

9000 SUNSET

Despite screaming headlines crying doomsday for business owners, Beverly Hills resident and mega-entrepreneur

Andy Khawaja, CEO of Allied Wallet

turned his background in retail into a multi-billion dollar global business that not only made him rich BUT is helping thousands of people worldwide expand their money-making ideas with strategic business planning.

STORY by Suzanne Takowsky • Photos by David Sobel

People used to chat over drinks about having fun, exciting weekend get-a-way plans and the latest and greatest that money could buy. These days, most people have their backs against the wall trying to cope with a struggling economy. The #1 topic seems to be finding ways to generate income, pay bills and keep the wolves away from the front door. People worldwide are living within the confines of a deepening panic as they survive the loss of job security and income. With corporate jobs flying out the window, people are beginning to understand what powerful, successful and wealthy entrepreneurs have known for decades: If you want to survive and thrive in business, you better take making-money-matters into your own hands.

Born out of necessity, people from all walks of life are discovering innovative ways to think outside the box and create their own job security as business owners. Is everyone cut out to own a storefront business? Of course not, and jumping into something you don't know much about is not a good idea. But the entrepreneurial brilliance of online marketing, selling and networking offers unlimited income avenues to grow your ideas. And smart business owners know if they follow the lead of the savvy, multi-level entrepreneurs who created companies now known throughout the world, they can double their chances for success. But it takes more than just a terrific idea to make a business work. A realistic and workable business plan is key to any successful business. Keeping track of how much money comes in and goes out determines your ability to stay afloat, pay bills, expand your service and product menu and increase your visibility and branding.

Research from the U.S. Bureau of Labor Statistics reports that American start-up businesses fail within the first two years. The #1 reason for failure was that owners were not prepared for the inevitable financial highs and lows of a start-up business. As their "own boss" they didn't manage money, time, staff, or their finances effectively. They didn't market their company to its fullest potential by taking advantage of services that could have generated income. For a business owner who needs money in the bank NOW, carrying a client on the books for months or weeks—even days spells disaster. Sadly for some with big dreams of owning their own business, hindsight proved better than foresight. For others, the expansive reach of global online marketing, selling and networking has produced incredible rags-to-riches stories of success.

That's why bigger-than-life entrepreneurs of the world hold our attention. They give us hope and feed our creative souls with their bravery, fearlessness and ability to go up against all odds. They achieve what we want, but are afraid to go after. They build businesses from the ground up and not only make them work...they make them thrive. Their perseverance has built multi-billion dollar companies like Wal-Mart, Microsoft and Google. Owning a business and making it a success is within your reach. But you will need some serious help to make it in this economic market. For an insiders peek into what it takes to make it as a serious business owner using innovative creativity to market ideas globally, I spoke with Andy Khawaja, CEO of Allied Wallet, a company he built from the ground up.

“Since I founded Allied Wallet in 2002, I’ve led the company with passion, integrity, and an emphasis on quality and functionality. The online finance services that most banks use have simply substituted paperwork with complicated software. On no level does this benefit the time saving efforts of business. Allied Wallet has restructured the rules and simplified the present online credit card processing and currency transfer options. As the architects of a new and highly-efficient online wallet, we continue to increase the number of businesses who want to reap the rewards of their work and put the profits in their own bank accounts. We work from the heart, so you can rest assured we will see continued success.”

— Andy Khawaja, CEO Allied Wallet

Andy began a serious plan for his company in 2002, then took it to the public in 2005. Allied Wallet is a global payment solutions firm providing business owners with a multitude of business features that can help any business at any level get a leg up on the competition. From sending and receiving currency from different countries, to processing credit card transactions that put money in your account within hours instead of the 3-4 day hold that banks enforce, to protecting your accounts with state-of-the-art internet fraud-prevention technology—everything that your e-commerce business needs to succeed—Allied Wallets delivers to help you flourish.

But trying to pin down a jet-setting, multi-millionaire, business mogul was no easy task. Just listening to Andy's daily and weekly agenda made me tired. Three days in Asia, a weekend in Australia, six hours in Hong Kong for a business meeting, quick stops in Tokyo and London, and too many to count stopovers in cities throughout the U.S. Finally, I cornered Andy for an interview that literally took place with him packing for a trip to the Bahamas. I did a lot of fast-talking, and Andy offered up some incredibly valuable information to pass on to my business-ready readers.

