An Internship Report On

BUSINESS ANALYSIS INTERN

**By:**

Anish Ghimire

Exam Roll Number: 11325/20

TU Registration Number:

Kantipur College of Management and Information Technology

Mid-Baneshwor, Kathmandu, Nepal

**Submitted To:**

Faculty of Management

Tribhuwan University

Kathmandu

In Partial Fulfillment of the Requirements for the Degree of

**BACHELOR OF INFORMATION MANAGEMENT (BIM)**

Kathmandu

March, 2025

# STUDENT DECLARATION

I hereby declare that the internship report entitled “Business Analysis Intern” submitted to the Faculty of Management, Tribhuwan University, Kathmandu is an original peace of work under the supervision of Mr. Dinesh Bajracharya faculty member, KCMIT College Mid-Baneshwor, Kathmandu, and is submitted in partial fulfillment of the requirements for the award of the degree of Bachelor of Information Management (BIM). This internship report has not been submitted to any other university or institution for the award of any degree or diploma.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Anish Ghimire

Date:

# 

# CERTIFICATE FROM THE SUPERVISOR

This is to certify that the intern report entitled "Business Analysis Intern" is an academic work done by "Anish Ghimire" submitted in the partial fulfillment of the requirements for the degree of Bachelor of Information Management at Faculty of Management, Tribhuwan University under my guidance and supervision, To the best of my knowledge, the information presented by him in the intern report has not been submitted earlier.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mr. Dinesh Bajracharya

Date:

# APPROVAL SHEET

This is to certify that the internship report

Submitted By:

**Anish Ghimire**

Entitled

Business Analysis Intern

I certify that I have read this document and, in my opinion, it is satisfactory in scope and quality area as an internship report in partial fulfillment for the undergraduate course, Bachelor of Information Management (BIM) held at KCMIT College, Tribhuwan University.

Date of Approval:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mr. Amit Pandey

Coordinator, KCMIT, BIM

# ACKNOWLEDGMENT

The internship report regarding Business Analysis Intern has been analyzed and reported. A lot of research, investigation, and effort has been put into creation of this report. However, it would not have been possible without kind support and many helping-hands. I would like to extend my sincere thanks to all of them.

I am highly indebted to our Coordinator and KCMIT College. And also, my respected supervisor Mr. Dinesh Bajracharya for giving me such a valuable opportunity to use the theoretical knowledge in the particular field in the course of our study as well as for their guidance and constant supervision and providing necessary information regarding the report and also for their support in completing the report.

I'm also grateful to my colleagues and team members for their patience, collaboration, and willingness to share their knowledge. Their encouragement and participation made the learning process more pleasurable and enriching.

Anish Ghimire (11325/20)

Kantipur College Of Management And Information Technology

Bachelor of Information Management

# TABLE OF CONTENTS

TITLE PAGE ……………………………………………………………………………………..........i

[STUDENT DECLARATION ii](#_Toc192175129)

[CERTIFICATE FROM THE SUPERVISOR iii](#_Toc192175130)

[APPROVAL SHEET iv](#_Toc192175131)

[ACKNOWLEDGMENT v](#_Toc192175132)

[TABLE OF CONTENTS vi](#_Toc192175133)

[LIST OF TABLES viii](#_Toc192175134)

[LIST OF FIGURES ix](#_Toc192175135)

[ABBREVIATION x](#_Toc192175136)

[CHAPTER I 1](#_Toc192175137)

[INTRODUCTION 1](#_Toc192175138)

[1.1 Background 1](#_Toc192175139)

[1.2 Objective of the Internship 2](#_Toc192175140)

[1.2.1 General Objective 2](#_Toc192175141)

[1.2.2 Special Objectives 2](#_Toc192175142)

[1.3 Methodology of Internship 2](#_Toc192175143)

[1.3.1 Organization Selection 2](#_Toc192175144)

[1.3.2 Placement 3](#_Toc192175145)

[1.3.3 Duration 3](#_Toc192175146)

[1.3.4 Activities Performed 4](#_Toc192175147)

