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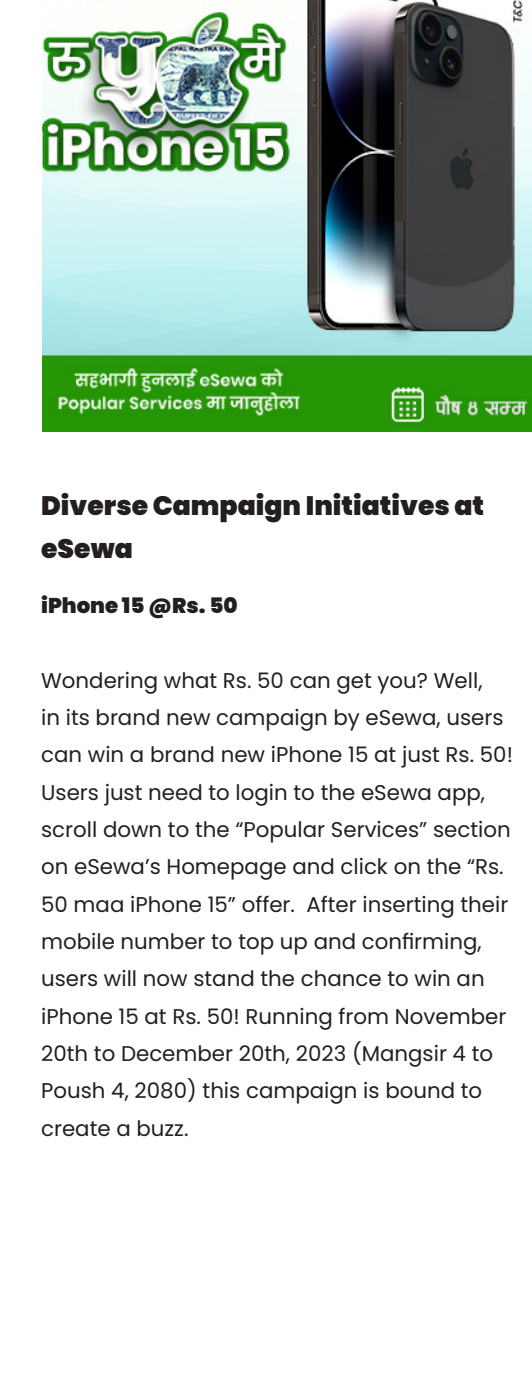
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Welcome to this month's Pitstop! To start off, we have a sweet poem to usher in the warmth in this cold season. After that, let's rev up to explore the latest in the FISoft Group tech sphere through FITECHSCAPE. Following the recent launch of Demo Day, we take a look back on it from the perspective of our three FISoft family members following the updates. After that, buckle up as we cruise into the delightful employee insights, featuring the ever-charming Rakshya Giri di from EMT.

With the TIGER perched on a CLIFF close to our hearts, this month, our focus is on learning and acquainting ourselves with the latest happenings in the Fintech landscape worldwide. As we delve into "Living the Values," let's take a closer look at how hard work earns trust with Binod Bhandari

dai from Fonepay.

