



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: 23rd May 2023

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

Subject: Investors Presentation for the quarter & financial year ended 31st March, 2023

Scrip ID: WSFX

Scrip Code: 511147

Dear Sir/Madam,

In terms with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith a copy of Investor's/ Analysts Presentation on Financial Results for the quarter and financial year ended 31st March, 2023.

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)

Manisha Lakhotia
Company Secretary & Compliance Officer

Encl: As above



+91 22 62709600



info@wsfx.in

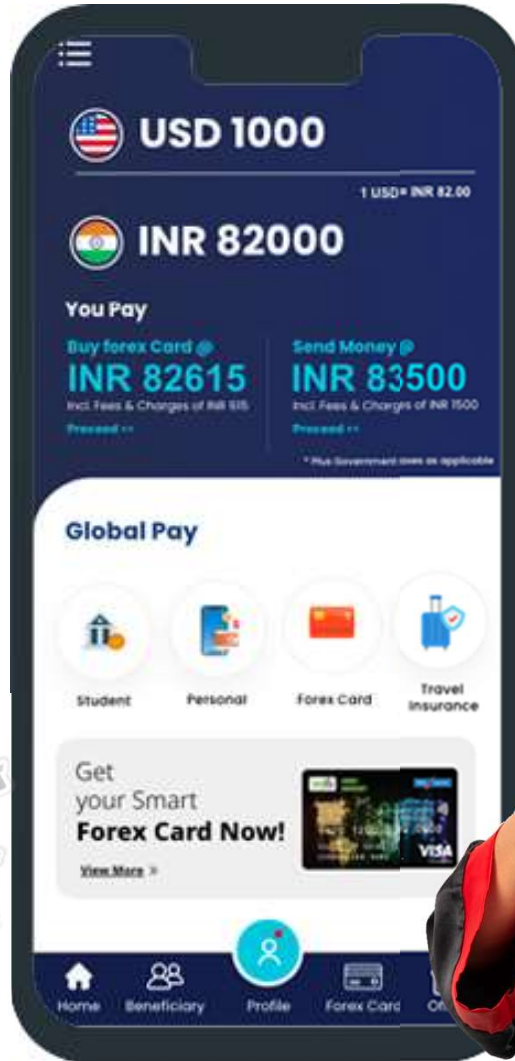


www.wsfx.in



Your Global Payments Partner

Investor Presentation Q4 & 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



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.



Launch of WSFx Global Pay App



Forex Super App for Retail Customers ...

Features

- UI / UX:** We have Introduced a Forex Industry-leading UI experience & Engagement
- Easy On boarding:** Improved On-boarding Flow and Auto profile population
- Fast Processing:** Simplified Remittance and Forex Card Management Flows
- Order Management** – Order History, Pending Orders completion and Re-order Option for Seamless order booking
- Multiple Payment Options** - Book Now & Pay Later, Lets you lock-in the Forex Rate of your order and pay the pending amount in 48 hours and Offline Payments
- Travel Insurance:** Book Travel insurance, you can now avail a coverage ranging from 50,000 USD to 1 million USD
- Security:** Fully encrypted APIs and other security enhancements to safeguard your personal and financial information.



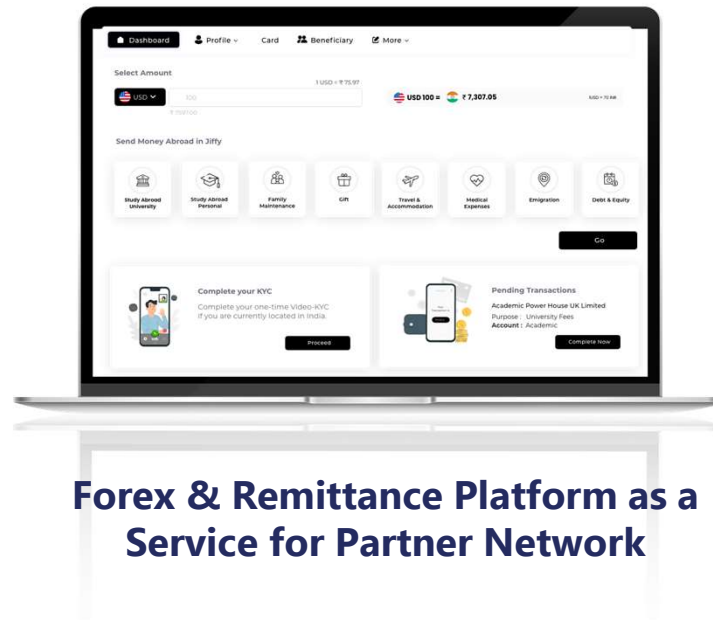


Launch of WSFx Global Pay Platform for Agent Partners



Features

- ✓ Complete Digital Process for customer onboarding and transaction processing
- ✓ Easy 4 step process for Remittance and Cards
- ✓ Integrated digital KYC solution
- ✓ Secure & Compliant
- ✓ Transparent, fast & cost effective
- ✓ High visibility of transaction
- ✓ Easy integration with partner website and app