[1.3.5 Limitations 5](#_Toc192175148)

[CHAPTER II 6](#_Toc192175149)

[INTRODUCTION OF THE INDUSTRY 6](#_Toc192175150)

[2.1 Brief Introduction of Industry 6](#_Toc192175151)

[2.2 Present Situation 7](#_Toc192175152)

[2.3 Challenges and Opportunities 7](#_Toc192175153)

[2.3.1 Challenges 7](#_Toc192175154)

[2.3.2 Opportunities 8](#_Toc192175155)

[CHAPTER III 9](#_Toc192175156)

[INTRODUCTION OF THE ORGANIZATION 9](#_Toc192175157)

[3.1 Brief Introduction of Organization 9](#_Toc192175158)

[3.2 Vision and Mission Statement 10](#_Toc192175159)

[3.2.1 Vision Statement 10](#_Toc192175160)

[3.2.2 Mission Statement 10](#_Toc192175161)

[3.3 Objectives of the Organization 10](#_Toc192175162)

[3.4 Organization Structure 10](#_Toc192175163)

[CHAPTER IV 12](#_Toc192175164)

[ANALYSIS OF ACTIVITIES DONE AND PROBLEMS SOLVED 12](#_Toc192175165)

[4.1 Introduction of the activities/departments/sections 12](#_Toc192175166)

[4.2 Tasks/Activities Performed 12](#_Toc192175167)

[4.3 Experiences in the internship 14](#_Toc192175168)

[4.4 Emergence of problems and how these problems were solved 15](#_Toc192175169)

[CHAPTER V 16](#_Toc192175170)

[CONCLUSION AND LESSONS LEARNT 16](#_Toc192175171)

[5.1 Conclusion 16](#_Toc192175172)

[5.2 Overall experience, learning, knowledge gained 17](#_Toc192175173)

[REFERENCES 18](#_Toc192175174)

# LIST OF TABLES

[Table 1 : Internship Duration 4](#_Toc16146)

[Table 2 : Contact Details of Organization 9](#_Toc29838)

[Table 3 : Weekly Activities 12](#_Toc1803)

# LIST OF FIGURES

[Figure 1 : Neo Money Transfer Pvt. Ltd's Structure 11](#_Toc3081)

[Figure 2 : Gantt Chart 14](#_Toc30278)

# ABBREVIATION

API : Application Programming Interface

BIM : Bachelors of Information Management

CV : Curriculum Vitae

IT : Information Technology

Ltd : Limited

Pvt : Private

UI : User Interface

WWW : World Wide Web

Fin-Tech : Financial Technology

# CHAPTER I

# INTRODUCTION

## 1.1 Background

Internship is short-term opportunities to gain entry-level work experience. Interns usually work alongside a specific team within a company, learning from seasoned professionals and trying out different aspects of the job. Rather than leading their own projects, interns usually complete smaller tasks to support larger organizational initiatives.

College students and recent graduates typically fill intern positions, though some are open to people already in the workforce. Internships offer a chance to gain experience in a new field before applying for a full-time position.

Internship is the condition in which an understudy or student works in an organization on a part-time basis for or without pay in order to gain work experience or meet the requirements for a position. It is defined as an agreement between an understudy and an association in which an assistant act as the association's representative for a set period of time. This is a temporary employment that emphasizes hands-on preparation rather than just business. It provides an opportunity to be immersed in a real-world work environment and develop the necessary skills. Tribhuwan University's faculty of management offers internships as part of their programs. Pre-Professional job experience allows students to gain experience in a certain career field, enabling them to build a strong foundation for their future careers. This program provides insight into the organization's overall operations, including communication and coordination in the real world, and helps students build valuable networks that can be beneficial for their professional growth.

The internship programme provides a valuable chance for BIM students to gain experience in Nepal's workplace. Internships provide practical experience and boost Portfolio, enhancing employment and building on theoretical knowledge obtained in university. Internships provide opportunities to apply skills in real-world scenarios, explore career alternatives, and get insight into an organization or career path.