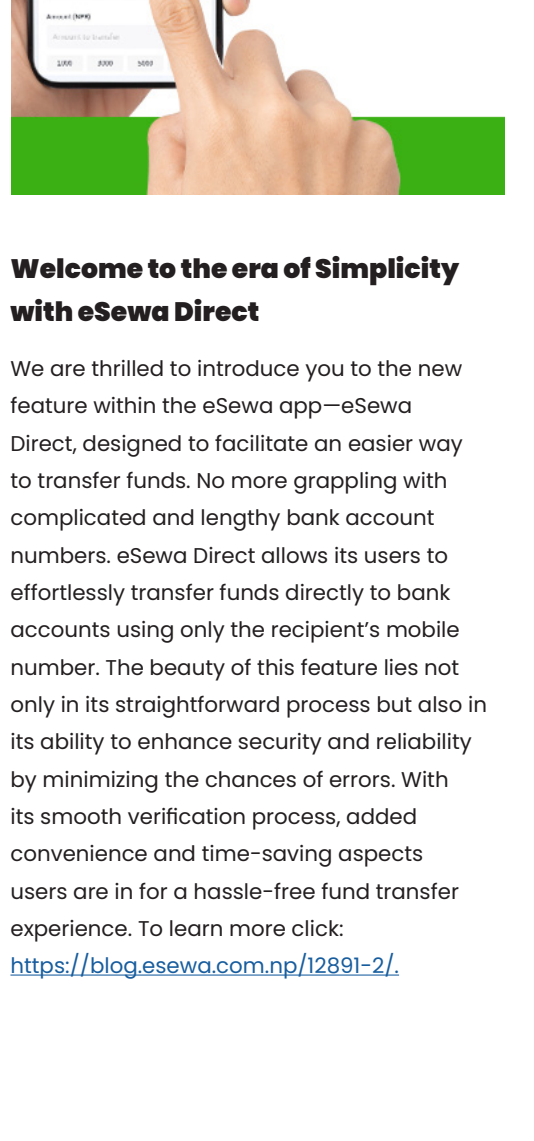
As we approach the end of 2023, get ready for some warm and cozy recommendations in Pitstop Recommends. FoneReads and a special year-end edition of FonePlaylist. To wrap it up, we have a heartfelt update on #LifeatFISoft. As usual, you are always welcome to contribute to this newsletter. In any part, whether you want to share a message, photos, or even recommend some songs and books. We would love to see your participation. Please email us at [MarketingCommunication@fisoft.com](mailto:MarketingCommunication@fisoft.com), and we will take care of the rest.

Happy reading!  
Pitstop Team

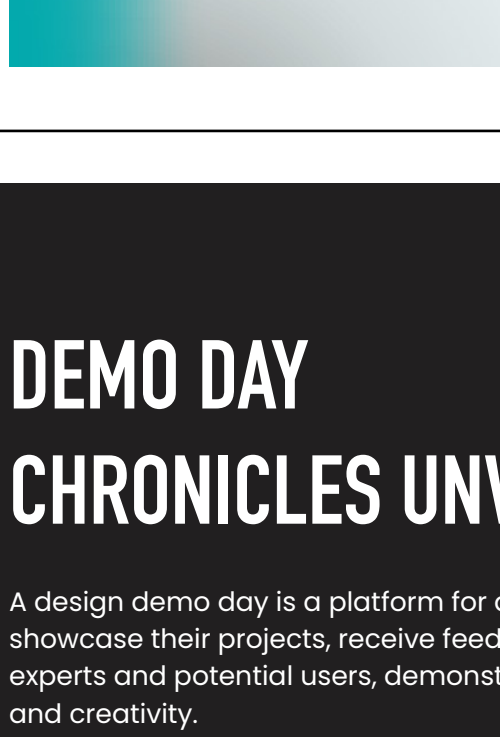
Embrace the chilly nights and bid farewell to the wonderful year of 2023 with a little Poem.

What's the best thing in the world?  
June-rain, By May-dev Impaired:  
Sweet snail-wind, that means no rain:  
Truth, not cruel to a friend:  
Fateless, not in lust to end:  
Beauty, not self-decked and curled  
Till its pride is over-plains  
Light, that never makes you wink:  
Memory, that gives no pain:  
Love, when, so, you're loved again:  
What's the best thing in the world?  
- Something out of it, I think.

By Elizabeth Barrett Browning



## FITECHSCAPE



**Diverse Campaign Initiatives at eSewa**

**iPhone 15 @Rs. 50**

Wondering what Rs. 50 can get you? Well, in its brand new campaign by eSewa, users can win a brand new iPhone 15 at just Rs. 50! Users just need to login to the eSewa app, scroll down to the "Popular Services" section on eSewa's Homepage and click on the "Rs. 50 max iPhone 15" offer. After inserting their mobile number to top up and confirming, users will now stand the chance to win an iPhone 15 at Rs. 50! Running from November 20th to December 20th, 2023 (Mangsir 4 to Poush 4, 2080) this campaign is bound to create a buzz.