Forex & Remittance Platform as a Service for Partner Network

Partner Benefit

- ✓ Offer forex and cross border payments to customers through their own digital eco system with single sign on process
- ✓ Integrated with WSFx Smart Agent Platform
- ✓ Forex & Remittance pay link
- ✓ Custom pricing
- ✓ Transparent revenue module
- ✓ Advance MIS



Performance Highlights

Profitable FY 22-23 Post Covid...

Overall growth in Key segment of Students Fee & Living expenses, Corporate and Personal remittances and adoption to Digital Platforms by the various customer Segments.

FY 2022-23 Highlights

- GTO at INR 3264 Cr. from INR 2283 Cr for FY 22, growth of 43% YOY
- NR at INR 22.40 Cr from INR 14.32 Cr. For FY 22, growth of 56% YOY
- Expenses at INR 20.58 Cr from INR 17.93 Cr, for FY 22, increase of 15%YOY
- PBT at INR INR 0.90 Cr from loss of INR 6.35 for FY 22.
- PAT at INR 1.23 Cr from loss of INR 4.51 Cr for FY 22.

Q4 FY 2022-23

- GTO at INR 961 Cr from INR 757 Cr, for Q3, growth of 27% QnQ
- NR at INR 6.22 Cr from INR 5.40 Cr, for Q3, growth of 15% QnQ
- Expenses was INR 5.37 Cr from INR 5.07 Cr., for Q3, increase by 6%
- PBT at INR 0.49 Cr from INR 0.34 in Q3.



FY 22-23 – Q4 & Annual Performance Compare

Q4/22-23 & Q4/21-22 Performance & Comparison

Particulars (INR Lakhs)	Q4/22-23	Q4/21-22	% Inc
Revenue from Ops	1,269.87	715.99	77%
Other Income	37.16	60.48	-39%
PBT	48.58	(244.10)	
PAT (After OCI)	44.93	(177.62)	

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

Particulars (INR Lakhs)	Q4/22-23	Q3/22-23	% Inc
Revenue from Ops	1,269.87	1,120.01	13%
Other Income	37.16	35.78	4%
PBT	48.58	34.13	
PAT (After OCI)	44.93	34.13	

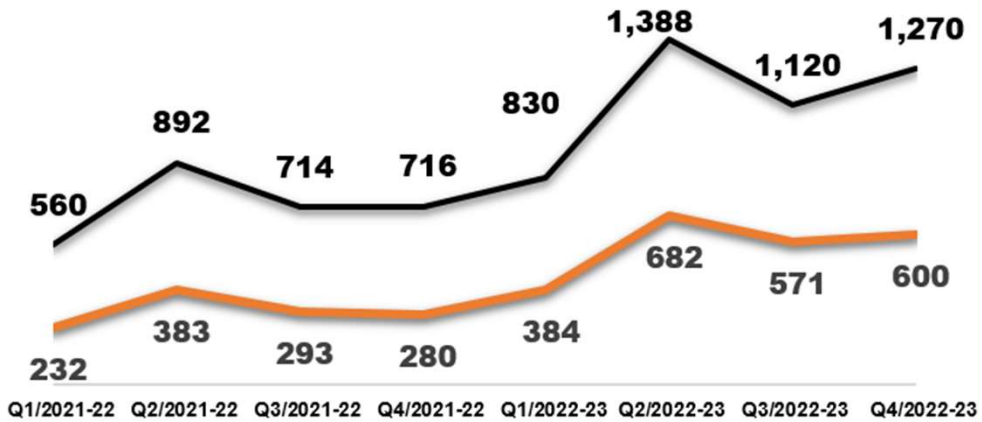
2022-23 & 2021-22 Performance & Comparison

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)	