This report was developed based on eight weeks internship at Neo Money Transfer Pvt. Ltd. It has provided real-life experience and knowledge of the workplace and environment. The theoretical knowledge I obtained in college was utilized in the real world. This internship has not only improved my skills, but also my self-esteem, motivation, and development.

## Objective of the Internship

### General Objective

a. To help students acquire abilities that employer value, including teamwork,

communication, and attention to detail.

b. To teach students how to perform under pressure.

c. To introduce the student to professional mentors who will provide help during

the internship's early stages and serve as an example of workplace behaviors.

d. To increase creativity, time management, and work efficiency.

e. To learn about leadership and accept responsibility in the workplace.

f. To understand the job desk and work organization in the kitchen department.

g. Gain as much experience as possible in the cooking section.

h. Learn new recipes, skills, and workplace standards while internship.

### 1.2.2 Special Objectives

a. Assist students in exploring their career options.

b. Gain important work experience.

c. Assist students in developing and refining skills.

d. Provide a network of professionals in the field.

e. Prepare students for future work by developing their mental and knowledge

skills

## 1.3 Methodology of Internship

During the internship, the intern learned about how cooperative management systems work. The intern gathered information from both direct experiences and other sources. Much of what the intern learned came from observing daily operations at the organization. The intern also collected information from the organization's website, manuals, and other resources. The secondary data, or references, were easy and inexpensive to access. Over time, organizations collect this kind of administrative data.

### 1.3.1 Organization Selection

The choice of organization is critical to making the internship worthwhile. It is necessary to fulfill an entry-level position, serving as a channel through which the intern gains understanding and communicates with the outside world. The organization selected acts as the conduit for exposure to the real world. The intern chose Neo Money Transfer Pvt. Ltd., a Fin-Tech firm aligned with the intern’s interests, to improve abilities and knowledge in the practical field. Neo Money Transfer Pvt. Ltd. is a Fin-Tech company focused on Remittance Industry. The teams consist of highly specialized experts, each with unique skills and areas of expertise.

### 1.3.2 Placement

During the internship at Neo Money Transfer Pvt. Ltd., the intern gained valuable insights into the company's processes and the importance of teamwork for success. The intern received training on the organization's workflow, which helped develop a clear understanding of its culture and operational procedures. Placement is a process where educational institutions or agencies assist students and graduates in securing career or internship opportunities. This process often includes tasks such as resume creation, interview preparation, and career counseling, typically supported by career services or placement cells.

Securing an internship placement at Neo Money Transfer’s product team involves several steps. First, research the company to understand its project management methodologies and the types of applications it develops. Update the resume to highlight relevant skills, such as programming languages, software development tools, and any prior experience in Product Team. Craft a targeted cover letter that outlines interest in the internship and demonstrates how the intern’s skills align with the department's needs. To explore internship opportunities at Neo Money Transfer, reach out directly to their office. Additionally, leveraging connections within the company or industry, such as through LinkedIn or networking events, can significantly increase the chances of landing the role. Finally, prepare thoroughly for the interview by familiarizing yourself with common development practices and expressing enthusiasm for contributing to the company’s projects.

### 1.3.3 Duration

An eight weeks internship as a Business Analyst at Neo Money Transfer Pvt. Ltd. would provide valuable experience in Product Department. During this time, interns would be involved in requirement gathering, product testing, communication, software services that power the company’s applications. They would gain hands-on experience working with databases, server-side programming, and API integration. Interns would also learn about best practices in coding, security, and performance optimization. This internship offers practical exposure to Business Analysis in a tech driven environment, sharpening skills such as problem-solving, attention to detail, and effective collaboration, all essential for a successful career in software development.

Table 1: Internship Duration

|  |  |
| --- | --- |
| Total Duration | 8 Weeks |
| Internship Position | Business Analysis Intern |
| Start Date | 1st October, 2024 |
| End Date | 2nd December, 2024 |
| Total Working Days | Sunday to Friday |
| Working Time | 9:30 A.M- 5:00 P.M |

### 1.3.4 Activities Performed

Here is a full list of actions that are routinely performed in the product team of a Neo Money Transfer Pvt. Ltd.:

1. **API Integration and Maintenance:**

The product team ensures smooth integration and ongoing maintenance of APIs with various banking partners, payment gateways, and third-party vendors. This involves monitoring transaction data, troubleshooting errors, and implementing updates to ensure compatibility across different platforms.

