



# The Wallet of the Future

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# The Wallet of the Future

Allied Wallet is a world leader in payment processing and merchant services, enabling consumers to transact with merchants at a very low rate. They provide payment processing services in 164 currencies, 196 countries, and almost every payment method taken globally. In an inspirational and thought-provoking interview, the firm's tech billionaire Dr. Andy Khawaja reveals that Allied Wallet have some of the largest shopping carts in the history of payments, and shares his ambition to see all global transactions take place using a simple fingerprint.

**C**an give me a flavour of your background prior to the setting up of Allied Wallet, including your involvement in the US retail business?

After departing from Lebanon, I worked in US retail industry for 10 years. Specifically working in men's clothing enabled me to meet many international customers based in Beverly Hills, on the legendary Rodeo Drive shopping street. Dealing with a number of international clients at the time, I was able to collect payments from all consumers all around the world. That was my experience in sales, as international clients used to visit me in the boutique.

I wanted to have a presence in the UK and to make the European and Asian market aware that we exist in the UK, indeed in our London office we have about 15 or 20 members of staff on the operations team. London is very international in its scope and it is a location where you can expand to other European countries, and the US certainly learns a lot from the UK's banking system. The US strives to be a better banker, so in this vein they can learn much from the UK.

**Turning now to the wonderful work of Allied Wallet, how would you sum up the versatility and safety, that your 'Next Gen Payment Gateway' offers?**

The Next Gen Payment Gateway is essential a platform for API, with tokenisation built in, so if you enter one transaction you will not have to enter your banking details online again. The credit card details you enter the first time you make a payment via Allied Wallet, are memorised. You simply have to confirm that the last four digits of the credit card are correct before executing the transaction.

Every Allied Wallet payment is encrypted using PCI Level 1, the highest level of security for credit card data, so the beauty here is the convenience. You do not have to pull a piece of plastic from your pocket any more, and if you were in a restaurant, nobody could take a picture of you and commit fraud. We call it Next Gen Payment Gateway because we believe it really is part of the next generation.

**In terms of building an e-commerce website, can you tell me the powerful tools and resources available from Allied Wallet that can help companies hit the ground running from day one?**

Allied Wallet have some of the largest shopping carts in the history of payments, indeed have over 37 of them integrated into the main platform, indeed the API is a very simple integration tool. This covers pretty much every consumer in the world, and saves you spending a lot of money and hours on integration, because you have this simple tool at your disposal with the compliments of Allied Wallet.

**“Dream and aim big, because the sky's the limit and you will get there if you really want to.”**

**Throughout your career, including your present position at Allied Wallet, what would you say drives you?**

What drives me is that I am always looking to make our services better than any others on the market. I look what is out there and I see how transactions are handled, but I would like my services to be more convenient and workable for the merchants. I am always inventing products that help the consumer and the merchant to connect with each other, and transact in a better manner.

**What inspired you to open the firm's London office? What do you feel that the City of London offers to a firm such as yours?**

London is the heart of Europe for finance, and it has always been the capital of banking for Europe, and the central financial city in the world. I decided to open up an office in London around eight years ago, because I wanted to expand, and if you don't have premises in London then you pretty much have it anywhere.



You can process most transactions globally, so Allied Wallet can sign you up and give you a merchant account, wherever you are based. It assists those who receive payments online, and we take currencies as well, so the customer is not hit by conversion and foreign exchange rates.

While PayPal sends payments to a virtual wallet, we will send the same straight to your bank account. It is a fast and convenient service, that you can use anywhere in the world, indeed our phenomenal approval rate is 87% is much higher than anybody else's.

**How does Allied Wallet strive to offer the best payment processing solutions in the industry, while always exceeding customer expectations?**

When we sign up a merchant, Allied Wallet will provide them with a local payment method, that the consumers use the most in a specific jurisdiction. With a dedicated API integration in this respect, it is pretty much a global banking system that Allied Wallet has built in, enabling consumers to transact with the merchants at a very low rate.

**As we are coming close to the end of the year and Christmas 2016, what are your personal and business aspirations for the future?**

I want to see all future transactions carried out at a higher speed, and much more on the level of the electronic fingerprint. I would like to see this happen at all ATM's, so nobody would not need to get their card out any more. Anything just to make your wallet lighter would be amazing, to be more virtual, and that is the future I am helping to build.

**Is there anything you would like to add?**

Dream and aim big, because the sky's the limit and you will get there if you really want to.