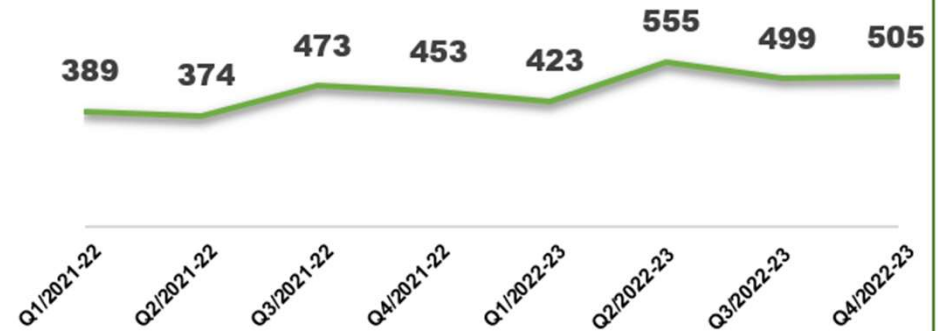


Comparative Charts Q on Q – Revenue & Expenses

Revenue From Operation - (INR Lakh)



Selling, General & Admin Expense - (INR Lakh)

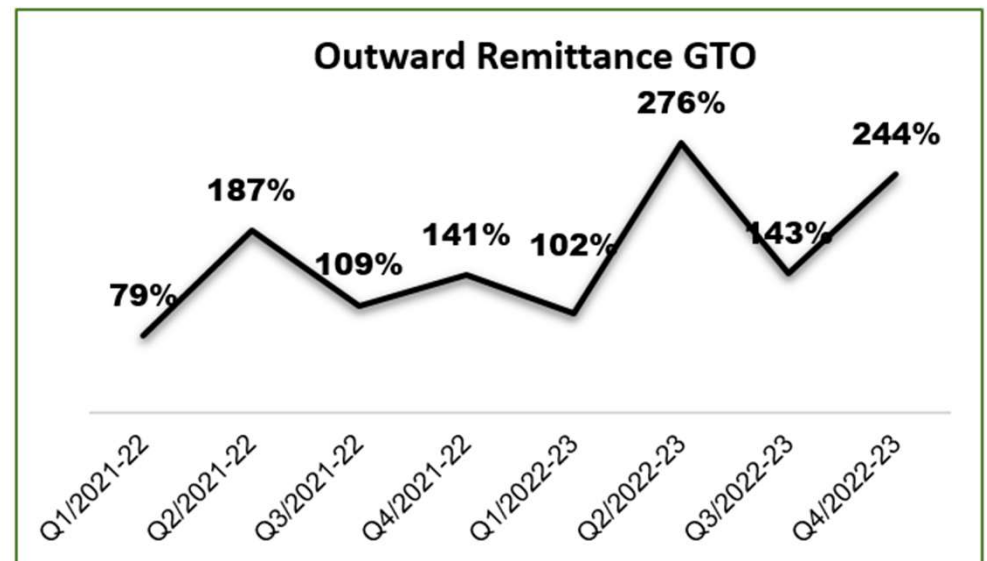
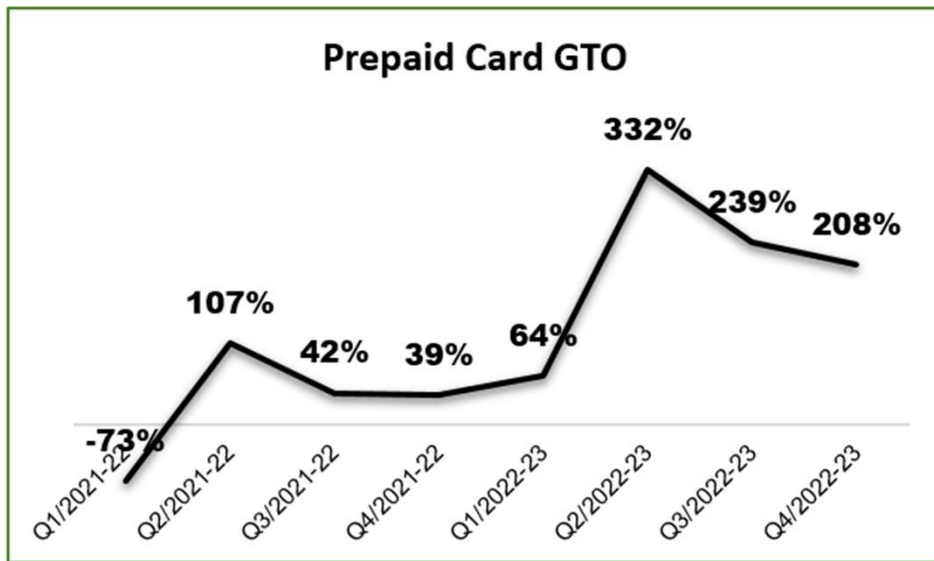


