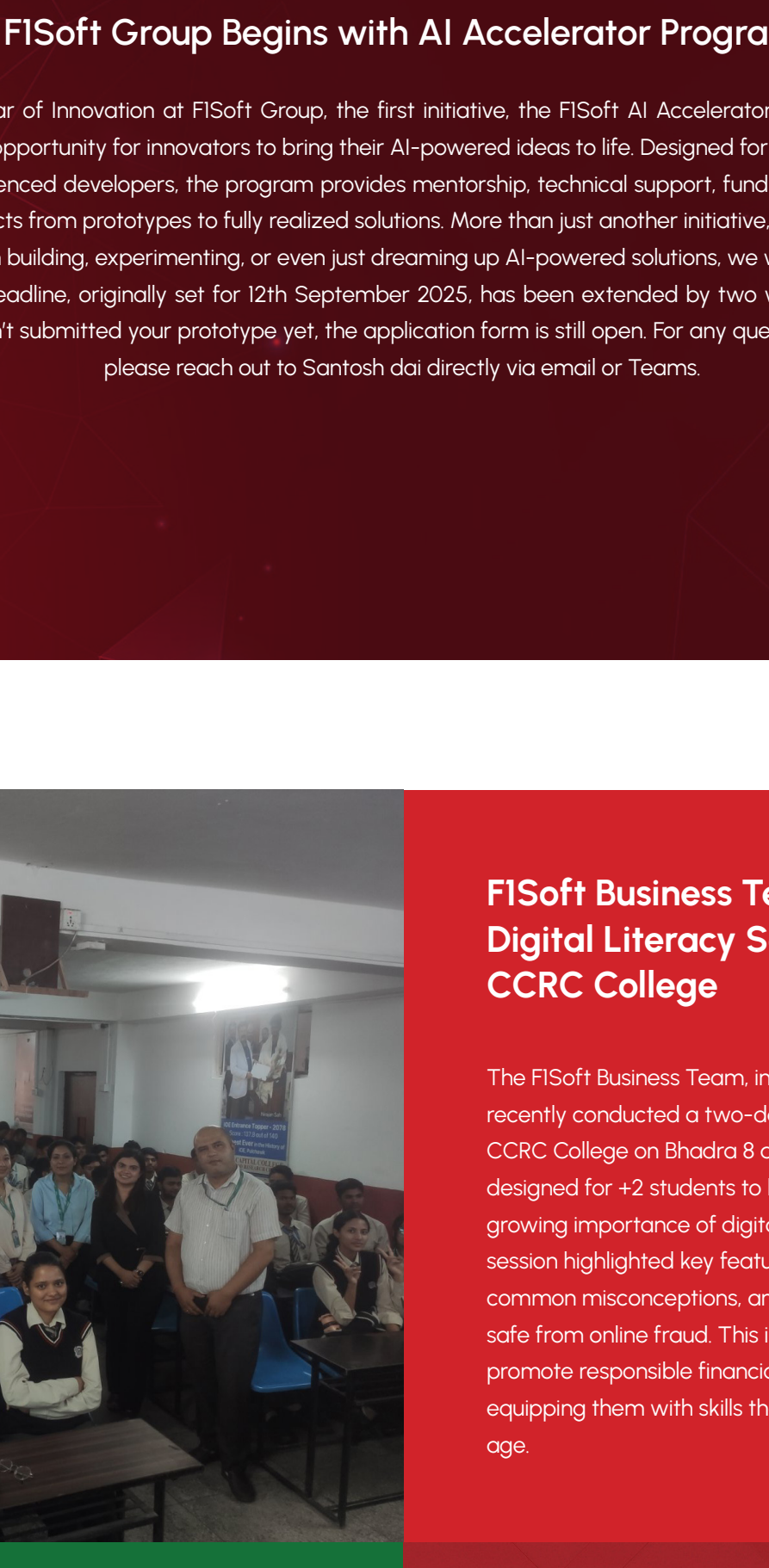


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### Year of Innovation at FISoft Group Begins with AI Accelerator Program

As part of the Year of Innovation at FISoft Group, the first initiative, the FISoft AI Accelerator Program, is now live, offering a unique opportunity for innovators to bring their AI-powered ideas to life. Designed for anyone from budding creators to experienced developers, the program provides mentorship, technical support, funding, and a platform to accelerate projects from prototypes to fully realized solutions. More than just another initiative, it is a way of saying, "If you've been building, experimenting, or even just dreaming up AI-powered solutions, we want to back you." The application deadline, originally set for 12th September 2022, has been extended by two weeks. So, if you have an idea and haven't submitted your prototype yet, the application form is still open. For any questions or clarifications, please reach out to Santosh da directly via email or Teams.



