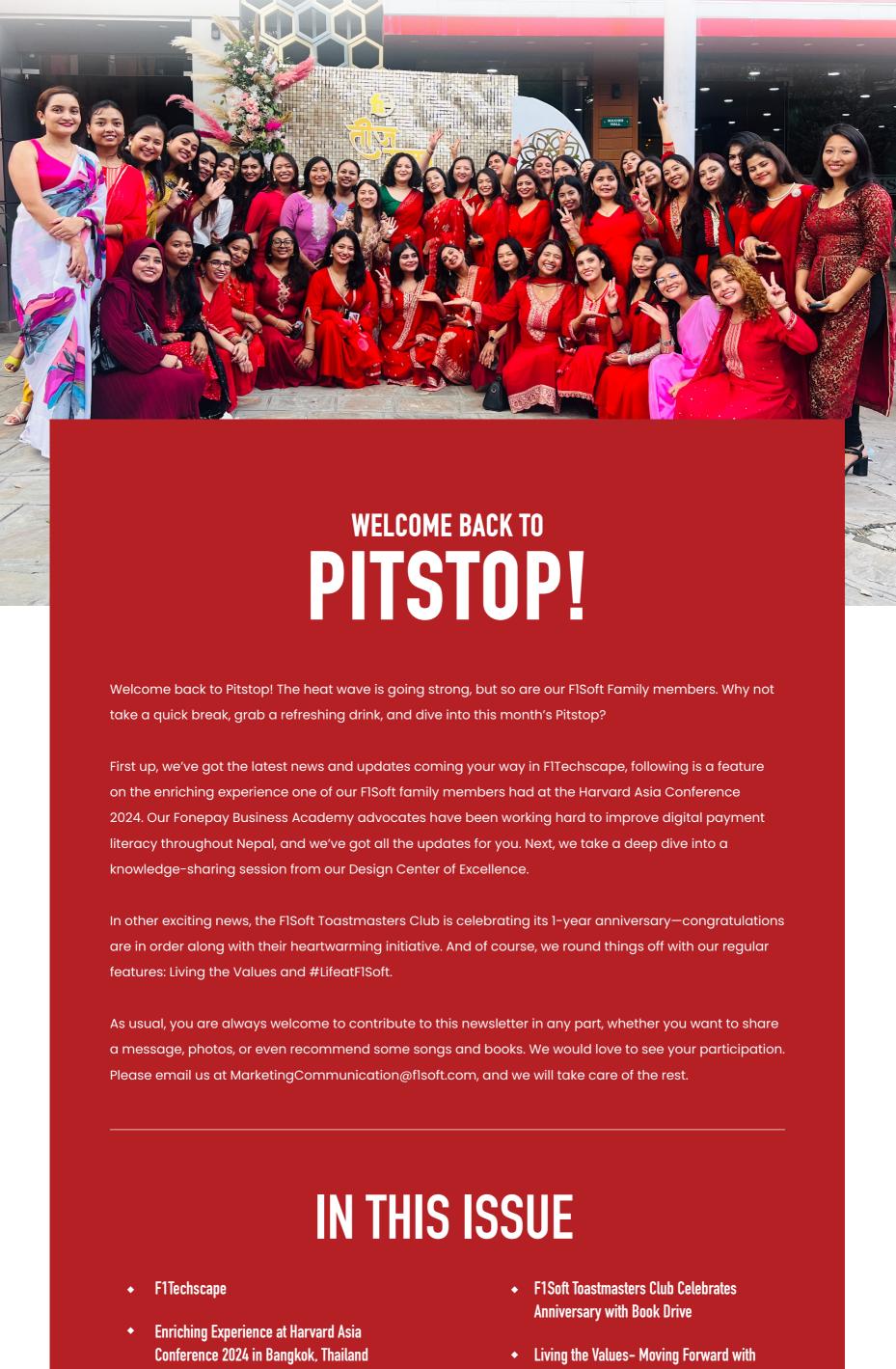


UNCHARTED INSIGHTS AT DESIGN COE, TEEJ CELEBRATIONS AT FISOFT AND MORE!