■ Gross Revenue
■ Net Revenue



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				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,269.87	1,120.01	1,387.93	830.02	4,607.83	715.99	714.01	891.81	559.86	2,881.67
Less: Direct Cost	669.61	548.91	706.43	446.52	2,371.47	436.05	421.09	509.31	327.94	1,694.39
Revenue from Operations Net	600.26	571.10	681.51	383.50	2,236.36	279.94	292.92	382.50	231.92	1,187.28
Other Income	37.16	35.78	35.30	26.33	134.57	60.48	21.64	25.01	21.97	129.10
Total Revenue	637.42	606.87	716.81	409.83	2,370.93	340.42	314.56	407.51	253.89	1,316.38
Selling, General & Admin Exp	504.61	498.50	555.43	422.78	1,981.32	453.14	473.30	373.74	388.91	1,689.09
Provisions	-	-	-	-	-	-	-	-	-	-
EBIDTA	132.81	108.37	161.38	(12.96)	389.61	(112.72)	(158.74)	33.77	(135.02)	(372.71)
Finance Cost	17.99	30.34	24.56	21.93	94.83	27.74	15.11	18.25	7.00	68.10
EBDTA	114.82	78.03	136.82	(34.89)	294.78	(140.46)	(173.85)	15.52	(142.02)	(440.81)
Depreciation	66.24	43.90	43.46	51.28	204.88	103.64	30.76	29.63	29.70	193.73
PBT	48.58	34.13	93.36	(86.17)	89.90	(244.10)	(204.61)	(14.11)	(171.72)	(634.54)
Tax Expense	-	-	(0.00)	(26.88)	(26.88)	(71.96)	(62.72)	(4.40)	(53.58)	(192.66)
Other comprehensive income	(3.65)	-	10.04	-	6.39	(5.48)	(1.20)	(2.81)	0.39	(9.10)
PAT	44.93	34.13	103.39	(59.28)	123.18	(177.62)	(143.09)	(12.52)	(117.75)	(450.98)



Results

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

(Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-23 (Audited)	31-Dec-22 (Unaudited)	31-Mar-22 (Audited)	31-Mar-23 (Audited)	31-Mar-22 (Audited)
1	Income from Operations					
	a) Revenue from Operations	1,269.87	1,120.01	715.99	4,607.83	2,881.67
	b) Other Income	37.16	35.78	60.48	134.57	129.10
	Total Revenue	1,307.03	1,155.79	776.47	4,742.40	3,010.77
2	Expenses					
	a. Employee benefits expense	330.03	381.86	290.74	1,383.47	1,089.47
	b. Finance Costs	17.99	30.34	27.74	94.83	68.09
	c. Depreciation & Amortization expenses	66.24	43.90	103.64	204.87	193.74
	d. Brokerage and commission	669.61	548.94	436.15	2,370.98	1,690.27
	e. Other Expenses	174.58	116.62	162.31	598.34	603.74
	Total Expenses	1,258.45	1,121.66	1,020.58	4,652.49	3,645.32
3	Profit / (Loss) before exceptional items (1-2)	48.58	34.13	(244.11)	89.91	(634.55)
4	Exceptional Items	-	-	-	-	-
5	Net Profit / (Loss) before tax (3+4)	48.58	34.13	(244.11)	89.91	(634.55)
6	Tax Expense					
	a. Current tax	-	-	-	-	-
	b. Deferred Tax	-	-	71.96	(26.88)	(192.66)
7	Net Profit / (Loss) after tax (5+6)	48.58	34.13	(172.15)	116.79	(441.89)
8	Other comprehensive income (OCI) (Net of taxes)	(3.65)		(5.48)	6.39	(9.09)
9	Total comprehensive income (7+8)	44.93	34.13	(177.63)	123.18	(450.98)
10	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
11	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year	1,585.62	1,527.19	1,360.35	1,585.62	1,360.35
12	Earning per share (EPS) of Rs. 10 each (not annualised for quarter ended)					
	(a) Basic	0.42	0.29	(1.48)	1.01	(3.81)
	(b) Diluted	0.42	0.29	(1.48)	1.01	(3.81)



WSFx Global Pay Limited

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Thank You



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