

PITSTOP[®]soft

EXCITING PARTNERSHIPS @ ESEWA MONEY TRANSFER, FI-ARL LAUNCH AND MORE!

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Pitstop – Bhadra Edition

Welcome to the latest edition of Pitstop. This time, we're thrilled to unveil a fresh array of changes, accompanied by the introduction of new faces to our editorial team. However, rest assured that our commitment to upholding Pitstop's tradition of delivering updates and news from the realm of FISOft and its subsidiaries remains steadfast. In this issue, we delve into a diverse range of compelling topics. From the exciting new partnerships at eSewa Money Transfer to the much-anticipated inauguration of the FI Advanced Research Lab and more.

eSewa Money Transfer has forged strategic alliances with not one, but two distinguished international remittance companies, setting the stage for an auspicious and promising future. We also have exciting campaigns on offer another from eSewa so stay tuned for those!

Following that, we have the launch of the much-awaited FI Advanced Research Lab (FI-ARL), a dynamic platform for innovation and creation. For knowledge on the latest technology trends there is additional coverage on how AI is changing banking. Adding a touch of novelty, we also present employee insights featuring Mr. Abhishek Maskey, Marketing & Communication Manager at FISOft International.

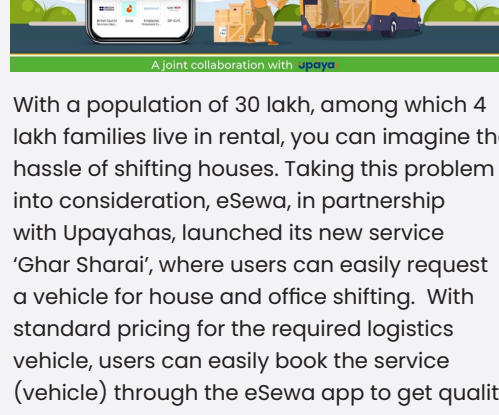
Going onwards, big congratulations are due for Mr. Ajesh Koirala, CEO of eSewa Money Transfer, for his achievements. Also, don't miss out on the ongoing 'Influencer Vibe Campaign' and be sure to check out 'Living the Values' this month, featuring our beloved client support team member, Mr. Milan KC, discussing how he incorporates integrity into his work. The Life@FISOft feature is a bit different too so be sure to check that.

As always, we welcome your contributions to this newsletter if you wish. Any writings, poems, anecdotes, or even photos that you wish for us to share, please email us at Marketing.Communication@fisoft.com, and we will take care of the rest.

Happy reading!
Pitstop Team

FI Techscape

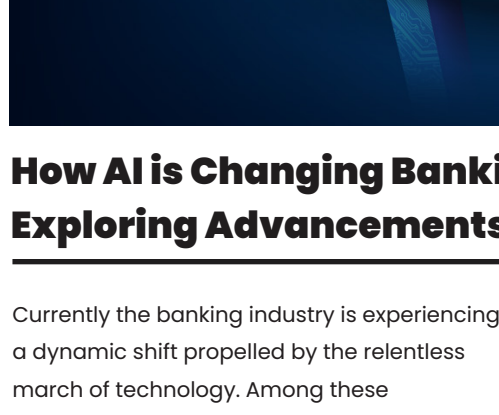
Get Connected for Free: eSewa's Exciting New Internet Campaign



In a fast-paced digital world, waiting in long queues for bill payments is nothing short of a dreaded ordeal. Recognizing the needs of the internet loving folks of today, eSewa recently launched an exciting campaign that promised to bring a much-needed breath of relief. The campaign offered participants a chance to win FREE* internet for a month by paying their electricity bills via eSewa – a perfect fusion of convenience and rewards!

The campaign ran from July 23, 2023, to August 17, 2023, with the simple mechanics of using eSewa to pay your electricity bill during the campaign period, and voila, users became eligible for a shot at winning free internet access for a month. The lucky draw winners will be announced on August 27, 2023. Stay tuned to eSewa to hear the results!