### Mangsir ko Lahara:

#### Earn Free Honeymoon Package

With Mangsir, we eagerly approach the joyous wedding season. Keeping that in mind, eSewa brilliantly launched its exciting campaign for couples, Mangsir ko Lahara'. Mangsir, renowned for its cool and crisp weather, holds significant value in Nepal communities as the month when lovers embark on a new chapter of their journey together. It's the month of love, promises, and togetherness. To celebrate this romantic backdrop, eSewa offered the chance for one lucky couple to experience an unforgettable, all-expenses-paid honeymoon nestled in Meghuli at Barahi Jungle Lodge—a five-star hospitality facility celebrated for its stunning location and atmosphere, promising an enchanting escape. Users simply needed to purchase their airline tickets through eSewa during the month of Mangsir, and they'd be automatically eligible for this incredible campaign.

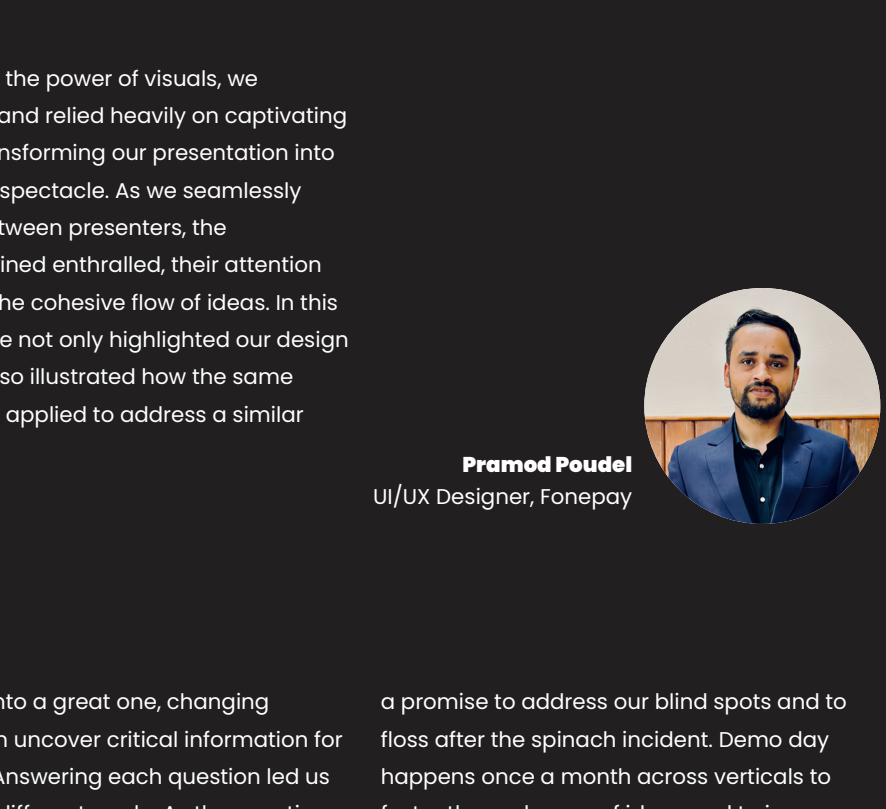
### Mobile Batai Banking Campaign is Here!

FISoft International launches "Mobile Batai Banking" Campaign through UseMobileBanking.com and its partner banks. This 30-day campaign running from December 1, 2023 to January 1, 2024 is formulated with the main objective to enhance customer engagement through reward participation in the digital banking experience with top-up and back data pack offers, and grand prizes, including an iPhone 15 and a trip to Pokhara. Simply users need to register, log in, and make transactions to qualify. While our FISoft team members cannot participate, we encourage you to spread the word and share the excitement with friends and family.

To stay up to date on more campaigns happening around the FISoft Group stay tuned to FITECHSCAPE.

## DEMO DAY CHRONICLES UNVEILED

A design demo day is a platform for designers to showcase their projects, receive feedback from experts and potential users, demonstrating skills and creativity.