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- Empathy
- #LifeatF1Soft

F1 TECHSCAPE



eSewa STORIES: REAL PEOPLE, REAL EXPERIENCES

Adding to its repertoire of spectacular campaigns, eSewa has launched another exciting project- "eSewa Stories," a new series designed to show how eSewa has made life easier for different people all around Nepal. "eSewa Stories" is all about telling the real-life experiences of people who use eSewa. eSewa is going to be collaborating with different personalities to share their stories about how eSewa fits into their daily routines. These stories aren't just promotional material-they're personal experiences that show how easy and useful eSewa can be.

By tuning in, you'll see the real benefits of eSewa through the everyday tasks and transactions of actual users. You'll discover how others are leveraging eSewa to improve their lives, offering inspiration and practical ideas for your own use. Plus, these stories feature familiar faces and relatable experiences that make clear benefits of using eSewa and are accessible, so be sure to stay tuned to eSewa's various social platforms to look out for eSewa Stories Video!





eSewa^{*}

Introducing eVA: NEPAL'S FIRST PAYMENT ENABLED VIRTUAL ASSISTANT

How often have you wished your chatbot could communicate with you like a human and give you assignments that need to be done right away? Have you ever wished that artificial intelligence (AI) could do complicated tasks for you instead of just providing pre programmed responses? If the answer is yes, then meet eVA, the first virtual assistant in Nepal with payment capabilities. The first AI chatbot in Nepal, eSewa's virtual assistant (eVA), can carry out complicated activities including processing payments on behalf of users.

eVA is similar to having a personal assistant by your side all the time, ready to help you. The objective of eVA is to seamlessly integrate efficiency and user-friendliness by not only providing answers to queries but also taking proactive measures to facilitate the users' journey from inquiry to resolution.

eVA's design places a strong emphasis on security and privacy, using strict steps to safeguard users information and transactions. With eVA, we can see the future of digital payments and customer service-a day when technology will be a reliable friend that makes life easier. We're thrilled about eSewa's most recent development and anticipate how it will revolutionize users' day-to-day interactions and look forward to what the future has in store.



INTRODUCING EASYLOAN BY eSewa

Introducing eSewa's latest feature, easyloan, a simplified way to this process where eSewa's agents can now apply for and receive loans quickly and easily through the eSewa App. With the launch of its easyloan, eSewa is setting a new standard in the financial technology sector, making it easier for small business owners to secure the emergency funds they need, all within just a few seconds.

To be eligible to apply to easyloan agents need to have their KYC verified in eSewa, valid PAN and a business registration certificate, be active on eSewa for at least six months, participate in both international and domestic ticketing and must have regularly uses utility services including top-up from the app.

For the assessment criteria please find the details on: https://blog.esewa.com.np/esewa-easyloan/

By logging in to the eSewa App and choosing easyloan from Financial Services, agents can obtain easyloan instantaneously with ease, intelligence, and no collateral with just a few taps - thanks to easyloan. Easyloan offers a simple application process, no hidden costs, speed and dependability, security, and transparency. This feature was created specifically to give eSewa agents the instruments and resources they require in order to be successful. With quick and dependable financial

The financial superpower you'll always have at your fingertips is easyloan.

support, eSewa hopes to assist you in realizing your business objectives and expanding alongside eSewa.



Fonepay Business Academy Updates

In order to improve digital payment literacy throughout Nepal, Fonepay Business Academy(FBA) has successfully conducted 8 Digital Payment Literacy Program (DPLP), One Knowledge sharing session to social media influencers in the month of Sharwan, 2081, and one Workshop at Kathmandu in the month of

Bhadra 2081.