1. **Transaction Monitoring and Optimization:**

Regular monitoring of remittance transactions to identify any failures, delays, or performance issues.The team works on optimizing transaction processing workflows, improving error handling mechanisms, and enhancing real-time transaction tracking for a seamless user experience.

1. **Compliance and Regulatory Updates:**

Ensuring all remittance operations comply with local and international regulations, including Anti-money laundering and Know Your Customer requirements.The team coordinates with compliance department to integrate necessary verification processes within the system.

1. **User Experience Enhancements:**

Continuously evaluating and improving the user interface(UI) and user experience (UX) of the Neo Money Transfer Platform.This includes implementing design changes, simplifying the remittance process, and ensuring the platform is intuitive for users across devices.

1. **Vendor and Partner Management:**

Coordinating with external vendors, service providers, and banking partners to ensure smooth API integration, service-level-agreements(SLAs), and timely resolution of any technical or operational issues.The product team also evaluates potential vendors for future integrations.

1. **Market Research and Product Development:**

Conducting market research to identify emerging trends in the remittance and Fin-tech sectors, and developing new features or products based on customer needs and market demand.This includes gathering user feedback, and data anlaytics to drive product enhancements and competitive advantages.

### 1.3.5 Limitations

It was an excellent opportunity to intern at the Neo Money Transfer Pvt. Ltd. This research is based on internship observations, interviews with staff, and secondary material from the internet. However, the internship did have certain limitations. The primary restrictions of internships are outlined below:

• Due to security rules, study was done on the surface rather than in detail.

• An organization's privacy policy prevented access to certain information.

# CHAPTER II

# INTRODUCTION OF THE INDUSTRY

## 2.1 Brief Introduction of Industry

The remittance industry is a crucial sector within the global Fintech ecosystem, facilitating the transfer of funds across borders, primarily from migrants to their families in home countries.This industry plays a significant role in the global economy, particularly in developing nations where remittance serves as a vital source of income.

According to the world bank, in 2023, global remittance flows were estimated at $700 billion, with the Asia-Pacific region receiving the largest share, followed by latin america and the Caribbean.Nepal, for instance , is highly dependent on remittances, with the sector accounting for around 25% of the country’s GDP, making it one of the top recepient’s of remittances globally.

The global Fintech industry, encompassing remittance services, has seen rapid growth.The market size of the same was valued at $164.1 billion in 2022 and is projected to reach $325 billion by 2027, growing at a CAGR of 15.3% during the forecast period. The rise of digital wallets, blockchain, technology, and cross-border payment solutions has transformed the way remittances are processed.

Key players in the remittance space such as Western Union, MoneyGram, Neo Money Transfer, City Express are increasingly leveraging technology to improve service delivery, reduce transaction costs, and provide innovative solutions to meet the growing demand for cross-border payments.The industry continues to evolve, with peer to peer payments, cryptocurrency-based transfers, and mobile wallet solutions emerging as key drivers of innovation.

## 2.2 Present Situation

The current situation in the industry is undergoing significant transformation driven by technological advancements, changing regulatory landscapes, and evolving consuer preferences.Digital Solutions, including mobile wallets, peer-to-peer payments, and blockchain based transfers are rapidly gaining traction as alternatives to traditional remittance methods.These innovations have led to faster, more cost-effective, and more accessible money transfer options, disrupting the once-dominant players in the industry like western union and moneygram

In nepal, remittance contributes significantly to the country’s economy, and as digital infrastructures improve, mobile based remittance servies are becoming increasingly popular.Neo Money Transfer and similar fintech companies are tapping into this growing market by offering instant, low cost transfers, particularly targeting the diaspora in Gulf countries and East Asia, where many nepali migrant workers are based.