### 1. Offline Payments – The Matchmaker

With the First Demo Day approaching, excitement and a wave of emotions swept over us as we prepared for the event. We found ourselves asking, "How can we make this day an encouraging event and inspire everyone to keep the good vibes going?" Our first challenge involved finding a feature to present on the day. It felt akin to trying to read a book with the first few pages missing – as we lacked the user data to guide us in the right direction. Although we had various options to explore, the absence of a starting point made things a bit confusing.

When we couldn't figure things out, we decided to focus on Offline Payments – a cool new tech that promised to save our data and maintain balance. As we embarked on this journey into Offline Payments, we discovered a friend in Fonepay, who shared the same mission. That's

how Fonepay and Mobile Banking joined forces. Our demo superhero, 'Offline Payments', even became a matchmaker in the process.

We explored how this superhero feature worked in different places, realizing it was akin to seeing a superhero change outfits. To transform what we learned into a presentation, 'the Trio' engaged in strategic chats to brainstorm ideas. Surprisingly, this partnership not only brought us together but also introduced an unexpected twist: ensuring robust safeguarding of personal data amidst the excitement. We practiced, giving a 10-minute and 49-second impromptu exercise routine to our collaborative journey – just in time for the trekking season.

When we needed a fresh start for our presentation, Keynote came to the rescue. We

transformed our findings into a presentation with cool visuals, turning what could have been a potentially boring talk into a fun ride of tech wonders. We finished preparing everything just an hour before the presentation and guess what? Perseverance turned out to be our MVP during this last-minute hustle! Finishing up the preparations brought a sweet sense of relief that we couldn't help but savor. All in a week's work for us!

### 2. Visualizing the Match

Embracing the excitement and nervousness that accompanied our first-ever design Demo Day, we set out to craft a presentation that would inspire and capture the attention of our audience. We began with a strong introduction, bringing together all the parts of our design story. To make the problem clear, we showed a video that pointed a vivid picture of the user's challenges. While the underlying problem and solution were shared, our design approaches diverged visually, embodying the richness of perspectives that fueled our creative journey.

Acknowledging the power of visuals, we minimized text and relied heavily on captivating animations, transforming our presentation into a mesmerizing spectacle. As we seamlessly transitioned between presenters, the audience remained enthralled, their attention captivated by the cohesive flow of ideas. In this presentation, we not only highlighted our design expertise but also illustrated how the same solution can be applied to address a similar problem.

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### 3. The Unintentional Easter Egg Hunt

The demo day wrapped up with our slides taking center stage, but the real show began when the audience asked questions. Every question opened a Pandora's box. We thought we were unveiling an exciting feature, but it turns out we left a few Easter eggs for our audience to find.

Blind spots are the source of all poor choices, and we designers aren't immune to them. We're biased, and our audience knows it. We have the skills, the maps to create them, and the experiences we've collected. Just as knowing where to stand can turn

a good photo into a great one, changing perspective can uncover critical information for our audience. Answering each question led us to think from a different angle. As the questions kept rolling in, we realized our blind spots were like that one stubborn piece of spinach that always manages to lodge itself between your teeth after a hearty meal – annoying, but crucial to address.

Design becomes easier with clarity and direction. If it weren't for the questions and feedback, we might have overlooked key aspects. Thus, our demo day concluded with

a promise to address our blind spots and to floss after the speech ended. Demo day happens once a month across various to foster the exchange of ideas and to increase collaboration among designers. We encourage anyone to showcase their ideas in the upcoming event.

## WHAT'S HAPPENING AROUND THE WORLD?



### TIGER on a CLIFF- Learning

#### Ibanera Launches New Widget to Optimize Digital Asset Transactions

Ibanera, the US Fintech bank, introduces PORTL, a widget streamlining global digital transactions. PORTL facilitates credit card purchases of digital assets, enhancing multi-currency deposits and withdrawals while adhering to sanctions. As reported by FintechTimes CEO Michael Carbonara emphasizes PORTL's potential to connect traditional finance with the digital realm, serving as a user-friendly gateway for improved consumer payments and cross-border transactions. He highlights how integrating PORTL enables enterprises to empower customers, allowing them to acquire digital assets with conventional credit cards. Aligned with Ibanera's vision of financial inclusion and innovation, PORTL paves the way for a future where individuals and businesses seamlessly navigate the digital finance landscape.