### FISoft Business Team Conducted Digital Literacy Session at CCRC College

The FISoft Business Team, in collaboration with Citizens Bank, recently conducted a two-day Digital Literacy Session at CCRC College on Bhadra 8 and 9. The program was specially designed for +2 students to help them better understand the growing importance of digital finance in everyday life. The session highlighted key features of mobile banking, addressed common misconceptions, and shared practical tips to stay safe from online fraud. This initiative reflected a joint effort to promote responsible financial habits among young learners, equipping them with skills that will serve them well in the digital age.

### Fonepay Credit Card: A New Era of Credit Payments

Not long ago, obtaining a credit card in Nepal often involved lengthy paperwork, collateral, and long waiting periods. Fonepay has transformed this experience with its instant, app-based credit card solution, allowing users to get a card in just a few taps and make payments nationwide. In its first year, over 12,000 Nepalis have embraced the simpler, faster, and more inclusive way of paying, thanks to the support of partner banks including Citizens Bank International, Everest Bank, Mahalaxmi Bikas Bank, Kumari Bank, Laxmi Sunrise Bank, Garima Bikas Bank, and Shine Resunga Development Bank.

[Know more about the Fonepay Credit Card](#)

### Fonepay Credit Card

NEPAL'S MOST WIDELY ACCEPTED CREDIT CARD



### Fonepay Strengthens QR Network with CityPAY Partnership

Fonepay has expanded its ecosystem, enabling CityPAY users to make seamless payments through Fonepay's nationwide QR network, which spans over 17 million merchant outlets across Nepal. As part of the collaboration, CityPAY has launched a festive campaign offering customers the chance to win exciting televisions through a lucky draw worth over 20 reward points on every QR transaction above NPR 500. This partnership further strengthens Fonepay's interoperable platform, providing both merchants and consumers with greater convenience.

[Read more about the collaboration](#)

### Fonepay Strengthens Nepal's Digital Payment Ecosystem Through Alipay+ Partnership

Fonepay has partnered with Alipay+ to make digital payments in Nepal more seamless and accessible for international travelers. Through this collaboration, visitors from over 11 countries, including China, South Korea, Malaysia, Singapore, the Philippines, Thailand, Germany, and Italy, can now use their familiar e-wallets such as Alipay, KakaoPay, GCash, Touch 'n Go, AlipayHK, TrueMoney, and Tinabao to pay effortlessly at over 17 million Fonepay QR merchants across Nepal. This initiative not only enhances convenience for tourists but also supports local businesses, strengthens cross-border connectivity.

[Read more about the collaboration](#)

### eSewa Hosts Insights & Investments Session on SIP

eSewa recently organized Insights & Investments, a learning session focused on financial planning and growth. The program was graced by Ms. Srijana Dahal and Mr. Dambar Rai from Kuman Capital Limited, who shared valuable perspectives on Systematic Investment Plans (SIP). The session offered the eSewa team an opportunity to deepen their understanding of long-term investment strategies, encouraging mindful steps toward building a more secure financial future together.

[Know about more the session](#)

### eSewa Kicks Off Career Climber Season 2 with Session on Software Development Life Cycle

The Career Climber journey began on an inspiring note as Bijan Ghimire shared his knowledge and experiences on the Software Development Life Cycle (SDLC). With clarity and humility, he guided participants through the essentials of building and managing software effectively, helping them see how each stage of the cycle plays a vital role in successful development. This session not only set a strong foundation but also sparked enthusiasm for the learning opportunities that lie ahead.

