



WSFx Global Pay Limited
Formerly known as "Wall Street Finance Ltd."

Unit 622, 6th Floor, The Summit
Business Bay - Omkar, M.V. Road,
Opp. PVR Cinema, Chakala,
Andheri (East), Mumbai - 400 093.
CIN No. L99999MH1986PLC039660

Date: August 05, 2024

To,
The Manager,
Department of Corporate Services,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

Subject: Investors Presentation on Performance of the Company for the Quarter ended June 30, 2024

Scrip ID: WSFX

Scrip Code: 511147

Dear Sir/Madam,

In furtherance to our intimation submitted on July 26, 2024 with regards to the conference call arranged for analysts and investors. We are enclosing presentation on the business updates of the Company.

Investors and Analysts are requested to join the conference call today i.e. August 05, 2024 at 04:00 PM IST as per the details given below:

Conference dial-in numbers	Universal Access	+91 22 6280 1163 +91 22 7115 8252
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You are requested to take the same on your record.

Thanking You,

Yours faithfully,

For WSFx Global Pay Limited)
(Formerly known as Wall Street Finance Limited)

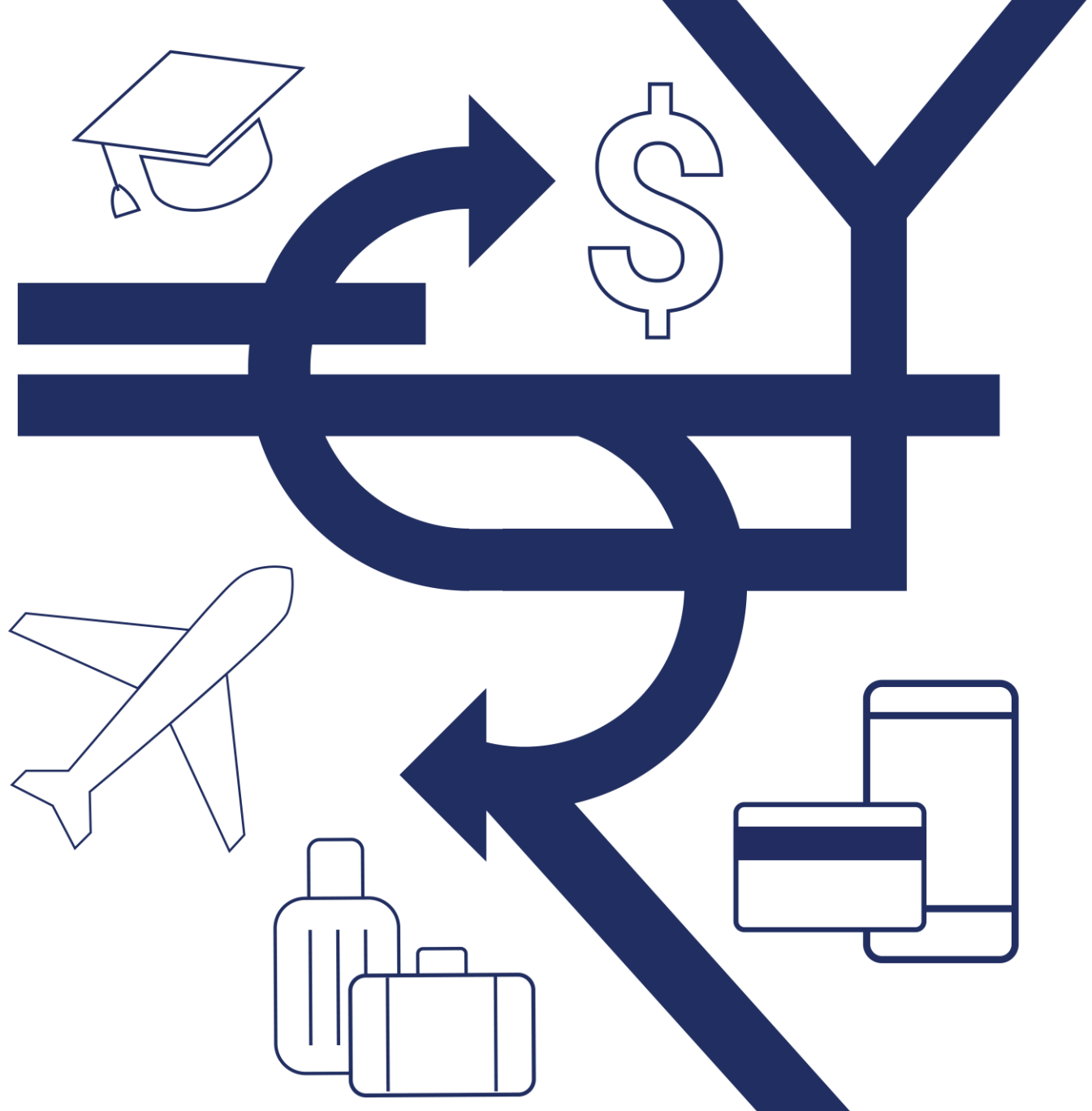
Khushboo Doshi
Company Secretary
Place: Mumbai
Encl: As Above