Source: <https://thefintechtimes.com/ibanera-introduces-widget-to-enhance-digital-asset-transactions/>

### ESG Investments to Propel Growth in Philippine Fintech

The future of Philippine fintechs, focused on innovation and sustainability, hinges significantly on investments aligned with environmental, social, and governance (ESG) principles, according to Digilo. The global sustainability technology (SusTech) industry, crucial for achieving ESG goals, has attracted \$400 billion in investments, with \$8.8 billion flowing into fintech microfinance sector. However, only \$4 million has been invested in 169 SusTech companies in the Philippines, indicating untapped potential. To make ESG investments mainstream in Philippine fintech, measures include integrating ESG indicators into investment decisions and enhancing investor literacy through campaigns and training. This shift can bolster sustainable practices, garnering increased support from investors and consumers, contributing to the economy's sustainable development and climate change mitigation.

Source: <https://www.crowdfunderinsider.com/2023/10/21/ESG-fintech-trends-on-esg-driven-investments-report/>

### Fintech Venture on LIC's Radar for Business Growth

Life Insurance Corporation of India (LIC) is venturing into fintech as part of its digital transformation, unveiling the DIVE (Digital Innovation and Value Enhancement) project. LIC Chairman Siddhartha Mohanty aims to revolutionize customer acquisition and services like claims settlement, making them accessible via mobile. Focusing on fintech's potential, LIC considers establishing its fintech arm. Three fintech companies joined as corporate partners, with 3-4 product launches planned for double-digit premium growth. An innovative December product promises assured benefit after a lifetime 10% sum assured market disruption, emphasizing transparency with features like loan and premature withdrawal. Source: <https://www.hindustantimes.com/business/life-insurance-creating-fintech-arm-for-business-expansion-chairman-siddhartha-mohanty-10700959566831.html>

## LIVING THE VALUES: TRUST FORGED THROUGH HARD WORK

This section is dedicated to employees who exemplify one of FISoft's five core values: Trust, Integrity, Grit, Empathy, and Respect. For this month, our focus is on Trust, spotlighting Binod Bhandari, Head of Product Engineering at Fonepay. Binod dai has been an integral part of the FISoft family for seven years and is a key figure who has been with Fonepay since its inception. Given Fonepay's success in earning consumers' trust and facilitating the transition from cash to digital, it is only natural that individuals like Binod dai, who contribute significantly to the brand, serve as role models for the value of trust.

Binod dai and his team have experienced substantial growth since the inception of Fonepay. They evolved from a compact unit to a more expansive one in response to increased work demands. This expansion brought about a myriad of tasks, including extensive reviewing, regular reporting, and an upswing in meetings. Amid these challenges, additional responsibilities have become integral to his daily routine. Despite the busy nature of his work schedule, we had the opportunity to sit down with Binod dai and delve into what living by these values means for him. Let's take a closer look at that, shall we?

**In your own words, what does living with Trust mean to you?**

Trust, to me, is a gradual process that unfolds over time. It isn't a spontaneous occurrence but is constructed through daily efforts. This belief stems not only from my professional training but also from personal experiences that have contributed to the development of a robust framework. Managing trust within a team, especially in the dynamic context of my team necessitates constant effort and hard work.

**How do you believe trust to be built and maintained within a team, particularly in the context of Fonepay's product engineering operations?**

Reflecting on a past campaign from a year ago, the team faced new challenges with it. Initially, the responsibility seemed overwhelming, and I even resorted to handling everything independently. However, seeking assistance proved pivotal as team members actively engaged, solving problems related to delivery and campaign execution. Trust was cultivated through collective efforts, showcasing our work, and proving our reliability. Like that we managed that campaign successfully too and also built trust in each other.

**Effective communication and collaboration is integral to building trust. How do you foster open and transparent communication within the product engineering team, especially when dealing with complex projects or issues?**

In our team, we've consciously fostered

a non-judgmental environment where seniority doesn't breed ego clashes. Open communication is encouraged through various team activities, including hiking, team meals, and dinners. These shared experiences serve to break down barriers, creating a familial atmosphere that transcends into open and transparent dialogue, treating each team member like a family.