## 2.3 Challenges and Opportunities

The IT industry is currently facing a mix of challenges and opportunities as it continues to evolve in response to technological advancements and global economic conditions.

### 2.3.1 Challenges

* 1. **Regulatory Compliance:** The remittance industry is highly regulated, with varying compliance requirements across different countries.This includes KYC, AMl and CFT standards.Ensuring compliance with these regulations, especially when dealing with cross border transactions, can be costly and tim consuming.
  2. **Fraud and Security Risks:** As digital remittance services grow, so do the risks of fraud, cyber attacks, and money laundering activities.Fin tech companies need to implement robust security measures, such as encryption, multi-factor authentication, and real time transaction monitoring to protect user’s data and funds.
  3. **Currency Volatility:** Currency exchange rates can fluctuate rapidly, affercting the amount of money transferred.This is especially challenging in regions with unstable currencies, and it can increase the cost of remittance services.Fintech companies need to implement strategies for mitigating these risks and ensure transparency for customers regarding echange rates.
  4. **Limited Infrastructure:** Many regions, especially in developing countries, lack the infrastructure required for digital payments and remittance services.
  5. **Customer Trust and Education:** A Significant portion of global population remains hesitant to use digital remittance platforms, primarily due to concerns about trust, privacy, and the security of transactions.

### 2.3.2 Opportunities

1. **Expansion of Digital Wallets and Mobile Payments:** The growing adoption of mobile wallets, and smartphones in emerging markets presents a significant opportunity for Fintech companies to provide accessible remittance services.
2. **Blockchain and Cryptocurrency Integration:** Blockchain technology offers the potential to revolutionize cross-border payments by providing faster, cheaper, and more transparent transactions.By integrating cryptocurrency-based remittance, companies can reduce reliance on traditional banking systems, which may have high transaction fees and long processing times.
3. **Strategic Partnerships :** Forming partnerships with banks, mobile operators, and other financial service providers can open up new revenue streams and customer bases for remittance services.These partnerships can help expand the reach of services to remote areas and increase transaction volume.
4. **Financial Inclusion Initiatives:** There is a massive opportunity for Fintech companies to provide financial inclusion to underserved communities.Offering services such as microloans, savings programs, and financial literacy tools can help foster economic growth in developing nations, especially for people without access to traditional financial services.
5. **Cross Border E-commerce Growth:** The rise in global e-commerce and international trade creates an opportunity for remittance platforms to expand beyond personal remittances and cater to businesses. Cross-border payments for goods and services especially small to medium sized enterprise, can be a profitable market for companies to tap into by offering fast, low cost payments for international transactions.

# CHAPTER III

# INTRODUCTION OF THE ORGANIZATION

## 3.1 Brief Introduction of Organization

Neo Money Transfer stands as a leading and trusted name in Nepal’s remittance industry, renowned for its commitment to provide exceptional remittance services. We are driven by a steadfast dedication to delivering reliable and efficient solutions to both our valued customers and strategic partners.Our core mission is to contribute meaningfully to the nation’s economic growth by fostering financial inclusion and supporting the legitimate economy.

At the heart of our vision is the goal of advancing digital payment technologies, leveraging cutting-edge infrastructure to facilitate seamless and secure financial transactions.By embracing modern payment systems, Neo Money Transfer is not only enhancing the remittance experience but also playing a pivotal role in transforming the nation’s financial landscape, in line with global trends and innovations.

Table 2: Contact Details of Organization

|  |  |
| --- | --- |
| **Website** | https://neomoneytransfer.com/ |
| **Location** | Mid-Baneshwor, Kathmandu |
| **Email** | info@neomoneytransfer.com |
| **Phone** | +977-1-4583965 |

## 3.2 Vision and Mission Statement

### 3.2.1 Vision Statement

To be a leading provider of seamless, secure, and accessible cross-border remittance services, empowering individuals and businesses worldwide by leveraging innovative financial technologies and promoting financial inclusion for underserved communities.

### 3.2.2 Mission Statement

To deliver fast, affordable, and transparent remittance solutions to our customers, with a focus on enhancing the cross-border payment experience through technology driven innovation.

