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## Allied Wallet Explores Growth in the East

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customized payment solutions  
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We interviewed Tech Billionaire  
Andy Khawaja to find out more  
about Allied Wallet's success in  
the Asia Pacific Region.



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feature

# Allied Wallet Explores Growth in the East



Allied Wallet provides customized payment solutions to businesses around the world, and has been expanding into the Asian market for many years. We interviewed CEO Andy Khawaja to find out more about the firm's work in the Asia Pacific Region.

Allied Wallet offer a wide range of customized payment and ecommerce solutions for merchants throughout both the world and the corporate landscape. In recent years the firm has turned its attention to the Asian market, as growth in the region led to a gap in the market for quality payment solutions.

Andy Khawaja, CEO of Allied Wallet, explains how the firm came to move into the region, which has the second largest ecommerce market in the world after the U.S., and the range of services it provides, which are tailored to suit the individual needs of the market.

"Around seven years ago I began to witness massive growth in Asia, and as such five years ago I incorporated Allied Wallet in Hong Kong, which serves as my base in the APAC region. I noticed that the area was a rising hub not just for technological development, but also for the online payments market, as the consumer sector has expanded rapidly in Asia as the region's economies have grown.

"From our offices in Hong Kong we serve predominantly the Hong Kong, Chinese and Japanese markets, providing merchant services, credit card processing and cyber security services. Cyber security is a key area that we focus on, as we have noticed that before we entered the market these services were not being provided. As such we have been educating the market and supporting them, providing services to ensure that merchants are not able to sell fraudulent goods, as well as PCI card encryption to reduce credit card fraud and supporting B2B clients in reducing criminal activity.

"In addition, we also offer the full complement of Allied Wallet services for both merchants and customers, including payment processing, merchant services and our free digital wallet solution."

Although shopping is a key aspect of the Asian ecommerce market, another key segment is social media and gaming according to Andy.





"Dating sites, social media and online gaming are all key growth areas for the online payments market in Asia. Although many of these sites offer free registration, many offer users the chance to make purchases, for example in-game purchases which will provide enhancements for the player, such as coins or new capabilities. Allied Wallet supports these sites, as this, particularly online gaming, is an ever growing trend in the region."

"There are a wide variety of games available, and although they are being developed in Asia they are being used by gamers around the world. One of Allied Wallet's unique features is that our platform supports payment from customers around the world, and even allows users to pay using their local credit or debit card. This allows users of Asian based gaming sites to pay easily and ensures that the game developers are able to reach an international audience."

Being a truly global platform is of vital importance in the growing worldwide economy, according to Andy.

"With the increase in global travel it is crucial that firms integrate their technology to support local forms of payment. Allied Wallet's technology allows users to pay using virtually any method, including local forms of payment such as Japan's JCB cards. This is important for those who use our service in that region and ensures that they are able to use their cards where ever they may be."

Looking ahead, Andy believes that the region's obsession with social media will continue, and as such is keen to launch his latest business idea: a social media integrated virtual shopping experience.

"My new project is an online shopping mall to rival eBay and Alibaba, in which merchants bid to give clients the lowest price! I believe this innovative shopping experience will resonate well in the Asian market, and as such I am dedicating 50% of the market share for this new venture to that market: the remainder will be split between the Arab, US and European markets."

"Social media integration will be a key feature of the new online shopping mall, allowing users to share their purchases and recommendations with friends. This will particularly appeal to the Asian market, which is heavily focused on social media websites."

"This latest venture will provide us with exciting opportunities to grow in the Asian market and I look forward to taking advantage of these in the future. I foresee massive growth in this market throughout 2016 and into 2017, which will be interesting and exciting for Allied Wallet."

**Company:** Allied Wallet LTD

**Website:** <https://www.alliedwallet.com/>