A resident of Beverly Hills, California for 20 years, Andy is a well-known businessman in the community

who started in the retail industry. Realizing there was a need for a security tight, state-of-the-art online credit card processing system that did not stand in the way of business growth and quality customer service—he took his years long experience as a successful businessman, conceptualized the format for Allied Wallet, and with a \$250,000 loan, saw his business dream come true. Today Allied Wallet is a multi-billion dollar processing company that enables merchants to bring services and products to consumers globally. Another big plus for Allied Wallet's clients is they see the profits in their bank accounts within hours—not days. The Allied Wallet concept offers sophisticated merchant services under a tight umbrella of client security, in multiple foreign currencies. With offices in Los Angeles, Scottsdale, Frankfurt, London, Hong Kong, Macau, Tokyo and India, Andy's company currently services more than 41 million people worldwide, and that number increases every day.

GLOBAL PRESENCE • CONSUMER CONFIDENCE • FRAUD PREVENTION HOW ALLIED WALLET WORKS

It's a win-win for merchants and consumers. Merchants avoid the never-ending hurdles that outdated credit card processing and sending and receiving cash used to pose. Allied Wallet guarantees that business owners around the world can open an online store in as little as 24 hours, and be up for business the next day. With business owners relying on the internet to brand and promote their products and services, and millions of users on the internet 24/7—online buying and selling in partnership with social networking avenues are the fastest and most effective way to reach thousands of potential clients directly. Andy's other priority was to provide services so superior that customers felt safe giving their credit card information to merchants, and transferring money to bank accounts online without fear their accounts could be compromised. Allied Wallet's global financial processing packages have been so successful that big name clients like Visa, Discover, MasterCard, American Express, Diners Club, JCB, China Union Pay, Maestro, ACH payments, EU Direct Debit and more than 164 different currencies worldwide have jumped on board.

ST: From retail to online credit card processing, and currency sending and receiving services. What prompted you to make such a drastic career change?

AK: I went from years in retail to a global business where I now have offices around the world, and about 200 people working for my company. I started to think about e-commerce and the importance the internet would play in merchant and client buying and selling services and products online. I got in at the very beginning when people were just starting to show an interest in internet marketing. I kept watching the numbers and the rise of online sales, and I just knew that this was it...everything was going virtual and this was the future.



ST: What can you share with people who read this article about your climb to the top? Do you ever stop to think about all you have done?

AK: What has made a big difference in my life is that I have a very strong belief in myself. I like to take chances in life, and I have no fear of what may be around the corner. When I started Allied Wallet I believed completely in the concept, but it was very difficult for me because people around me didn't share my enthusiasm. People who were close to me thought I was crazy and that I had lost my mind. That was back in a time when people still did not understand the power of the internet with regards to merchant and consumer buying, selling and marketing. I was starting an e-commerce company, and most people didn't know what it was. People would say... What are you doing? Who cares about online credit cards?... Nobody was into what I was doing. But that didn't stop me. I took the chance and followed my instincts and here I am. As for taking time to think about all I have done...I don't have a minute to dwell on the past. My thoughts are always on the future, and what is next.

- **41 Million Users Worldwide**
- **11% Annual Growth By 2015**
- **Projected Growth 41.4 Trillion**