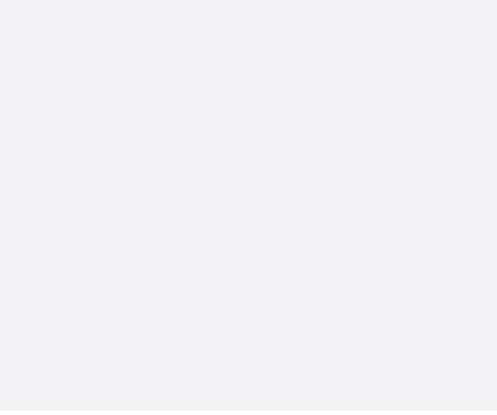
Char Shera: Making moving easy with eSewa



With a population of 30 lakh, among which 4 lakh families live in rental, you can imagine the hassle of shifting houses. Taking this problem into consideration, eSewa, in partnership with Upayahs, launched its new service 'Char Shera', where users can easily request a vehicle for house and office shifting. With standard pricing for the required logistics vehicle, users can easily book the service (vehicle) through the eSewa app to get quality and timely service of the required vehicle, with easy access to large networks of logistics vehicles that best suit the users' needs, providing trained and experienced loaders that are easily available.

The service is designed for people who are planning to shift a single room, flats, or even a whole house and are looking for an easy and reliable logistics vehicle to move their items from one place to another.

Introducing eSewa's "Wishfull Offer: पै वाइशुल ऑफर, सही पाइडर!"



Another sizzling campaign of eSewa is "Wishfull Offer: पै वाइशुल ऑफर, सही पाइडर!". Now, users have the amazing opportunity to fulfill their desires, worth up to Rs. 1 lakh via eSewa.

Participating is a breeze too. Users simply need to open the eSewa App, scroll down to the "Popular Services" section and click on "Wishfull Offer" to enter their wish or desire. Terms and Conditions applied. For participation, users only need to pay Re. 1 (which will be instantly refunded) to submit their wish.

The offer is valid from Shrawan 15, 2080, to Bhadra 14, 2080, and everyone can participate. It's a golden chance to win big! Users simply need to enter their wishlist of a gift worth Re. 100,000 or less (including VAT), and they might be the lucky winner. The winner will be announced through a live lucky draw on Facebook between Bhadra 17 to Bhadra 24, 2080.

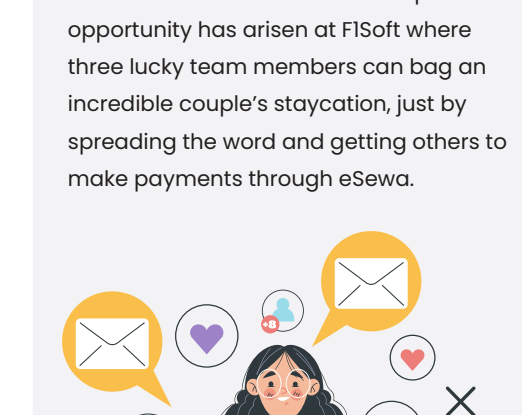
For all the Terms and Conditions, visit <https://blog.esewa.com.np/terms-and-conditions/>.