The knowledge sharing session was conducted in collaboration with social media influencers as a part of Paisa Pathau Thau Ko Thau S-3, on 9 Sharwan, 2081. 15 participants from diverse backgrounds from various segments participated in this program. As part of the "Paisa Pathau Thau Ko Thau S-3" campaign, Fonepay Business Academy organized an

extensive Digital Payment Literacy Program in 8 different colleges with seven campuses/ colleges within the Kathmandu Valley and one college in Malangwa. The primary goal was to enhance students' digital literacy skills by

providing essential knowledge and tools to

effectively navigate digital payment platforms.

The program emphasized the importance and

and relatives about essential knowledge and tools to navigate digital payment platforms effectively, understand the past, present, and future of payments, and safeguard themselves from online frauds and scams.

join the campaign and teach their parents

On 7th bhadra, 2081, FBA also successfully conducted a Capacity Building Workshop on "Fundamentals of Payment Service Programs and Customer Service Handling" at The Malla

attracted 58 participants from 14 different BFIs,

productive Friday, the workshop's primary goal

Hotel, Thamel, Kathmandu. The workshop

all demonstrating remarkable enthusiasm

and a strong eagerness to learn. Held on a



benefits of bank accounts and digital wallets, offered tips on wise spending, explained the evolution of payment systems, and highlighted ways to protect against online fraud and scams.

The campaign primarily centered on Fonepay Direct, highlighting this specific product of Fonepay. The sessions provided clear instructions and steps regarding its use. Participants were also informed that two lucky winners would receive an iPhone 15 Pro as part of the program's rewards. Additionally, the main goal was to encourage students to

was to familiarize attendees with both current and upcoming Fonepay products and services, while also equipping them with effective strategies for managing customer inquiries. The day began with an engaging ice-breaking session, designed to energize all participants, followed by interactive games and quizzes that created a lively atmosphere. Winners were awarded prizes, adding an element of fun to the learning experience.



Uncharted Insights: A Knowledge Sharing Session and Farewell at Design CoE

At the recent knowledge-sharing session hosted by Design CoE, the members bid farewell to the Assistant Coach of Design CoE Sudin Dai and celebrated a decade of his experience in user research at F1Soft. His tenure was marked by groundbreaking work that not only shaped Cogent Health's products but also set an example for the design community on how research should be conducted.

The Background to the Research

At Cogent Health, Sudin Dai oversaw a rigorous user-centered research methodology for ten years, concentrating on comprehending users in a variety of verticals. His work delves deeply into the unexpected realities that surfaced during field study, going beyond theoretical conceptions. For him, this was more than simply a job; it was about taking ownership of the work, looking at the real user experience and elevating users perspectives into the design process. In his parting session, he imparted priceless knowledge from his tenure at Cogent Health, detailing how real-world research showed obstacles that could never have been predicted from a theoretical perspective. His work highlighted the idea that real design involves being outside the workplace and observing how people interact with.

Sudin Dai worked for five years at Cogent Health, where he oversaw the redesign of several products, before then moving to Foneloan where he worked on many projects including Buy Now, Pay Later (BNPL) options. Since Cogent Health was FISoft's sole health-tech product at the time, his work there stood out. Modern technologies were being incorporated into the Hospital Management Information System (HMIS) Version 1 to create a web-based platform. His team focused on enhancing the Electronic Medical Record (EMR) system through study at several institutions, such as Birendra Sainik Hospital, Everest Hospital, and others.

Teams visited hospitals to monitor workflows and obtain data for this practical study. They saw directly how users engaged with the product rather than merely depending on the specifications provided by the product team.



Farewell & Welcome

The event concluded with a farewell to Sudin Dai's, the design CoE also welcomed Hricha Sharma from FoneNXT as the newest coach, alongside Head Coach Pukar Dai. From this session we can see the importance of user research. In the Design process specially it is a critical component. Sudin Dai's work demonstrated how field research, empathy, and attention to real-world challenges create designs

that truly resonate with users. His legacy serves as a reminder to every designer that success lies not just in meeting job descriptions but in owning the process and always striving to understand the end user. As we move forward, we carry these lessons with us, determined to continue building on the foundation laid by Sudin Dai and ensuring that the user remains at the heart of everything we do.