[Know about more the session](#)

Today, any mobile banking user in Nepal can start their investment journey directly from their app. A student in Pokhara, a young professional in Kathmandu, or a farmer in Chitwan — all can now participate in the capital market with just a few taps.

This is not just a product. This is freedom from queues and paperwork. This is our chapter in the story of Nepal's digital transformation. And it's a proud reminder that together, we can turn bold visions into lasting realities. Building ASBA was anything but simple. For the first time, regulators opened APIs to create an ecosystem that spanned multiple departments across banks — operations, digital, and regulatory bodies. The challenges were many, but what truly made the difference was my team spirit and Dar's bold vision.

My engineering team didn't just execute tickets and user stories — they owned the product. They believed in its potential to change lives. They asked questions I hadn't even considered, pushed me as a product owner to think deeper, and shaped every iteration into a stronger, more robust, and more efficient system.

I still remember the weekends spent coding with Suraz Dai, Adarsh Dai, and Sunil Dai at Tulze Thakali over Thakali and beers, fine-tuning modules at bank offices with nothing but biscuits and tea, and late evenings fixing bugs at our desks. These were not just moments that built ASBA — they were moments that built the ASBA team.

When launch day came, we were nervous. The system's scale and regulatory sensitivity left no room for error. But thanks to the relentless effort of everyone involved, ASBA went live successfully — a testament to vision, dedication, and teamwork.

**ASBA Enablers**  
No journey of this magnitude is ever a solo effort. ASBA would not have become a reality without the guidance of Subash Dai and Adwait Dai, who led us through every challenge and milestone.

## From Vision to Reality

### My Journey As Product Owner Building ASBA Feature on Citizens Mobile Banking App

Every great product begins with a dream. Our CEO, Subash Dai, dared to imagine a future where mobile banking would not only handle everyday transactions but also open the doors to stock investing. He envisioned a world where applying for IPOs would take just a few taps — no queues, no paperwork, no hassle.

That vision soon became our mission. As a team, we took on the challenge of turning an almost impossible idea into a reality. What was once a traditional file-based ASBA system, limited in scope and speed, is now a modern, API-driven solution built by us.

The turning point came when CDSC opened APIs for ASBA operations. We seized that opportunity, from customer registration to share application, from linking accounts to real-time fund blocking and releasing through the bank's CBS.

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I am endlessly grateful to my team — a group that didn't just build the product, but owned it with even more passion than the product owner. To the Mobile Banking Team, who always made space for ASBA as if it were their own product; to the Infra and Deployment Teams, who ensured the system ran smoothly in both UAT and LIVE environments; to the Design Team, who crafted an interface that makes every user feel comfortable and engaged; and to the Business Team, whose advocacy convinced banks that this product would redefine the industry — thank you.

Truly, the list of contributors is so long that if I named everyone individually, I would take another full paragraph. Each team, each member, played a crucial role in turning a bold vision into a functioning reality. ASBA is more than a product — it is the result of collective dedication, collaboration, and belief in change.

**Apply for Free, Earn Without Limits!**  
Imagine this: with just a couple of taps on your mobile banking app, you can start your investment journey by applying for an IPO. IPOs are more than just investments — they're a gateway to building wealth, developing a habit of steady investing, learning about markets with ease, and entering a company at its very first offer price.

With Citizen Bank's ASBA, the process is seamless. First, ensure you have a DEMAT and Merashare account — and, if you don't, Citizen Bank makes it simple to create them. Once linked within the mobile app, you can check for IPO openings and apply through the My ASBA feature in just a few easy steps.

ASBA is not just a product. It's empowerment. Behind the scenes, the FISoft ASBA team collaborated tirelessly with CDSC and partner banks to make this a reality.

As employees and users, we aren't just witnessing innovation — we are living it. And this is only the beginning. What we've achieved so far is just 0.1% of what's possible. The doors we've opened are just the first step toward a future where investing becomes second nature to everyone. A huge kudos to the entire ASBA team — Suraz Dangel, Asmita Sedhai, Sunil Tandukar, Bigi K.C., Chaudhary Kumar Basibanya, Aayush Maharjan, Kritigya Shrestha, Medha Neupane, Kapil Darnal, and all others — for turning vision into opportunity and giving us all a chance to participate in Nepal's financial future.