eSewa Money Transfer partners with Tringlo

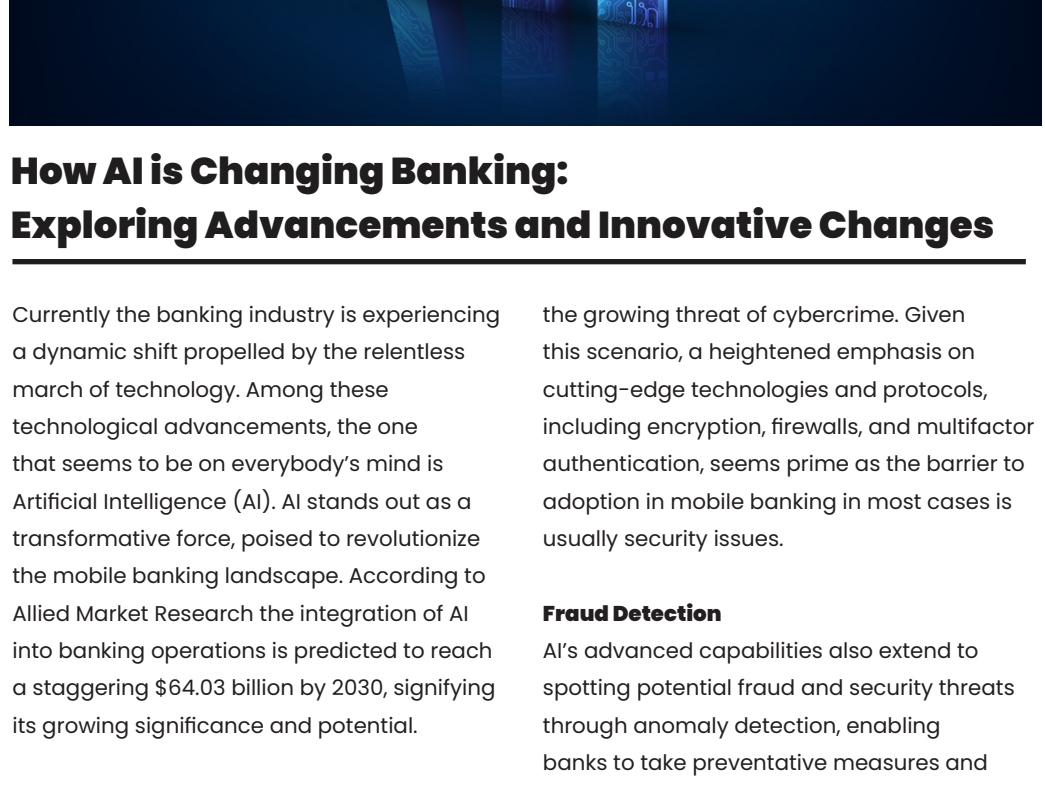


eSewa Money Transfer, has partnered with Tringlo, a leading global remittance to enhance Nepal's cross-border payments. Now, Nepalese abroad can send money home from 150+ countries via Tringlo's platforms. Beneficiaries in Nepal can receive funds from 13,800+ remittance agents, eSewa outlets, banks, and eSewa wallets. This strategic partnership aims to make remittances quicker and more affordable, supporting Nepal's cashless economy vision.

Another exciting partnership between eSewa Money Transfer & Enjaz Payment Services



Another exciting partnership announcement of eSewa Money Transfer is the one with the reputable Enjaz Payment Services, the remittance arm of Bank Albiad in Saudi Arabia. This collaboration will offer top-notch remittance services to Nepal migrants in Saudi Arabia and their families in Nepal. This significant alliance with Enjaz, a pioneering institution in remittance, is truly an honor. With hopes for the future brimming, a long-lasting partnership between the two will surely benefit Nepal migrant communities there.



How AI is Changing Banking: Exploring Advancements and Innovative Changes

Currently the banking industry is experiencing a dynamic shift propelled by the relentless march of technology. Among these technological advancements, the one that seems to be on everybody's mind is Artificial Intelligence (AI). AI stands out as a transformative force, poised to revolutionize the mobile banking landscape. According to Allied Market Research, the integration of AI into banking operations is predicted to reach a staggering \$64.03 billion by 2030, signifying its growing significance and potential.

However, given the intense competition in the field of AI integration, the process of ideation and development is far from simple. Though it's important to note that incorporating AI doesn't always require a grand approach; it can also serve as a valuable aid in streamlining operational processes within the banking sector. There exist several potential areas for the evolution of AI within the realm of banking, including:

Customer Service Enhancement

One of the most noticeable impacts of AI in banking is the proliferation of chatbots, a result of AI's prowess in natural language processing and machine learning. These intelligent bots facilitate seamless customer interactions by addressing queries and providing information promptly. Moreover people are more likely to find operating through chatbots easier to customer service as sharing your financial details, however discreet the process might be, is easier when the opposite party is a machine. An example of this phenomenon abroad can be observed in the form of robo-advisors – automated digital platforms that offer algorithm-driven financial advice and investment management services.

Data Encryption and Strengthening Cybersecurity

In light of the ongoing evolution and pervasive digitization within the banking sector, an escalating need for cybersecurity measures can be seen to protect against

the growing threat of cybercrime. Given this scenario, a heightened emphasis on cutting-edge technologies and protocols, including encryption, firewalls, and multifactor authentication, serves prime as the barrier to adoption in mobile banking in most cases is usually security issues.

Fraud Detection

AI's advanced capabilities also extend to spotting anomalous fraud and security threats through pattern detection, enabling banks to take preventative measures and safeguard customer accounts. Additionally, advancements in data encryption also contribute to regulatory compliance and certifications, fortifying the arsenal against fraud.