## 3.3 Objectives of the Organization

The goals and objectives of the Neo Money Transfer are listed below:

1. To enhance cross-border remittance services by providing secure, fast, and cost-effective money transfer solutions for Nepalese migrants and their families.
2. To leverage digital financial technology to simplify and expand access to remittance services through mobile apps, wallets, and online banking integrations.

iii. To ensure compliance with local and international financial regulations..

iv. To improve financial inclusion by enabling the population in Nepal to access digital payment and remittance services conveniently .

v. To provide excellent customer services by ensuring user-friendly platforms, responsive support and competitive exchange rates.

vi. To optimize operational efficiency and expand market reach to ensure long-term profitability and sustainable growth.

## 3.4 Organization Structure

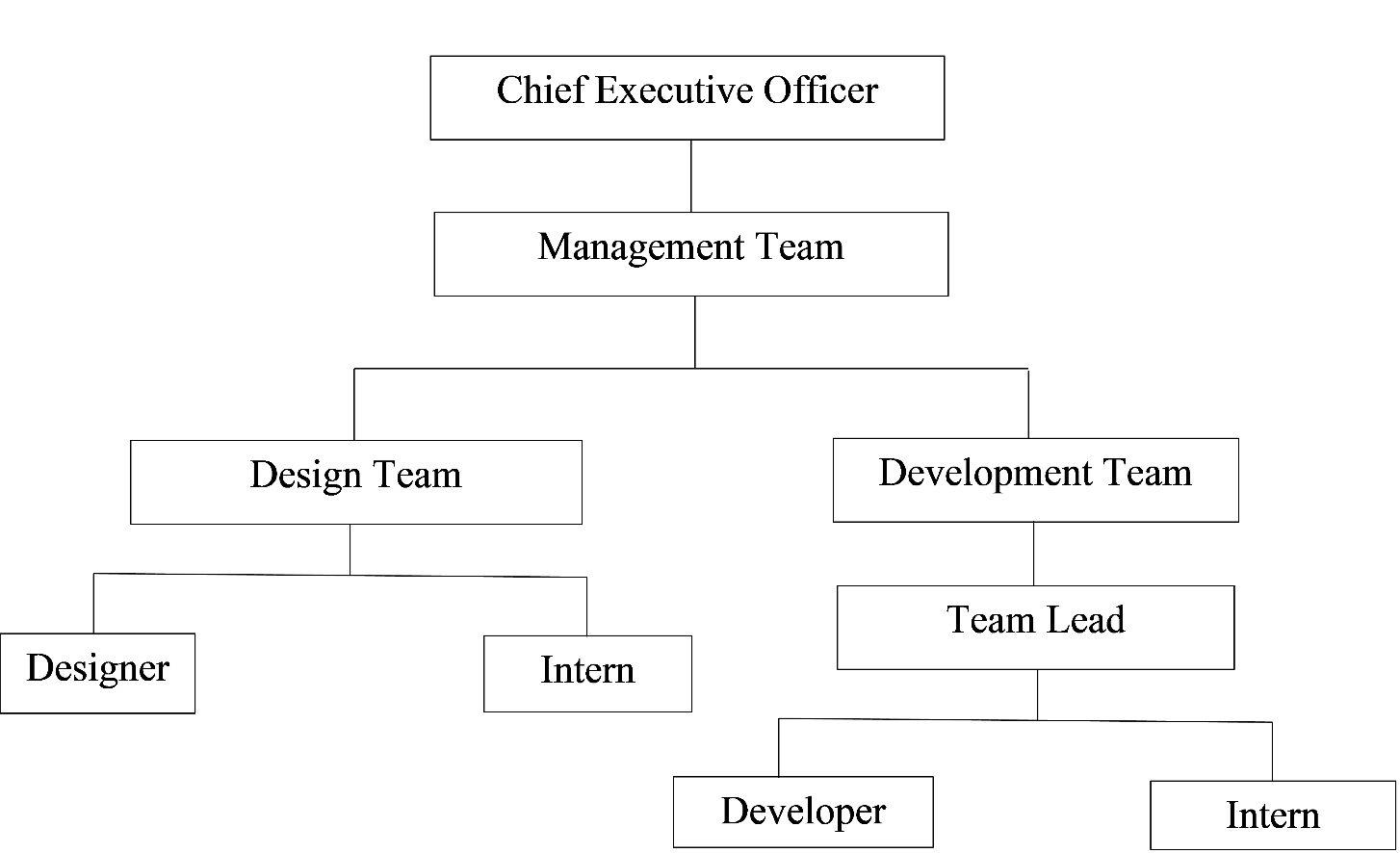


Figure 1: Neo Money Transfer Pvt. Ltd's Structure

# CHAPTER IV

# ANALYSIS OF ACTIVITIES DONE AND PROBLEMS SOLVED

## 4.1 Introduction of the activities/departments/sections

Neo Money Transfer, a FinTech company specializing in remittance services, operates across multiple departments that ensures seamless money transfer solutions.As a Business Analyst, my role primarily revolves around product development, API integrations, and process optimization to enhance remittance efficiency.The key departments involves Product Development and innovation, API Integration and Technical Solutions, Operations and Customer Support, Compliance and Risk Management, Marketing and Business Devlopment, and Finance and Setttlements.

As a Business Analyst, my primary focus is on enhancing the product ecosystem by optimizing API integrations, analyzing process inefficiencies, ensuring seamless digital transactions.This involves collaborating with technical teams, financial institutions, and regulatory bodies to improve system performance, security, and user experience.

## Tasks/Activities Performed

Table 3: Weekly Activities

|  |  |
| --- | --- |
| **Week** | **Weekly Activities** |
| Week 1 | * Conduct an in-depth analysis of Neo Money Transfer’s remittance platform, understanding key functionalities, existing APIs, and transaction flow. * Meet with stakeholders to gather business requirements for upcoming integrations. * Analyze customer journey and pain points in the remittance process. * Review compliance requirements for remittance transactions. |