**Together, let's make investing not just possible, but a habit.**

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Product Owner, FISoft

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**My Experience with Everyday Negotiations**

How do you ever feel like life is just one big negotiation? From bargaining with your alarm clock, "Just 5 more minutes, please!" to convince your supervisor that you're not ignoring the email, life is a negotiation. And to win at life, you need to know how to negotiate.

May? I've negotiated with everyone. With banks, with internal teams, with regulators. And most dangerously, with my wife. Once, we spent 45 minutes negotiating whether to watch an action movie or a romantic comedy. At the end, we compromised and watched a documentary about penguins.

Nobody won. Not even the penguins. Toastmasters Education has suggested 4 negotiation styles. Let's break it down.

- **Competitive** – Negotiators who employ a competitive approach tend to believe in clear winners and losers. This style is most effective when an agreement is required quickly.
- **Accommodation** – To employ the accommodation style of negotiation, you must be willing to give information and make concessions. This style puts relationships with others as the highest priority.
- **Compromise** – This is the type of negotiation where everyone gives up something.
- **Collaborative** – In this approach – Everyone wins. This style is most effective for developing and maintaining positive relationships but can be time-consuming.

And now, let me share with you not just stories of negotiation, but the art behind it, where I fought hard and won.

It was a Friday night. I was hungry. Not just hungry – hungry (frustrated + angry). My wife wanted fruit salad, being conscious of her diet, and I wanted random chicken – the spicy, smoky, "burn-your-soul" kind. And that was just dinner. This was WAR. So, I used the competitive style. This style is about winning, fast and hard. Like bidding for concert tickets when there's only one seat left. I went in with full ammunition:

- **First, I showed her the photos of juicy tandoori platters.**
- **Second, I gave a TED Talk on how fruit salad isn't real food.**
- **And finally, I added nostalgia: "Remember our first date? The butter naan: the look in your eyes?"**

She stood her ground. But then I dropped the final offer: "If we go for tandoori, I'll do the dishes for a week!" She thought for a moment and said, "Make it two weeks." At first, I was like, "What?!" then I said "deal."

That, my friends, was a win. I washed dishes, yes. But I also walked away full and victorious.

While it feels amazing to win, not every situation needs a champion. Sometimes, negotiation isn't about winning – it's about Aligning, Building, And Collaborating.

At work, I once led a cross-functional project. Tech team, Finance team, and Consulting Legal team. Each team spoke their own language.

- **Legal wanted every sentence triple checked.**
- **Tech wanted to build first, fix later.**
- **Finance wanted to spend nothing.**

If I had used the competitive style, I would be negotiating with HR, oh Sanyo P&C. So, I used the collaborative style. It's about bringing people together. Listening deeply. Solving for everyone. So, what did I do?

I invited all the teams to a room. Not for a meeting – but for Mo.Mo. We started with this question: "Let's not discuss what do you want, but what do you need?"

- Slowly, we uncovered:
  - **Legal needed liability covered.**
  - **Tech wanted clarity on phases.**
  - **Finance needed predictable costs.**

Together, we built a phased rollout plan. Not only did the project succeed, but the trust was built across the teams. Sometimes, everyone winning just takes more time and a few extra Mo.Mo.

Let's wrap up the styles real quick:
 

- **Competitive** – Like a tandoori battle. You fight. You win. You do dishes.
- **Accommodation** – You surrender with grace or snacks.
- **Compromise** – You both lose equally. Like watching penguins.
- **Collaborative** – The most mature and the most mom-consumming.

So, friends, Negotiation is not just a skill. It's a daily art. Sometimes you fight for what you want and sometimes you sit down, listen, and create something bigger together. Whether you're choosing dinner or leading a department, choose the style that fits the moment, not just your mood.

And if it all else fails, Offer Mo.Mo. No one ever said no to that. In the end, the best outcome isn't always getting your way – it's walking away with relationships intact and maybe some leftovers.

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