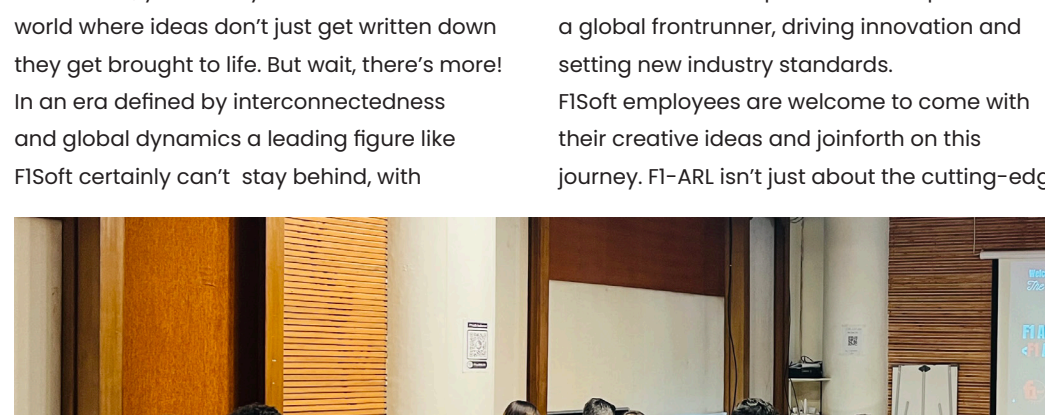
Credit Scoring and Risk Assessment

The integration of AI into credit scoring processes revolutionizes risk assessment. AI analyzes diverse data points, including credit history, financial transactions, and income, to gauge creditworthiness and streamline loan applications. The potential for an AI-based credit scoring system holds promise for efficient risk assessment across numerous customer profiles, minimizing potential human errors and enhancing the decision-making process for banking and financial institutions (BFI).

By fully embracing the possibilities offered by AI, we can envision significant innovation on the horizon for the banking experience.

Currently, the AI models utilized in Nepal are not yet fully developed or matured, which actually presents a promising opportunity for further growth and advancement in this area. As the technological landscape continues to evolve, concerted efforts toward the development and refinement of AI applications could yield substantial improvements in evaluating the interfaces in banking to enhance customer experience and build individual customer retention over time.

Embarking on a Journey of Innovation: Introducing FI Advanced Research Lab (FI-ARL)



FI-ARL serves as a haven for emerging innovators inside the FISOft Group. It takes their ideas from the drawing board to real-world impact. By providing a safe space for ideation, experimentation, and implementation, FI-ARL empowers these pioneers to transform abstract concepts into tangible realities. With this approach, FI-ARL not only fuels individual growth but contributes to the collective advancement of FISOft as a whole.

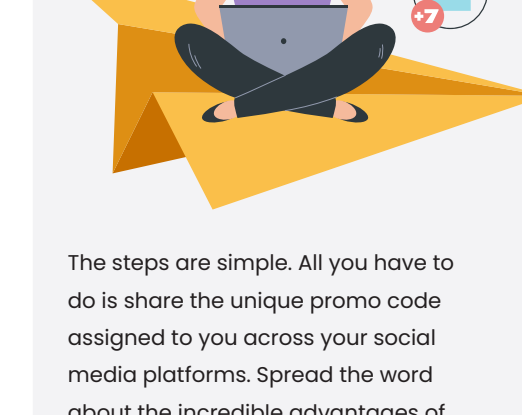
With FI-ARL, you'll find yourself immersed in a world where ideas don't just get written down they get brought to life. But wait, there's more! In an era defined by interconnectedness and global dynamics a leading figure like FISOft certainly can't stay behind, with

internationalization in the future for verticals FoneKart and FoneLion, FISOft recognizes the importance of remaining competitive and so with FI-ARL stances have been taken so we stand poised to redefine our offerings. Through meticulous research, learning from international best practices, and strategic collaborations, FI-ARL aims to elevate user experience, bolster security measures, optimize performance, and efficiently manage resources. This concerted effort will ensure that the FISOft Group maintains its position as a global frontrunner, driving innovation and setting new industry standards.

FISOft employees are welcome to come with their creative ideas and joinforce on this journey. FI-ARL isn't just about the cutting-edge

Introducing the Influencer Vibe Campaign (for Airlines and ISP)

Dear all, hear all! It's time to tap into your inner influencer and make an impact. An opportunity has arisen at FISOft where three lucky team members can bag an incredible couple's staycation, just by spreading the word and getting others to make payments through eSewa.



The steps are simple. All you have to do is share the unique promo code assigned to you across your social media platforms. Spread the word about the incredible advantages of eSewa and ensure your promo code gets used. The top three employees with the most promo code usages will earn themselves a well-deserved getaway – an unforgettable couple staycation experience awaits!