| Week 2 | * Study existing API documentation of partner banks, payment gateways, and third-party vendors to understand integration feasibility. * Benchmark industry best practices in remittance fintech and digital payments. * Identify gaps in API capabilities and propose enhancements to improve speed and security. |
| Week 3 | * Define key API endpoints for seamless fund transfers, real time tracking and fraud detection. * Collaborate with technical teams to create API integration roadmaps and timelines. |
| Week 4 | * Work with devlopers to test APIs in a sandbox environment, ensuring data accuracy and proper request-response handling. * Validate API latency, error handling, and security protocols to mitigate transaction failures. * Optimize remittance transaction flow by analyzing processing time, reconciliation procedures, and system bottlenecks. * Document technical findings and recommendations for improved API performance. |
| Week 5 | * Work with operations team to streamline dispute resolution process for failed or delayed transactions. * Collaborate with IT and security teams to automate fraud detection. |
| Week 6 | * Work with UI/UX designers to enhance transaction transparency, ease of use, and error messaging. * Conduct user feedback analysis from customers using the remittance platform. |
| Week 7 | * Launch a piloting for new API integrations in a controlled test environment. * Work to identify and resolve system bugs. * Validate end-to-end remittance flows, ensuring smooth fund transfers across platforms. |
| Week 8 | * Work with partners and vendors to resolve post-deployment issues. * Monitor real-time transactions, ensuring API stability and minimal downtime. |

Figure 2: Gantt Chart

## 4.3 Experiences in the internship

During my internship at Neo Money Transfer, I had the opportunity to work as a Business Analyst, focusing on API integrations, product optimization, and vendor collaboration in the remittance sector. The experience provided me with a deep understanding of how financial technology operates, particularly in enabling secure and efficient cross-boarder transactions.My role involved close collaboration with various stakeholders, including product managers, developers, compliance teams, and financial institutions, to enhance the company’s digital remittance services.

