

PITSTOP!

FONEPAY CREDIT CARD LAUNCH, FONELOAN AND HAMROBAZAAR LAUNCH HAMROBNPL, FONEPOINTS NEW FESTIVE CAMPAIGN, AND MORE!



WELCOME BACK TO PITSTOP!

Welcome back to Pitstop! Hope you all had a wonderful Dashain and have an even better Tihar to come, today we dutifully bring you the details on all that's happening at FISOFT Group.

First up, we've got the latest news and updates coming your way in FITechscape, followed by information on a special campaign launched by Fonepoints that is open to the entire FISOFT Group family. Next, we highlight the collaboration between two of our verticals, Foneloan and Hamrobazaar, bringing you one of our most exciting products. As always, we continue with "Living the Values," featuring insights from Anusha Pradhan from Administration at FISOFT. Lastly, we wrap up with #LifeatFISOFT which is filled with glimpses of our beloved Dashain Fest 2024.

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, and we will take care of the rest.

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F1 TECHSCAPE

नेपालको आफ्नै Credit Card

अब Card बाटै Fonepay QR

EXPERIENCE THE POWER OF A FULLY VIRTUAL CARD WITH FONEPAY CREDIT CARD

Fonepay has launched Nepal's first-ever Domestic Scheme Digital-First Virtual Credit Card, marking a significant step in addressing the country's low credit card penetration of just 2%. This innovative solution, first of its kind in Nepal, offers a truly virtual experience, combines the convenience of QR payments with the flexibility of credit, offering users a seamless and secure payment experience with the convenience of managing transactions at ease.

Fonepay Credit Card connects users to a vast network of 1.4 million merchants, from local vendors to major retailers, promoting greater financial inclusion. By offering secure and convenient transactions via mobile devices, it eliminates the need for a physical card, making it easier for consumers to access credit whenever needed. Citizens Bank International Limited is the first bank to enroll in this innovative solution, with Everest Bank lined up to join next and many more set to follow. Customers can contact their respective banks to apply for the Virtual Credit Card.

More Details on <https://www.fonepay.com/blogs/Citizens-Fonepay-Credit-Card>

PRESENTING ESEWA'S FESTIVE CAMPAIGN ESEWA MAHA UTSAV: WIN NAMMI CAR THIS DASHAIN-TIHAR

Excitement is growing in every family as the most anticipated festivals in Nepal—Dashain, Tihar, and Chhath—approach quickly. And to celebrate this festive season eSewa has launched its Maha-Utsav Campaign with an opportunity to win a Grand Prize of NAMMI ko Dami Car by Harsh Alpha Baschal. Other amazing prizes include iPhones 15, daily flash sales, and much more!

eSewa's unique festive offer, the eSewa Maha-Utsav, is intended to make users' Dashain, Tihar, and Chhath celebrations even more joyful. Throughout the campaign duration, consumers who use eSewa will have the opportunity to win a variety of amazing rewards, from electronic cars to daily flash discounts. Every Tuesday, Daily Flash Sales and Weekly Hot Deals are also available as part of the promotion!

To know more: <https://blog.esewa.com.np/प्रति-गण-उत्सव-घरघरकै>

इसेवामा कारोबार NAMMI को दामी कार

सप्ताह: **Weekly Hot Deals** | **Monthly iPhone 16** | **Daily Flash Sale**

Boost festive celebration with thrilling discounts and offers.



ESEWA LAUNCHES DAILY FLASH SALE AND WEEKLY HOT DEALS!

In a bid to provide something exciting for everyone, from cashback on flights, hotels, and bus tickets to exciting prizes like JBL speakers and bonuses for loading money, eSewa has launched its daily flash sale and weekly hot deals. The exclusive hot deals include rewards such as:

- Daily Flash Sale:**
1. Local Money & Win
 2. Book Hotels – Get Flat 5% Cashback
 3. Book Flight Tickets – Rs. 300 Cashback
 4. Top-up & Data Pack – 20% Cashback
 5. Book Bus Tickets – Rs. 100 Cashback
 6. 10% Cashback on Movie Tickets (valid for every day and whole time)

- Weekly Hot Deals (LIVE Every Tuesday):**
1. Amazing Cashback on Airlines
 2. 2% Cashback on Internet Bills
 3. Rs. 150 Cashback on Life Care
 4. Rs. 50 Cashback on eSewa Care
 5. 5% Cashback on International Flights
 6. Rs. 2000 Bonus on eSewa Load
 7. Rs. 500 Cashback on Send Money
 8. Win JBL Go 4 Speaker with NEA EV Recharge
 9. Rs. 500 Cashback on Bank Transfers

बोहनी Fonepay QR बाटै

In a bold step towards modernizing traditional business practices, Fonepay introduced the 'Bohni' Fonepay QR Bata initiative, aimed at transforming how merchants in Nepal kickstart their day. This initiative redefines the cultural significance of 'Bohni', the first transaction of the day, while embracing the benefits of digital payments. In Nepal, Bohni is more than just a monetary exchange; it is a symbol of luck, prosperity, and goodwill, believed to set the tone for the rest of the business day. For generations, cash has been the preferred medium for Bohni, as it's seen as a positive omen of wealth entering the business.