So why not participate and pounce on the presented opportunity?

You might be wondering, though, what benefits await the users?

FOR FIRST-TIME USERS:

GET NRS 50 CASHBACK ON ISP AND AIRLINES BILL PAYMENTS.

FOR REGULAR BUYERS:

ENJOY A 2% CASHBACK, UP TO NRS 75.

UP TO CASHBACK runs from Shrawan 25 till the end of Ashad 2080!
Terms & Conditions applied.

To get yourself enrolled in this campaign, click the link below and fill out the quick registration form. Registration is open till Thursday, August 10, 2023!

Link: <https://forms.esewa.com/lt/17v2yb5ds>

Employees Insights: Into the minds of FISOft's finest

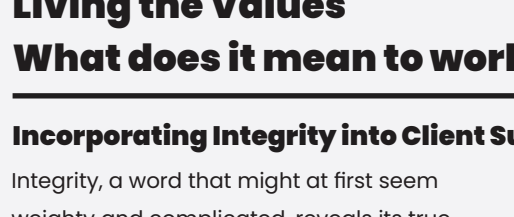


THE INCREDIBLE HULK ALWAYS CITES HIS SOURCES

CITE YOUR SOURCE

No doubt citing sources is an important thing. Be it on an academic paper or just a simple Social Media post, it's a must to give credit to those who originated the ideas. It also shows that we have done our research to understand the particular subject from a credible expert. In case people want to know more about the topic, they can go back and read more about it. You should cite ideas, articles, research facts, data, information, images, creatives, basically everything that isn't considered your original work. It's a professional and ethical thing to do. I mean how difficult is it? You need to give credit for work which isn't yours.

However, in the past few years, we have met people who didn't do so. One of the examples would be from a motivational session back in 2016 by a guy...umm...let's call him "Joy" (Maybe because that was his name, or is it). Joy started his session with a story and his story was about playing golf with his rich friends and how he was unsuccessful during the initial days. One day he decided to give up and stay at home. He got a call from his friend asking why he wasn't joining their weekly golf rounds. He said, out of disappointment, "I don't seem to understand the sport, no matter how hard I try, I can't seem to hold the golf club correctly and I can't hit straight". His friend on the other side smiled and replied "Mea were just 2 mm away from success". Hearing this, he became curious and went back to the course again. Just by rotating the golf club by 2mm, he began hitting it properly. Now he loves golf. He named it properly with a "Motivational Line".



Article by:
Abhishek Maskey – Marketing Manager
FISOft International

saying, "Sometimes, we are not even inches, but millimeters away from success and give up not trying enough". Everyone clapped, and he continued with the session. We were personally loving the motivational session. After about 30 mins, we took a 10 minute break. With all my friends gathered, I started saying "This session is pretty good. It's been a while since we've had such an insightful presentation". One of my friends looked at me and smiled. He asked me to open YouTube and search for Tony Robbins. I searched for Tony Robbins. I read a caption next to a video that said "Tony Robbins – Golf 2mm Rule". When I opened the video, I realized he narrated the exact same story in the exact same way. He stole someone else's story and pretended it was his own. This broke our trust. It killed the excitement and made us feel like fools. It felt like a criminal offense.

Now you can imagine what happened after that. No one took his session seriously. His credibility was questioned. People in the class pulled out that video and projected it on the screen. He was publicly humiliated, and we never saw or heard about the guy again. You might sound super smart if you mention a few interesting stories or data, but if you don't share the source of it, people assume it's your own research or experience. It's great if it's actually yours, but if it's not, and people figure it out, you lose your credibility forever for plagiarism.

Just remember, you don't become someone less if you have to cite someone. It simply shows you respect their work and effort. There is no harm in showing respect.

I'm sure being a part of the support team it's not always easy coordinating with clients, there are bound to be external pressures too, for such moments how do you overcome stress and maintain your consistency at work?

Dealing with clients sure, there are moments that a frustrated me, but I've learned to cool down before reacting. Dealing with clients can be a challenge, but I make a conscious effort to keep my calm and stay on track. It's not always easy, but I believe in staying steady. And when things get overwhelming, I'm not afraid to lean on others for help. Believing in teamwork and mutual support has really shaped my values and integrity at work.

A memorable moment at FISOft that shaped your work ethics?