Your Global Payments Partner

Investor Presentation

Q1 FY – 2024-25





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.

Products - 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 – E&Y, Zoho, Reliance, Tech Mahindra, Accenture, Siemens, L&T Infotech, Titan, HDFC Credila etc.





Digital Platforms & Solutions

Regulated Fintech



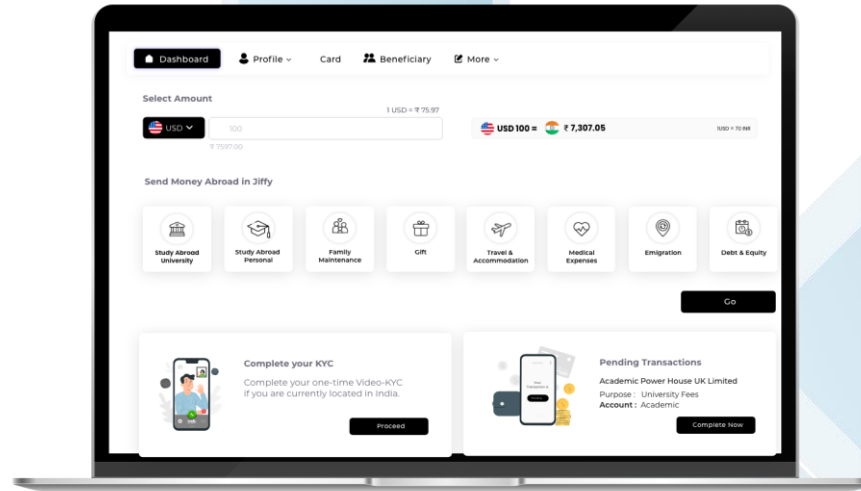
WSFx Smart Currency Card

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.



Q1 FY 24-25 Highlights

Business Highlights...Profitable Q1.

- Significant growth in Gross Turnover, Revenue and Profits over Q1 23-24
- Growth in Corporate and Agent Base QNQ, with onboarding of large accounts.
- Impact of Canadian Visa restrictions on Student segment.

Particulars (INR Cr)	Q1/24-25
Gross Turnover	1,143.23
Revenue from Ops	18.74
Other Income	0.45
PBT	1.03
PAT (After OCI)	1.03

Digital – Over 33000+ App Users with sustained growth in Corporate and Agent Partners using WSFx Digital Platform & Solutions. Focus on D2C solutions. Upgradation to ISO 27001-2022 – ISMS Certification.

Forex Prepaid Card Issuance - Principal Membership Agreement signed with VISA for launch of Forex Prepaid Card.



Qtr 1 Performance – Compare

Q1/24-25 & Q4/23-24 Performance & Comparison

Particulars (INR Cr)	Q1/24-25	Q4/23-24	% Inc
Gross Turnover	1,143.23	1,279.74	-11%
Revenue from Ops	18.74	18.13	3%
Other Income	0.45	0.74	-39%
PBT	1.03	1.00	3%
PAT (After OCI)	1.03	0.93	11%

Q1/24-25 & Q1/23-24 Performance & Comparison

Particulars (INR Cr)	Q1/24-25	Q1/23-24	% Inc
Gross Turnover	1,143.23	726.97	57%
Revenue from Ops	18.74	12.13	55%
Other Income	0.45	0.42	8%
PBT	1.03	0.11	811%
PAT (After OCI)	1.03	0.11	811%