While these practices are rooted in the cultural mindset, they come with challenges—such as managing cash, handling change, offering credit, and dealing with the risks associated with holding physical currency. As Nepal moves towards a digital future, these customs are ripe for innovation, blending tradition with modern convenience while keeping the essence of Bohni intact.

The 'Bohni' Fonepay QR Bata initiative encourages merchants to accept their first payment digitally via Fonepay QR, offering a seamless and secure alternative—it represents a meaningful step toward a cashless economy, enhancing financial inclusion for both merchants and consumers across Nepal. Fonepay's initiative preserves the cultural significance of Bohni while integrating the efficiency, security, and ease of digital payments, challenging the norm and laying the foundation for a more inclusive and sustainable financial ecosystem. It's time to modernize tradition and take a leap into the future of commerce.

दिनको शुभ सुरुवात Fonepay QR बाटै गर्नुहोस्

उधारी बाटै मुक्ति | झुदाको सुरुवात गर्नुहोस् | मिल्ने मिल्ने

फोनपे बिजनेस एपमा रजिष्ट्रन गर्दै, योजनामा सहभागी हुनुहोस्! दिनको सुरुवात Fonepay QR बाटै शुक्रानी लिई, EV scooter मिल्ने नौका पाउनुहोस्!

Fonepoints Never Misses to Surprise Its Latest Festive Offers

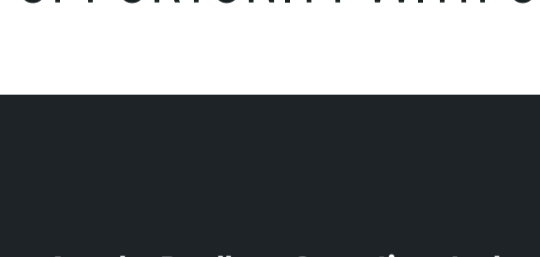
Fonepoints is excited to announce a new campaign that aims to surprise and reward its users! Starting October 10 to November 15, when you redeem offers at specific points, users will automatically enter a lucky draw for a chance to win some amazing prizes. Here's what's up for grabs:



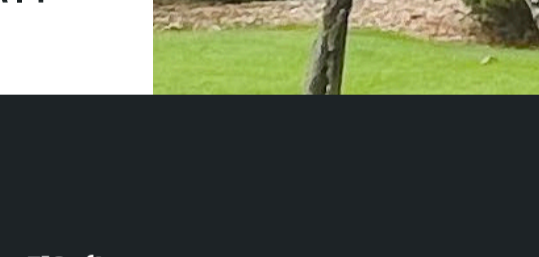
Donut Drool voucher worth Rs. 650



Himalayan Healer Spa voucher valued at Rs. 2,000



मात्र 99 Points मा
Ultima Earbud 192 worth Rs. 2,799



मात्र 1 Point मा
Color Plus Cosmetics hair coloring kit valued at Rs. 2,500



मात्र 499 Points मा
1 Month Free JumJum ride Package at just 499 Points

Introducing hamro bnpl by fone loan

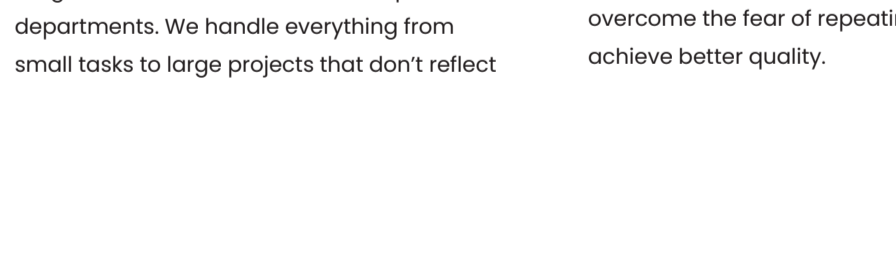
Shop products of your choice with Easy Installment Options

For the first time in Nepal, introducing Interest Free EMI products for Foneloan eligible customers through partner banks.