I started as part of the junior support team when digital banking was just taking off. With the motivation from my seniors and the trust of my seniors, I slowly found my place. During a particularly rough patch, I even showed up to work on a holiday because I forgot it was a day off. Looking back, I realize it was the support of my colleagues and seniors that was my through that stressful time.

How has your time at FISOft shaped your perception of working with integrity?

When I'm under a lot of pressure, I've learned to shift my perspective. Staying level-headed, I come up with a plan and put it into action. Working with clients, I've realized the importance of taking breaks to keep my mind fresh. With dozens of clients to handle, keeping a clear head is a must. My seniors have also helped a lot, by putting their complete

Big Congratulations to eSewa Money Transfer CEO, Mr. Ajesh Koirala!



Cheers to Excellence! Congratulations to eSewa Money Transfer CEO, Mr. Ajesh Koirala, who was awarded the coveted 'Business Excellence Certificate' from World Confederation of Business, Texas, USA. With over 20 years in remittances, his innovation and leadership shine bright. He's not just a star though, he's also a stellar leader, winning 'Manager of the Year' at MAN Awards 2022. A proud moment for our FISOft Group! A big round of applause for this outstanding achievement.

Over my seven years here, I've felt the warmth of a friendly environment. We're not afraid to ask for help or share thoughts. The sense of camaraderie is real, and it's exemplified by seniors like Bhiswa dal. FISOft's commitment to integrity and valuing each person makes me proud to be a part of it.

I feel like I've grasped how you incorporate FISOft's values into your work. Speaking of that, is there anything you'd like to share about FISOft as a company?

"The Everything Store" – Jeff Bezos
"The Everything Store" presents Amazon's journey, led by Jeff Bezos, from book delivery to a diverse marketplace. Unveiling Amazon's culture, Bezos' ambition, and much more.

Power Up with Tailoring:
Need to make a jaw-dropping entrance? Grab a well-tailored suit that screams "professional" like no other! For ladies who also have the option of a solid tailored dress and not to forget the killer pencil skirts.

Classic Colors for the Win:
Timelessness never goes out of style! Stick to a polished black, white and beige palette that flatters every body shape, making you a walking masterpiece in the office corridors.

Attention to Detail:
Elevate your formal look to superhero status with impeccable grooming, killer footwear, and statement accessories. The secret sauce to unlocking success lies in the little things – perfect color coordination or a sharp hairstyle can wield surprising effects!

Living the Values What does it mean to work with integrity?

Integrity: A word that might at first seem weighty and complicated, reveals its true essence as something simple yet immensely significant. Take the case of Milan Dal, a dedicated professional who embodies integrity through his approach to work and interactions. For Milan dal, integrity is about conducting oneself honestly, taking responsibility to the task at hand. As a seasoned member of the support team at FISOft International, Milan dal's commitment to his role goes beyond solving problems; it encompasses building trust, fostering communication, and maintaining a strong sense of teamwork. In this candid account, Milan dal shares his journey, experiences, and the values that drive his unwavering commitment to integrity in his professional life.

All our clients love Milan dal so we wanted to know what perspective do you adopt when engaging with clients?

I try my best to dedicate myself to the work I do. When clients come to me with issues, I work through it step by step and figure out the best way to solve the problem. Every client, no matter who they are, holds the same importance to me. I value all the clients equally. I'm available whenever they need me – my job doesn't stop at 6 PM; it's a 24/7 commitment.

I'm not just about solving problems, though. Dealing with clients takes the time to explain things thoroughly, communicate from our hand so there's no confusion. I guide clients step by step, giving examples and explaining as many times as needed. When dealing with their problems I don't back down until the issue is sorted out for good.

From your dedication I understand you've built mutual respect with clients but while coordinating variables might put your plans adrift, what do you do then to keep maintaining a standard of work?

Thankfully through the relations we've built, clients trust me enough to open up completely. They seek advice and coordination, and I try to respond to my best with genuine dedication. It's important to me to show them the same level of commitment they show me. Sometimes though, things get tricky with hectic work piling up, at such times I'm not afraid to ask for help.

Support with Mr. Milan KC.
My team and I work hard to convince clients and find the best solutions. We push to meet deadlines, and help each other out when we're struggling, we're not shy about reaching out to our colleagues when we need assistance. Communication is key. When the going gets tough, we roll up our sleeves and work extra hours. We come together as a team, using our trust in one another to overcome challenges. Like this we've built a tight-knit group that supports each other through thick and thin.

