

NepaliPay Risk Management Policy

Version: 1.0

Effective Date: February 2026

Owner: Founder & Chief Executive Officer

Review Frequency: Annual

• 1. Purpose

This policy defines how NepaliPay identifies, assesses, and manages security and operational risks.

• 2. Scope

Applies to:

- Product features and architecture changes
- Third-party integrations and vendors
- Infrastructure and data stores
- Operational processes affecting consumer data and funds movement

• 3. Risk Process

NepaliPay may:

- Identify risks through reviews, monitoring, vendor changes, and incident learnings
- Assess likelihood and impact
- Implement controls and mitigations appropriate to risk
- Track remediation items to closure

• 4. Review

This policy is reviewed annually or after material changes.