	b. Finance Costs	30.34	24.56	15.11	76.84	40.35	68.09
	c. Depreciation & Amortization expenses	43.90	43.46	30.76	138.64	90.10	193.74
	d. Brokerage and commission	548.94	706.36	418.56	1,701.37	1,254.12	1,690.27
	e. Other Expenses	116.61	179.80	233.02	423.76	589.10	603.74
	<b>Total Expenses</b>	<b>1,121.65</b>	<b>1,329.87</b>	<b>998.77</b>	<b>3,394.05</b>	<b>2,772.40</b>	<b>3,645.32</b>
<b>3</b>	<b>Profit / (Loss) before exceptional items (1-2)</b>	<b>34.13</b>	<b>93.36</b>	<b>(204.62)</b>	<b>41.32</b>	<b>(390.44)</b>	<b>(634.55)</b>
<b>4</b>	Exceptional Items	-	-	-	-	-	-
<b>5</b>	<b>Net Profit / (Loss) before tax (3+4)</b>	<b>34.13</b>	<b>93.36</b>	<b>(204.62)</b>	<b>41.32</b>	<b>(390.44)</b>	<b>(634.55)</b>
<b>6</b>	<b>Tax Expense</b>						
	a. Current tax	-	-	-	-	-	-
	b. Deferred Tax	-	-	62.72	26.88	120.70	192.66
<b>7</b>	<b>Net Profit / (Loss) after tax (5+6)</b>	<b>34.13</b>	<b>93.36</b>	<b>(141.89)</b>	<b>68.21</b>	<b>(269.74)</b>	<b>(441.89)</b>
<b>8</b>	Other comprehensive income (OCI) (Net of taxes)		10.04	(1.20)	10.04	(3.61)	(9.09)
<b>9</b>	<b>Total comprehensive income (7+8)</b>	<b>34.13</b>	<b>103.39</b>	<b>(143.09)</b>	<b>78.25</b>	<b>(273.36)</b>	<b>(450.98)</b>
<b>10</b>	Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,159.84	1,159.84	1,159.84	1,159.84	1,159.84	1,159.84
<b>11</b>	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year	1,450.35	1,450.35	-	1,450.35	-	1,360.35
<b>12</b>	<b>Earning per share (EPS) of Rs. 10 each (not annualised)</b>						
	(a) Basic	0.29	0.80	(1.22)	0.59	(2.33)	(3.81)
	(b) Diluted	0.29	0.80	(1.22)	0.59	(2.33)	(3.81)



### **WSFx Global Pay Limited**

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### **Branches**

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Chandigarh, Chennai, Coimbatore, Delhi,  
Goa, Hoshiarpur, Hyderabad, Jalandhar,  
Kochi, Kolkata, Ludhiana, Mumbai, and  
Pune.

# Thank You



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