Your Global Payments Partner

37th Annual General Meeting

23rd September 2024

WSFx Global Pay Ltd

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.

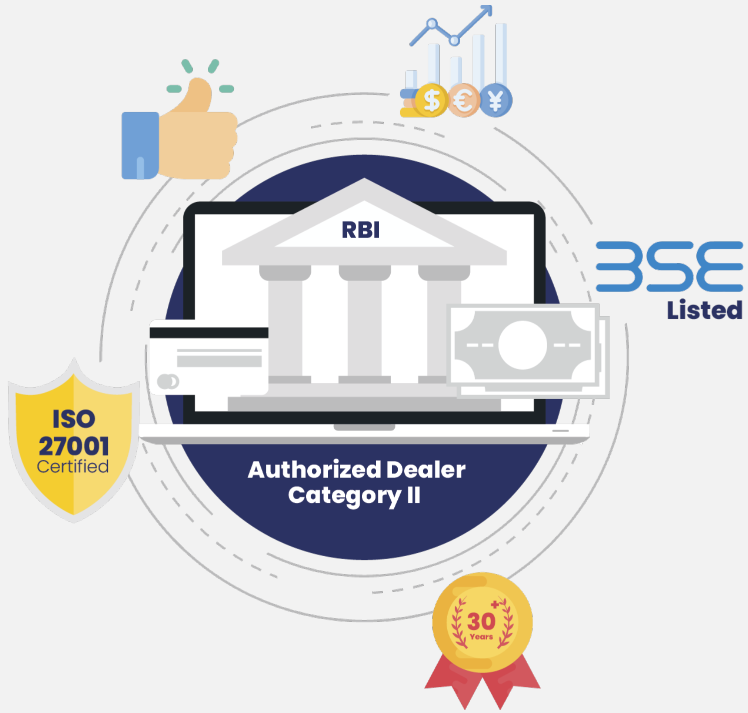
Pan India Network of 19 Branches & 300+ Strong team.

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.

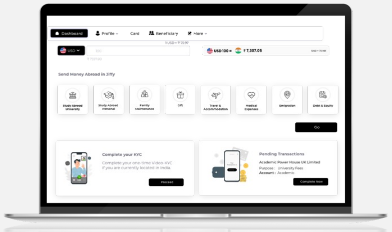
Digital Solutions for Corporate, Agent Partner and D2C App for Leisure & Student Segment.

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



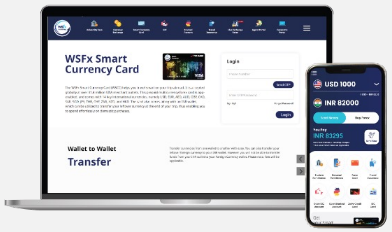
YES BANK | IndusInd Bank | HDFC BANK | ICICI Bank | IDFC FIRST Bank | Thomas Cook

Digital Platforms & App



WSFx Global Pay FPaaS Platform

Forex & Remittance Platform as a Service for Partner Network.

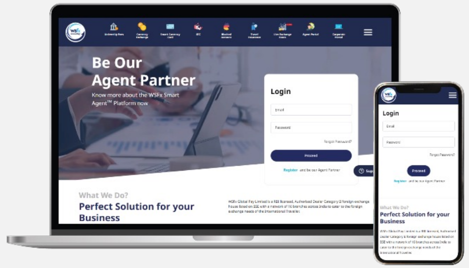


WSFx Global Pay App & Web Portal

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

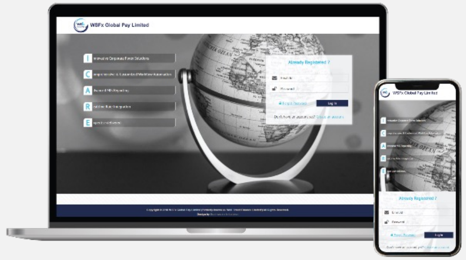
WSFx Smart Currency Card

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



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.

Transforming the Forex Ecosystem...

Business Landscape

- Regulated Industry with High compliance
- High Competition, Lower Margins.
- Key customer Segments **of Students, Leisure Travel, Business Travel.**
- Leisure travel boom, Student travel affected due to Visa restrictions, country specific caps etc.