Visit our Website Now.

<https://foneloan.hamrobazaar.com/>

Enjoy Buy Now, Pay Later 50+ Brands 250+ Products



Foneloan Partners with Hamrobazaar to launch Buy Now, Pay Later

Two of our verticals Foneloan and Hamrobazaar have collaborated to launch HamroBNPL, a Buy Now, Pay Later feature that enables eligible Foneloan users to purchase products on foneloan.hamrobazaar.com and pay in manageable equal monthly installments (EMI), making shopping on hamrobazaar.com more convenient and budget-friendly. Foneloan users of Kumari Bank Ltd., Nepal Investment Mega Bank Ltd., Laxmi Sunrise Bank Ltd., and Agricultural Development Bank Ltd. can make use of this feature through their respective Mobile Banking apps.

Customers can choose between Interest Free EMI for six months and Standard EMI for nine to twelve months with no down payment from HamroBNPL. Users can explore over 250 products from 50+ top brands, all available under the HamroBNPL section on Hamrobazaar.com. Eligible Foneloan users from the above listed banks can simply log in to their Mobile Banking app, scan the website's QR code, select their desired product, and follow the on-screen instructions.

Expected to revolutionize how Nepali customers engage with online shopping, the goal of Foneloan and Hamrobazaar is to provide customers with the financial freedom to make significant purchases without the burden of having to pay in full right away. HamroBNPL is a component of our Group's larger goal to use technology advancements to increase financial inclusion and accessibility for both individuals and companies.

LIVING THE VALUES

TURNING OBSTACLES INTO OPPORTUNITY WITH GRIT

Anusha Pradhan, Operations Incharge, FISOFT

Presenting our featured FISOFT family member for this month, showcasing the value of grit: the smooth communicator and down-to-earth Operations In-charge of FISOFT Group, Anusha Pradhan. A day in her life can be pretty hectic, as she commutes all the way from Banepa. With back-to-back meetings and a constant flow of work, there's hardly a minute to stay still. Yet, Anusha finds it all interesting, tackling her tasks with a gritty nature, working non-stop, and still managing to have fun along the way.

In your words, what does living with grit mean to you?

To me, grit is about tackling tasks with dedication and seeing obstacles as opportunities. I've worked here for four years, and I've been involved with almost all the verticals. Operations work is so broad that it's not limited to one central task, and obstacles are not just internal but external as well, such as vendor deliveries and other issues. However, I try not to view these as problems but as hurdles to overcome and that's living with grit to me.

Can you share an example from your work where you demonstrated grit to overcome a particularly challenging situation?

I manage almost all verticals as an operations in-charge. In this role, I need to manage time so that all the appointments between all the authorities don't clash, and I strive to complete all tasks effectively. If I'm given a task, I have to finish it no matter what—it's part of my personality. There was one instance where we had a significant event a day after tomorrow and all the approvals had to be aligned in short notice, but still, we managed to successfully hold the event and it was a huge success. I feel grit is what drove us, and that is what gets the job done.

How do you cultivate perseverance and resilience within your team when facing consistent operational hurdles?

In operations, no matter how much service-level work is done, it's often invisible—we don't see tangible results like in sales or such practical departments. We handle everything from small tasks to large projects that don't reflect

What strategies do you employ to keep your team motivated when results aren't immediate, but consistent effort is required?

I tell my team, "This time you made a mistake, but it doesn't always have to be that way. You will learn from your mistakes." I encourage them to overcome the fear of repeating their mistakes to achieve better quality.

How do you handle setbacks in operations, and how do you instill a mindset of resilience and grit in your team when they encounter failures?

Within the company, to some extent, we have control, but with the outside parties we work with like vendors, we can't do much—they are unpredictable. However, when communication breaks down with external parties, we take responsibility from our end. So, I try to build good relationships with third parties and public relations. I feel I have good communication skills, so I rely on that. But in unpredictable situations, I stay true to my values and approach the issue with patience and gratitude.

A quote that resonates with me and with FISOFT is, "Use mistakes and problems as opportunities to get better, not reasons to quit."

FISOFT saw the launch of digital financial technology as an opportunity and introduced its products. I relate to the company and I try to do the same.



#LifeatFISOFT

This year's Dashain Fest brought together musicians and poets to recreate the magic of old cherished memories. With heartfelt tunes and words, we relived the nostalgic sounds of the Dashain. Enjoy a glimpse of the celebration through these special moments.