I'm sure being a part of the support team it's not always easy coordinating with clients, there are bound to be external pressures too, for such moments how do you overcome stress and maintain your consistency at work?

Dealing with clients sure, there are moments that a frustrated me, but I've learned to cool down before reacting. Dealing with clients can be a challenge, but I make a conscious effort to keep my calm and stay on track. It's not always easy, but I believe in staying steady. And when things get overwhelming, I'm not afraid to lean on others for help. Believing in teamwork and mutual support has really shaped my values and integrity at work.

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How has your time at FISOft shaped your perception of working with integrity?

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trust in me they've shown how they value me and that itself has led me to grow. I tackle my work consistently, pouring in my heart and soul, guided by my principles. I try to mentor my juniors like how my seniors did for me. To me, integrity means fulfilling my role and responsibilities with dedication. When my work goes smoothly and the clients share how they value my effort it gives me a major boost. This recognition isn't just confined to work; it fuels me in my everyday life. Being a part of FISOft and contributing to its big goals keeps my sense of integrity strong.

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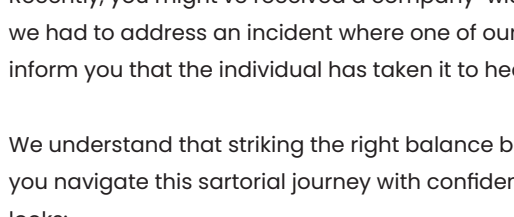
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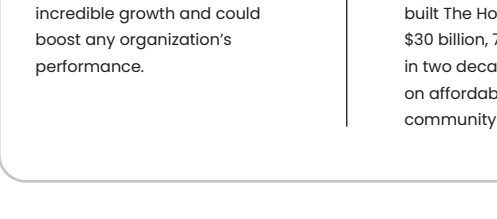
Pitstop Recommendations

Top 3 Cheesecakes to try in Kathmandu

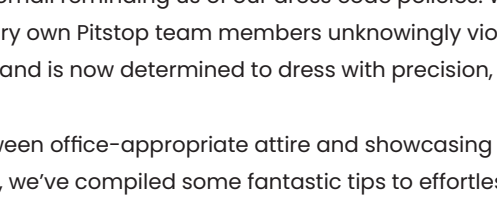


FoneReads

By Subodh Sharma, Chief Strategy Officer, Fonepay



Measure What Matters – John Doerr
Venture capitalist John Doerr reveals how the Olio methodology drove tech giants like Intel and Google to incredible growth and could boost any organization's performance.



Built from Scratch – Bernie Marcus & Arthur Blank
Bernie Marcus and Arthur Blank's post-firing success story unfolds in "Built from Scratch," showcasing how they built The Home Depot into a \$30 billion, 700-store empire in two decades, centered on affordability, service, and community engagement.



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Office Casual:
Let's kick things off with the ultimate secret to effortless style – sticking to the basics! For all those moments of uncertainty, go for a classic white button-up or t-shirt paired with pants, and you're set to sail the office fashion game! Whether you're crushing it in tailored pants or rocking the jeans vibe, that white button-up/shirt has got your back (and front, of course).

Mix and Match:
Step up your fashion game by mixing classic office staples with trendy pieces. Ladies, swap those jeans and sneakers combo for tailored pants and sneakers – instant elevation unlocked!

Accessorize with Flair:
You know the secret to turning heads? The right accessories! Elevate your outfit with subtle, yet oh-so-elegant accessories that perfectly complement your unique style. Carrying a handy bag for your documents along with a chic watch can work wonders for your style and ensure you stay on time to meet your deadlines.

Here's a pinterest board for the ladies, <https://www.pinterest.com/palishadalt/fisoft-work-attire-office-casual/>, incorporating the office casual vibe by Miss. Simran Gorkhali, Assistant Corporate Relationship at FISOft International & one for the men, <https://www.pinterest.com/palishadalt/fisoft-work-attire-office-casual-for-men/>, by Mr. Keyush Shrestha, Business Development Manager at FISOft International.

Remember, our attire is not just a representation of ourselves but also a reflection of our commitment to professionalism and our dedication to FISOft's values. By combining style with appropriateness, we can make a lasting impression both within our organization and with our valued clients and partners.

So, let's suit up, dress to impress, and together, we'll conquer new horizons and embrace thrilling opportunities!

Glimpses