Celebrating F1Soft Toastmasters Club's 1st Anniversary with a

BOOK DRIVE

Join us in spreading the joy of reading. Donate your gently used books and inspire the next generation of readers.

Accepted books: Fiction, non-fiction, children's books, and more Donation Drop Off: 9 AM - 6 PM from September 2 - 10

Ground Zero, F1Soft Group Tower (Himalayan Java premises)



FISoft Toastmasters Club Celebrates Anniversary with Book Drive

On the occasion of the 1-year anniversary of the F1Soft Toastmasters Club, and to promote learning, the members recently organized a book drive to collect and donate books to rural areas and schools. The drive encouraged the donation of gently used books to inspire a new generation of readers. Books from various genres, including fiction, non-fiction, and children's literature, were accepted. FISoft family members were able to drop off their donations at the FISoft Group premises from September 2-10. Through this drive, we hope that more people get to experience the magic and joy of reading and learning & we offer our sincere congratulations to the entire FISoft Toastmasters Club.



LIVING **THE VALUES** Moving Forward with Empathy

Meet Aarju Joshi, the diligent Executive Assistant to our CEO, Subash Dai. Working closely with the CEO, Aarju's day is filled

What does living with empathy mean to you?

To me, living with empathy means understanding and feeling the condition of others as if it werewere your own. It's about putting yourself in someone else's shoes. At FISoft, I've seen this firsthand, as the company consistently delivers customer-centered products. Every person I meet here works with the mindset of, Will this make the customer's life better? Putting the customer first and working together as a team is what empathy means to me.

How do you prioritize empathy in your daily interactions with colleagues and stakeholders?

In my role, there's a lot of back and forth when it comes to meetings, and there are often last-minute changes due to scheduling conflicts. During these times, I try to assess the urgency of the situation and maintain a balance so that no one suffers from the scheduling issues. That's how I move forward with empathy.

How do you balance empathy and maintain professionalism, especially in high-pressure situations?

Sometimes people have urgent matters and ask me to represent them in meetings. For example, a colleague from the F1Soft People & Culture team couldn't attend a meeting and asked me to take her place. I made sure to understand

with organizing and scheduling to ensure tasks are completed efficiently. From arranging necessary meetings and follow-ups to handling minutes and urgent requests, she ensures everything is in order so the CEO's office can operate smoothly. With a loyal 4-year career at F1Soft, let's explore what living with empathy means to Aarju Di.

what she needed covered, attended the meeting on her behalf, took detailed notes, and relayed everything back to her afterward. This is how I've been able to help in such situations.

How do you practice empathy when managing competing priorities and urgent tasks?

Empathy plays a crucial role here, alongside prioritization. I assess the urgency and importance of each stakeholder's needs. I try to provide balance by addressing the most urgent and high-value tasks first.

toward different teams, and how do you use empathy to bridge the gap between technical and business functions?

Previously, I worked closely with the technical team, but now I coordinate more with the business team, especially with Adwait Dai's team. My current focus is assisting Subash Dai to ensure his work is carried out smoothly in a strategic manner. It's still in the initial phase, and I'm now dealing more with numbers, which I believe will help us operate on a strategic level. Earlier, we looked at banks and why they were clients, and now we map the value they bring, how they bring it, and how to fully utilize their strengths-a more holistic approach.

How does the culture of empathy at FISoft, particularly from your supervisor, influence your work and interactions with others?

Empathy at FISoft is deeply ingrained in every stakeholder, especially my supervisor. When you have a leader who embodies this trait and manages you closely, it's easy to relate. I've been influenced by the empathy and values arou me. Everyone is approachable and listens deeply to our concerns, which has made it easier to manage my tasks and work effectively.

> Aarju Joshi, Executive Assistant to CEO, F1Soft