Omni- Channel Payment Fintech

WSfx GlobalPay

- 19 Branches - Digital Platforms - Forex Cards

Retail Forex Market

LRS - FY 23-24 - 31 Billion $

Travel – 17 Billion $
Student– 3.5 Billion $
Family Maint. – 4.6 Billion $
Others – 3.5 Billion $

Competition

AXIS BANK · Thomas Cook · BookMyForex.com · ICICI Bank · HDFC BANK · EbixCash World Money

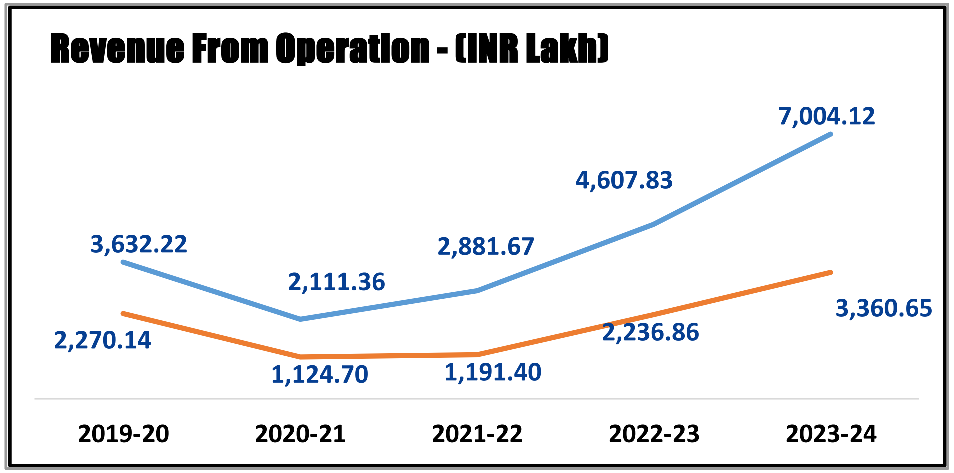
FY 23 - 24 Highlights

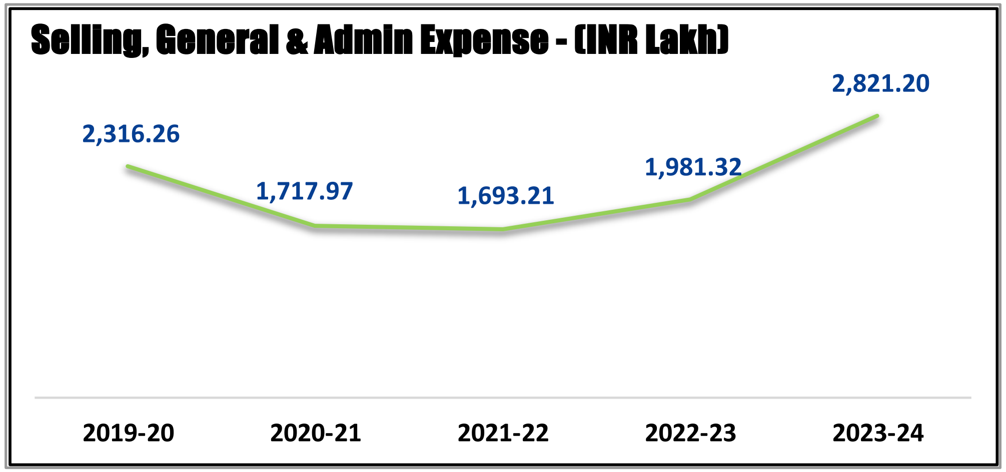
GTO – INR 4853 Cr. Rev – INR 70 Cr. PAT – INR 4.04 Cr.

Particulars (INR Lakhs)	2023-24	2022-23	% Growth
Gross Turnover	**4,85,300**	**2,95,900**	**64%**
Revenue from Ops	7,004.11	4,607.83	52%
Other Income	208.00	134.57	55%
Total Expenses	6,799.84	4,652.49	46%
PBT	**412.27**	**89.91**	**359%**
PAT (After OCI)	**404.79**	**123.18**	**229%**

- Launch of Global Pay Fpaas Platform and Global Pay Portal.
- Business growth with addition of Large Corporate and Agent Partners
- Significant growth in Forex Cards and Remittance Business.
- Automation & Digital Transformation with increase in Digital penentration.