One of the key aspects of my internship was analyzing business requirements and ensuring smooth API integrations with banking partners, mobile wallets, and payment gateways.I was responsible for reviewing API Documentation, identifying gaps in integration capabilities, and working with technical teams to implement seamless transaction processing.Through this, I gained hands-on experience in sandbox testing, troubleshooting API failures, and optimizing transaction flows to improve system performance and reliability.

## Emergence of problems and how these problems were solved

During the internship at Neo Money Transfer Pvt. Ltd, I encountered several challenges while working on API integrations, transaction processing, and compliance requirements.Integrating Neo Money Transfer’s system with banking partners and payment gateways required dealing with inconsistent API documentation, authentication issues, and unexpected response error, which caused delays in transaction processing.

To address these challenges, I worked closely with devlopers, banking partners, and third party vendors to systematically analyze API logs, error messages, and request-response structures.Through sandbox testing, we simulated various transactions scenarios to identify recurring issues and debug errors before deploying changes to the live environment.We also improved error handling mechanisms, ensuring that failed transactions triggered clear error messages and automatic retries.

Furthermore, to prevent future integration issues, implemented API version control to manage updates across different platforms.This involved tracking changes in API endpoints, authentication methods, and data formats, ensuring that new updates did not disrupt existing transaction workflows.By adopting a structured versioning strategy, we maintained backward compatibility and reduced downtime caused by unexpected API modifications.These improvements significantly enhanced Neo Money Transfer’s system reliability, allowing for smoother, fast, and more secure remittance transactions across multiple financial networks.

# CHAPTER V

# CONCLUSION AND LESSONS LEARNT

## 5.1 Conclusion

During my internship at Neo Money Transfer, I gained invaluable experience in API integrations, product optimization, compliance, vendor collaboration within the FinTech remittance industry.The challenges I encountered, such as API inconsistencies, transaction failures, compliance risks, and vendor coordination issues, provided me with hands-on exposure to solving real-world problems in financial technology.By working closely with developers, product managers, banking partners, and compliance teams, I developed a strong understanding of cross-border money transfer operaitons and digital payment ecosystems.

Overall the internship was a highly enriching experience that helped me develop critical thinking, analytical, and technial skills essential for a career in busienss analysis and financial technology.It deepened my knowledge of remittance solutions, digital payments, and regulatory compliance , preparing me to take on more complex challenges in the evolving FinTech landscape.

## 5.2 Overall experience, learning, knowledge gained

My internship at Neo Money Transfer was a highly enriching and insightful experience that provided me with a deep understanding of the FinTech industry, digital remittance processes, and API-driven financial ecosystems.As a Business Anlayst, I was actively involved in product development, API integrations, transaction monitoring, compliance handling, and vendor coordination, which allowed me to bridge the gap between technical teams, financial institutions, and business stakeholders.

I learned how to analyze API request-response patterns, troubleshoot authentication issues, perform sandbox testing, and implement version control for seamless system upgrades.My exposure to these areas gave me a strong technical foundation and an understanding of risk management in financial transactions.

Beyond technical skills, my role required collaboration with third-party vendors, banking partners, and internal teams, enhancing my ability to communicate complex issues effectively.I developed strong documentation and reporting skills, ensuring that all project updates and technical modifications were clearly recorded for future reference.This experience not only strengthened my business anlaysis expertise but also provided me with a holistic perpsective on how FinTech companies optimize operations, enhance customer experience, and ensure regulatory compliance.

Overall, the internship significantly contributed to my professional growth, industry knowledge and problem solving capabilities, preparing me for more advanced roles in the FinTech and digital payments sector.

# REFERENCES

Missman, K. (2023, 8 24). *What Is An Internship? Everything You Should Know*. Retrieved from www.forbes.com: https://www.forbes.com/advisor/education/career-resources/what-is-an-internship/

https://roasiapacific.iom.int/news/nepal-right-track-achieve-cost-effective-remittance-transfers#:~:text=In%202022%2C%2090%20per%20cent,less%20than%203%20per%20cent.Institute for Integrated Development Studies. (2023). *Unleashing IT: Advancing Nepal’s Digital Economy.* Nepal: Institute for Integrated Development Studies