Quarterly / FY Results

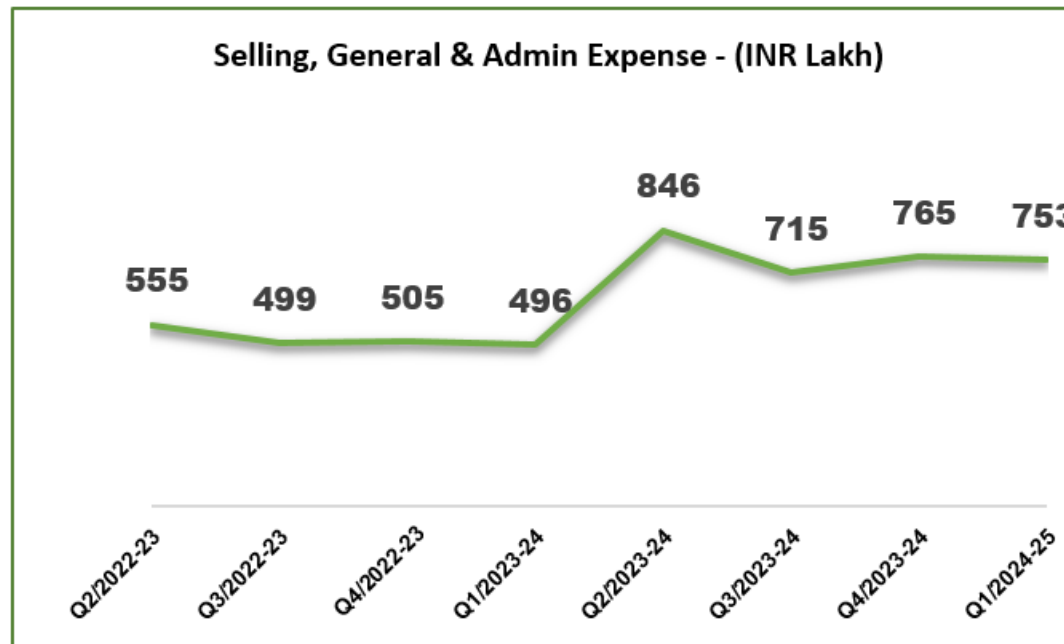
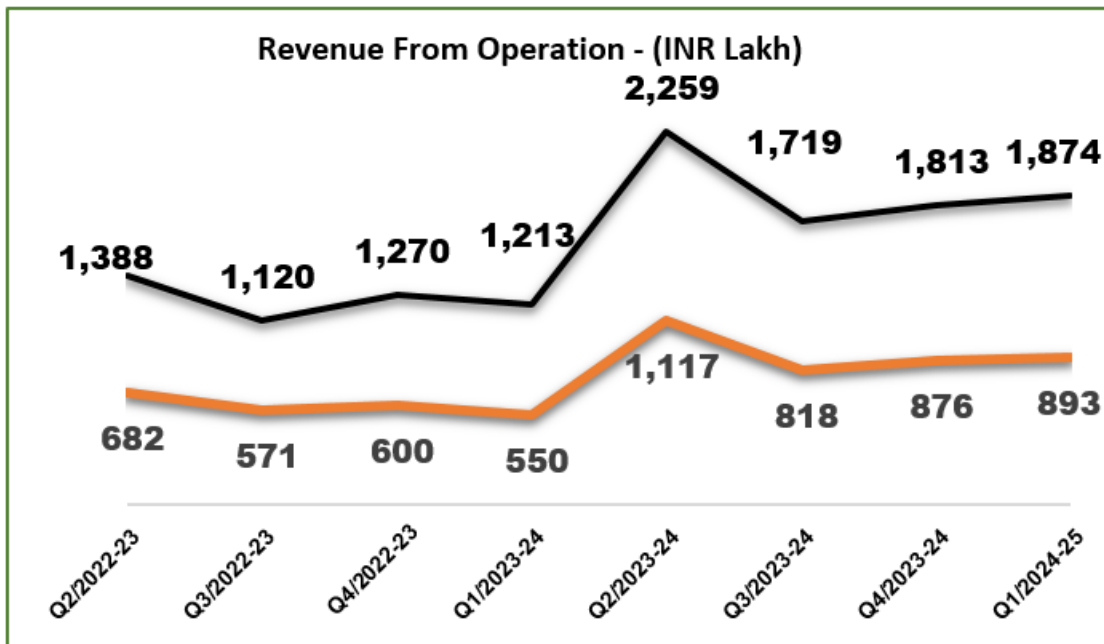
Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	FY 2024-25	FY 2023-24					FY 2022-23				
	Q1	Q4	Q-3	Q2	Q1	FTY	Q4	Q3	Q2	Q1	FTY
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,873.93	1,812.95	1,718.99	2,259.39	1,212.79	7,004.12	1,269.87	1,120.01	1,387.93	830.02	4,607.83
Less: Direct Cost	980.86	937.16	901.40	1,142.18	662.73	3,643.47	669.61	548.91	706.43	446.52	2,371.47
Revenue from Operations Net	893.07	875.79	817.59	1,117.20	550.07	3,360.65	600.26	571.10	681.51	383.50	2,236.36
Other Income	45.12	73.75	43.83	48.48	41.95	208.00	37.16	35.78	35.30	26.33	134.57
Total Revenue	938.19	949.53	861.42	1,165.68	592.01	3,568.65	637.42	606.87	716.81	409.83	2,370.93
Selling, General & Admin Exp	753.04	765.31	714.51	845.61	495.78	2,821.20	504.61	498.50	555.43	422.78	1,981.32
EBIDTA	185.15	184.23	146.91	320.08	96.24	747.45	132.81	108.37	161.38	(12.96)	389.61
Finance Cost	12.06	13.46	21.22	13.90	28.68	77.25	17.99	30.34	24.56	21.93	94.83
EBDTA	173.09	170.77	125.69	306.18	67.56	670.20	114.82	78.03	136.82	(34.89)	294.78
Depreciation	69.81	70.53	69.04	62.14	56.22	257.92	66.24	43.90	43.46	51.28	204.88
PBT	103.28	100.24	56.66	244.03	11.34	412.27	48.58	34.13	93.36	(86.17)	89.90
Tax Expense	-	-	-	-	-	-	-	-	(0.00)	(26.88)	(26.88)
Other comprehensive income	-	(7.48)	-	-	-	(7.48)	(3.65)	-	10.04	-	6.39
PAT	103.28	92.76	56.66	244.03	11.34	404.79	44.93	34.13	103.39	(59.28)	123.18