**In a cross-functional environment, how do you ensure that each team understands the product engineering team's role in collaborations with other departments like marketing, sales, or customer support?**

Operating as a technical team, our emphasis on timely delivery is the linchpin of collaboration. We assure other departments that we can meet their needs and even just about anything is possible. Our work quality serves as a testament to our reliability, gradually earning the trust of other departments.

**Trust can be delicate, especially during times of change. How do you navigate challenges or challenges to the team while preserving and reinforcing trust?**

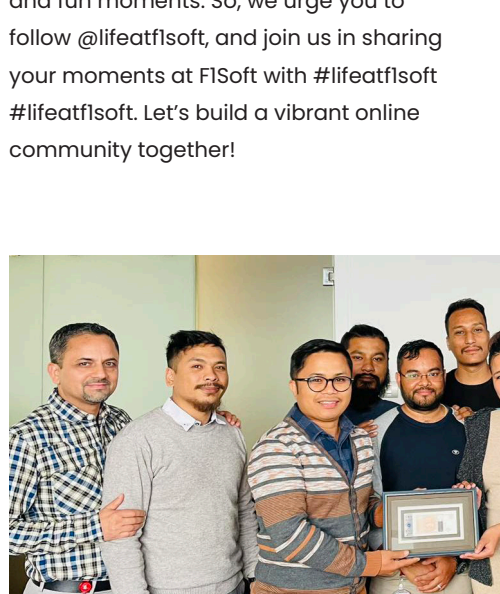
Recognizing the diverse nature of individuals, trust isn't inherently and extroverted, is essential. Trust isn't solely built through communication; it's also about entrusting individuals with significant responsibilities. By assigning projects, individuals gain confidence and draw trust from their accomplishments, fostering resilience during times of change.

**I think we've learned about how you view trust from your perspective quite well. Now, in relation to that, lastly, I'd like to ask about your opinions on "TIGER on a CLIFF" overall.**

Well, in the starting days of Fonepay, our team was small, quite different from the expansive group we've become now. Even back then, addressing the CEO wasn't a formal "Sir," but rather, it was "dai," a term that signifies a respectful blend of familiarity and trust. Speaking about trust, it's so deeply ingrained in our culture, even in the smallest terms, we tackle substantial projects because there's a genuine trust among all of us.

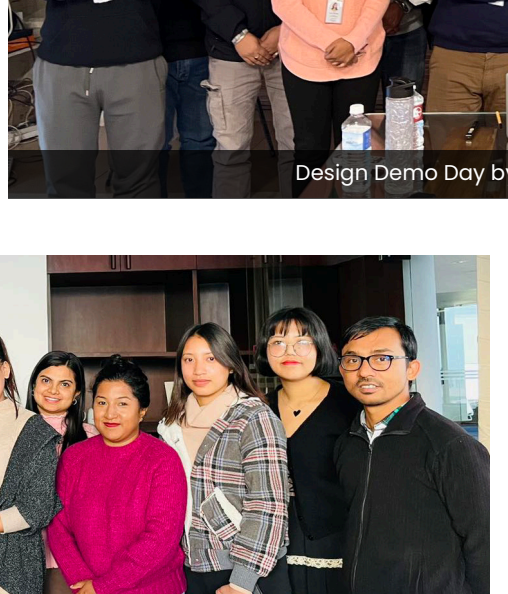
Importantly, we don't just pay lip service to values; they've been woven into our fabric organically. From the very start, our core values and culture were not adopted superficially but rather embedded in the essence of our work. So, when I view TIGER on a CLIFF I think that it truly incorporates our core values and culture. As the team expands, it becomes crucial to uphold and carry forward these values close to our hearts. Maintaining this connection to our foundational principles as we progress and take on new challenges.