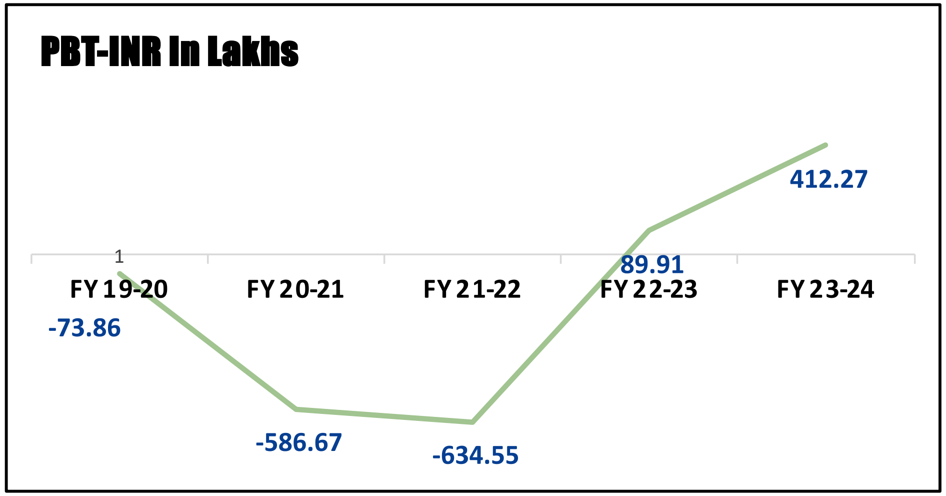
Comparison Chart- YOY



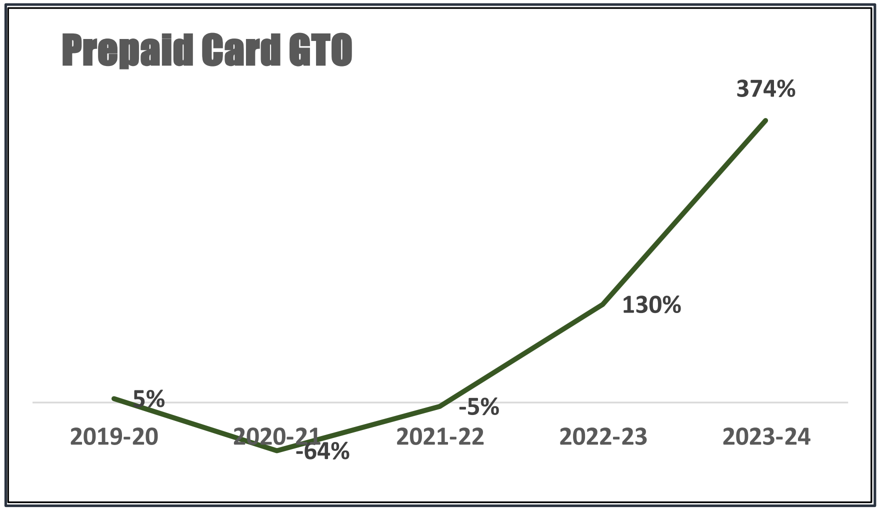


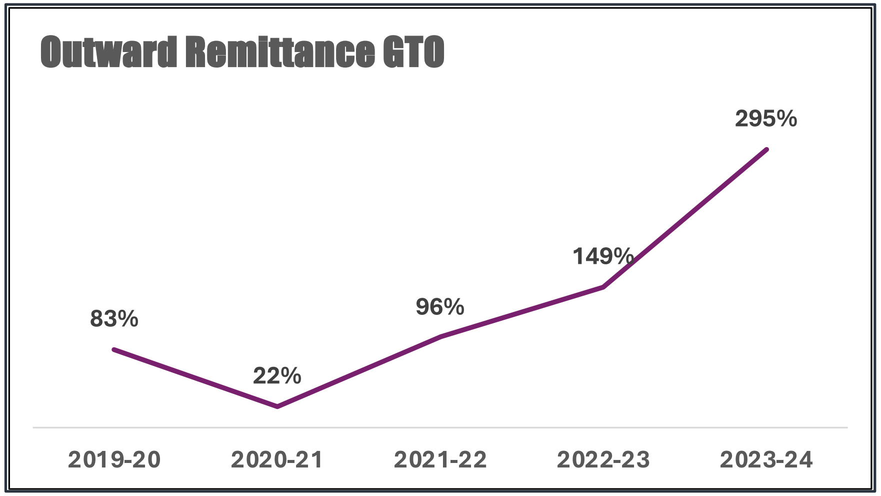
Gross Revenue

Net Revenue



Key Products





** Base Year – 2018/19*

Growth YOY

Student
73%

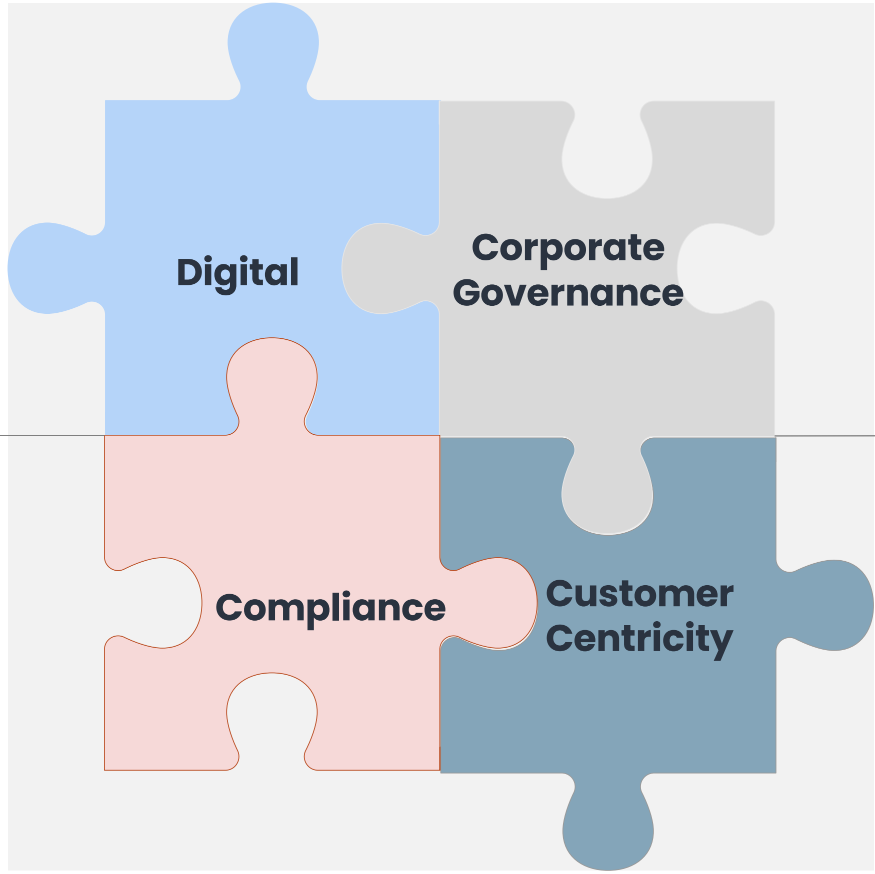
Leisure
86%

Corporate
52%

The WSFx Advantage

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

- Independent Board & Committees
- Internal Audits
- System Audits



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

- Building Trust & Transparency
- Uniform customer experience with feedback mechanism
- Expertise in handling large customer relationships

Trust , Transparency, Convenience & Compliance

Introducing WSFx Global Pay Card …

The One Card to rule them all…

- Direct Issuance.
- Principal Member of VISA
- Segment First Features
- Integration with WSFx Platforms and App
- Distribution thru Partner Network
- Introduced at GFF
- Launching Shortly

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.

Neo Financial Services Platform for Student
Providing Cross Border Remittance, Forex Cards, Overseas Bank A/C, Overseas Credit Cards etc.

WSfx GlobalPay

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

Prepaid Card Issuance
Direct Issuance of Forex Prepaid Cards. Building Distibution network.

- **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)
Unit 622, 6th Floor,
The Summit Business Bay – Omkar,
M. V. Road, Opp. PVR Cinema, Chakala,
Andheri (East), Mumbai - 400093

022 62709600

www.wsfx.in

info@wsfx.in

Thank You

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

https://www.facebook.com/wsfx.in/ https://www.instagram.com/wsfx_in/ https://twitter.com/wsfx_in linkedin.com/company/wsfx

Disclaimer

- The material in to uncertainty and contingencies outside WSFX's control. Past performance is not a reliable indication of future performances this presentation has been prepared by Wall Street Finance Limited and is general background information about Wall Street's activities current as at the date of this presentation. This information is given in summary form and does not purport to be complete.

- Information in this presentation, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities and does not take into account your particular investment objectives, financial situation or needs. Before acting on any information you should consider the appropriateness of the information having regard to these matters and in particular, you should seek independent financial advice.

- This presentation may contain forward looking statements including statements regarding our intent, belief or current expectations with respect to Wall Street's businesses and operations, market conditions, results of operation and financial condition and specific provisions.

- Readers are cautioned not to place undue reliance on these forward looking statements. Wall Street does not undertake any obligation to publicly release the result of any revisions to these forward looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

- While due care has been used in the preparation of forecast information, actual results may vary in a materially positive or negative manner. Forecasts and hypothetical examples are subject .