Comparative Charts Q on Q – Revenue & Expenses

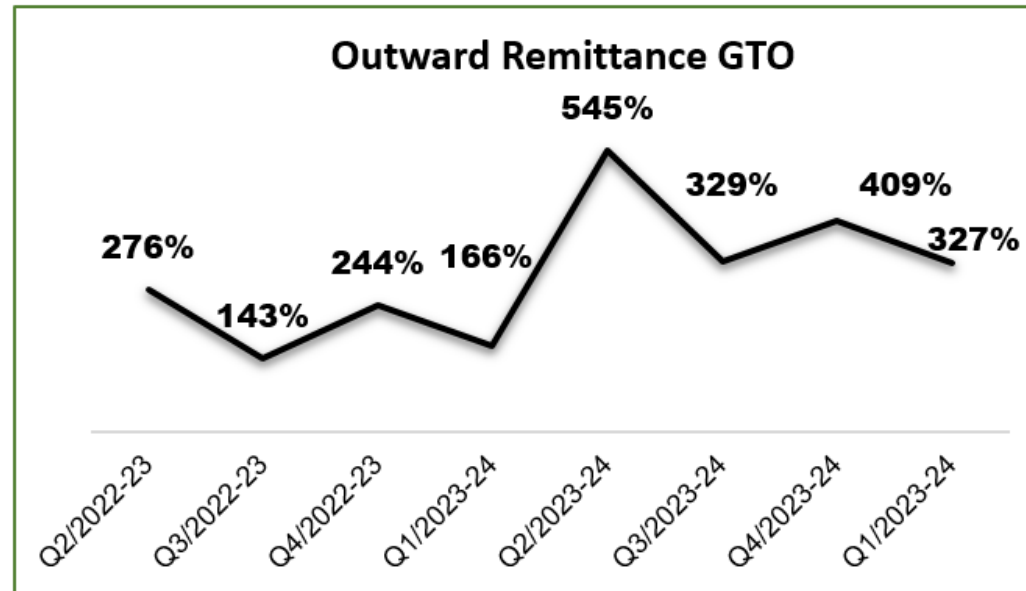
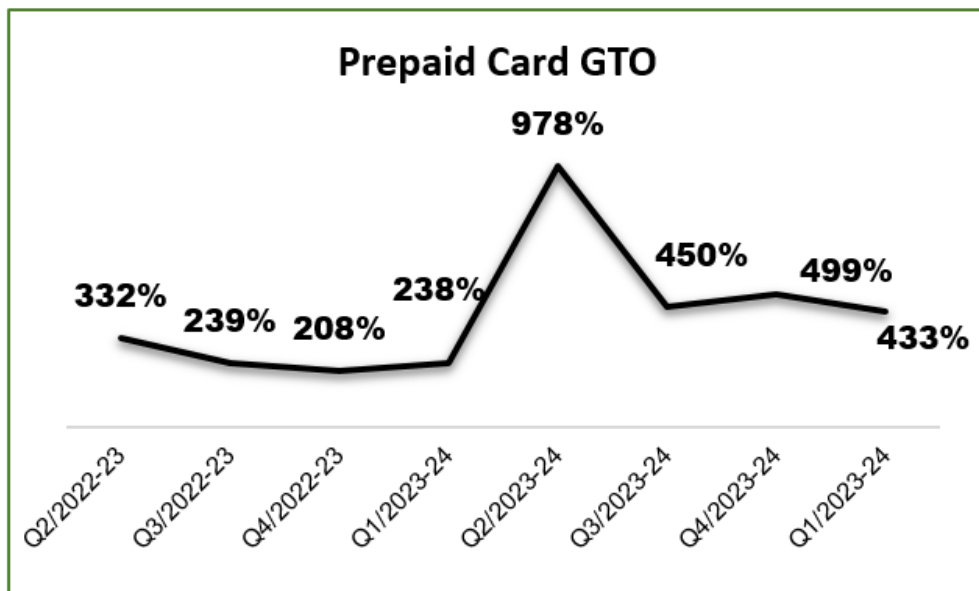


Gross Revenue
 Net Revenue



Priority Customer 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



Financial Results

Statement of unaudited financial results for the quarter ended 30th June 2024

(Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30-Jun-24 (Unaudited)	31-Mar-24 (Audited)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
1	Income from Operations				
	a) Revenue from Operations	1,873.93	1,812.94	1,212.79	7,004.11
	b) Other Income	45.12	73.75	41.95	208.00
	Total Revenue	1,919.05	1,886.69	1,254.74	7,212.11
2	Expenses				
	a. Employee benefits expense	531.24	537.57	353.44	1,934.96
	b. Finance Costs	12.06	13.46	28.68	77.25
	c. Depreciation & Amortization expenses	69.81	70.53	56.22	257.92
	d. Brokerage and commission	980.86	937.16	662.73	3,643.47
	e. Other Expenses	221.80	227.73	142.33	886.24
	Total Expenses	1,815.77	1,786.45	1,243.40	6,799.84
3	Profit / (Loss) before exceptional items (1-2)	103.28	100.24	11.34	412.27
4	Exceptional Items	-	-	-	-
5	Net Profit / (Loss) before tax (3+4)	103.28	100.24	11.34	412.27
6	Tax Expense				
	a. Current tax	-	-	-	-
	b. Deferred Tax	-	-	-	-
7	Net Profit / (Loss) after tax (5+6)	103.28	100.24	11.34	412.27
8	Other comprehensive income (OCI) (Net of taxes)	-	(7.48)	-	(7.48)
9	Total comprehensive income (7+8)	103.28	92.76	11.34	404.79
10	Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,204.42	1,189.14	1,159.84	1,189.14
11	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year				2,065.30
12	Earning per share (EPS) of Rs. 10 each (not annualised for quarter ended)				
	(a) Basic	0.87	0.86	0.10	3.55
	(b) Diluted	0.82	0.81	0.10	3.35

The Way Forward

Changing Market Dynamics...explosive growth opportunities...LRS Growth, FXCs, Trader Remittances. etc...

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 - WIP
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.




Disclaimer

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 www.wsfx.in

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Branches Network


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

Thank You

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