## PITSTOP RECOMMENDS



### LITTLE WOMEN

BASED ON THE CLASSIC NOVEL BY LOUISA MAY ALLOTT, LITTLE WOMEN PORTRAYS THE STORY OF A FLOURISHING INDEPENDENT SISTERS AS THEY EXPLORE THEMES OF LOVE, FAMILY, FRIENDSHIP, AND THE PURSUIT OF PERSONAL AND ARTISTIC AMBITIONS. HIGHLIGHTING WOMEN'S STRENGTH IN AN AGE WHERE WOMEN WERE OF LESS VALUE, A MUCH RECOMMENDED FILM NOT JUST FOR WOMEN BUT ALL GENERATIONS.



### MY NEIGHBOUR TOTORO

CRITICALLY ACCLAIMED ANIMATED FANTASY BY HAYAO MIYAZAKI. IT FOLLOWS THE MOVIE OF TWO SISTERS, SATSUKI AND MAY ALONG WITH THEIR FATHER TO RURAL JAPAN WHERE THE SISTERS RUN A HOUSE SPIRITS AND BEFRIEND FRIENDLY FOREST SPIRITS. THE FILM DELVES INTO SUBJECTS LIKE ANIMISM, SYMBOLISM FROM THE SHINTO RELIGION, ENVIRONMENTALISM, AND THE PLEASURES OF LIFE IN A RURAL SETTING.



### BEFORE SUNRISE

THE FILM FOLLOWS JESSE AND CELINE, TWO STRANGERS WHO MEET ON A TRAIN IN EUROPE. THEY DECIDE TO SPEND A NIGHT IN VIENNA TOGETHER, WANDERING THROUGH THE CITY'S STREETS, SHARING INTIMATE CONVERSATIONS, AND FORMING A DEEP CONNECTION. THE FILM CAPTURES THE EPHEMERAL BEAUTY OF A FLEETING ROMANCE AND THE MAGIC OF SERENDIPITY.

### FONEREADS

By Sarjiti Napti  
UI/UX Designer, FISoft

**ALCHEMY** BY RORY SUTHERLAND

A guide to making magic happen in business and life. 'Alchemy' explores the transformative power of rethinking, highlighting how shifting perspectives, not just realities, can lead to true change and empowerment.

**THE DAWN OF EVERYTHING** BY DAVID GRAEBER AND DAVID WENGROR

A book by anthropologist David Graeber and archaeologist David Wengrow that challenges conventional history, proposing a systemic view of human societies. In this fascinating reader, Graeber and Wengrow explore the complexity, and the role of civilization with fresh perspectives.

**FOOLED BY RANDOMNESS** BY NASSIM NICHOLAS TALEB

In Fooled by Randomness, Taleb explores the impact of randomness on success, cautioning against misattributing success to skill and advocating for robust decision-making strategies. Through his insightful work, Taleb underscores the importance of embracing uncertainty, building resilience, and navigating the unpredictable nature of life and markets.

### FONEPLAYLIST

Poush Playlist- Year End Blues

It's the end of the year. With excitement for the new year to begin, there is also the heavy feeling of leaving this year behind in our memories. So, to savor the ending moments and relish in the atmosphere a little longer, enjoy this month's moodful playlist!



If you want your playlist featured here, send the songs URLs to [MarketingCommunication@fisoft.com](mailto:MarketingCommunication@fisoft.com)

## #LifeatFISoft

**Hearts fueled by values, days filled with culture**

Exciting news! You all must have received the recent email from the People & Culture Department regarding the launch of our new official Instagram platform: [gillettefisoft](https://www.instagram.com/gillettefisoft). It's your backstage pass to our dynamic world, featuring daily work life, team events, and fun moments. So, we urge you to follow @gillettefisoft, and join us in sharing your moments at FISoft with #LifeatFISoft #LifeatFISoft. Let's build a vibrant online community together!



Tihar Rangoli Competition Special Prize Handover- Jhimli Gang

Fonepay - Trip to Bathali Resort

Fonepay - Trip to Bathali Resort

"Khatra" ft. Rajesh Hamal & Ashish Dahal, EMT

Toastmasters Club Meeting No. 4

TM Raksha Ghil, EMT

TM Surya Malla, eSewa

Toastmasters Club Meeting No. 5

TM Arush Shajhi, eSewa

TM Gauri Anji Shrestha, eSewa