Allied Wallet has forged ahead as a global leader in the e-commerce merchant payment processing solutions. Grabbing the attention of merchants and consumers with innovative, payment, sending and receiving technology, 24-hour customer service, locations around the world, the lowest available rates and unrivaled anti-theft security, Allied Wallet continues to make its mark on the big business industry of buying and selling online. As many people in business already know, there are a million ways to grow a company and increase income. Getting started on one path can lead to another; one idea here can sprout another idea over there... opportunities to increase our businesses are as vast as our imaginations. Every day someone comes up with an incredible idea that if marketed properly and planned carefully, and executed with great detail, has the potential for success. But again I get back to the point that it is the initial start-up phase of any business that makes the difference between success and failure. What Allied Wallet has accomplished is to help merchants get on the right track with proven, time-saving and income boosting platforms that offer a specific strategy for success. The company's time-tested payment technology has streamlined the merchant/consumer transaction process so both parties can get what they want TODAY — not in a week or more. Business wise, with high-bred e-commerce tools at your disposal, all a business owner needs to do is open a merchant account, get a merchant processor and get your shopping cart ready to go. If you thought about doing it before, but found the process was so long and detailed that you lost interest, now is your opportunity to give it another try. What would most likely takes months to format and get up and running, through Allied Wallet takes hours and saves you set-up money and time. Allied Wallet's API has shown merchants throughout the world that it is the safest, fastest and easiest way to process payments.

Andy states... "When you choose Allied Wallet, you see maximum profitability fast. When we say less than 24-hours...we mean less than 24-hours. I take well thought out, specific steps to keep our merchants and their customers safe. I have employed a team of intelligent experts and together we sought out our goals on a path to prosperity. We have made it very convenient for clients and consumers alike to transfer credit and settle currency not just across the nation, but across countries. We have set up Allied Wallet so there is no more dealing with reductions and the hassles associated with unwanted conversion fees. Allied Wallet has been growing since 2005, with locations in several countries to service a global clientele. My beloved team is only growing stronger and we are seeing more success with each passing day. Happy employees lead to happy customers, and several years later it is still our success, happiness and loyalty within the Allied Wallet company that continues to create the same environment for our customers."

ST: You have an instinct for what works. Have you always been business-minded?

AK: Since childhood I have moved at a fast pace. By the time I was 13-years-old, I spoke five languages. Two, three years ago when the economy collapsed and banks were going out of business, and companies were closing their doors, and people continued to focus on the bad economy, I stuck to my plan and kept going, focusing on the positive aspect of creating new business and ways to expand Allied Wallet's customer service options. My company was doubling and tripling its numbers by 200% and 300%. While other businesses were firing people... we were hiring more employees.

ST: Through Allied Wallet you give people the chance to grow their business and increase their income.

AK: Absolutely, and the best thing about Allied Wallet is that it's international. From the beginning, I never thought about Allied Wallet just in America. I planned it being worldwide. The same way the internet is worldwide, merchants and clients are worldwide, and need to reach out and make contact. Where else can people around the world connect? Where else can a person reach 160 countries at one time. No place, but on the internet.



PAYMENT GATEWAY • BUSINESS PRO QUICKPAY • eWALLET

- Allied Wallet's Payment Gateway streamlines global payment processing using high-security, 24/7 customer service with the lowest rates available.
- Allied Wallet's Business Pro solution presents a customized payment page for merchants; built to accommodate a website, it secures data and can be paired with any cart solution in any language.
- Allied Wallet's QuickPay solution is fast with state-of-the-art technology that integrates into live webstore processing within 24 hours. Affordable rates, reporting interface, security standards, customer service, and fraud prevention are standard.
- Load your eWallet and you're ready to send or receive secure online payments. Allied Wallet's ACH system puts your money at your fingertips.
- Allied Wallet offers tracking and reporting, easy-to-use customer database and bulk transactions.
- First Data Certified, Bank of America Certified, Anti-Money Laundering Compliant, Live Chat, Refund Processing, Phone and Email Technical Support.

ST: How exciting is your job?

AK: I love the e-commerce business. I fly around the world to exciting places and meet clients from different cultures. I love dining and go to the best restaurants and most beautiful cities in the world. For me this isn't just about work. I enjoy every minute of what I have created. Every day my business is an adventure and gives me the opportunity to discover new things. The friendships I make are lasting, and offer incredible connections.

ST: We always hear things like...learn to think outside the box...what does that mean to you?

AK: That's right, we have to think outside the box if we want to grow and be successful. That is what I tell people who work with me. Don't be afraid. Don't be shy. Don't be scared. Think outside the box and be creative. Don't be a follower. Share your vision.

Over the years I've met and interviewed many successful entrepreneurs and the underlying theme is they all live fearless lives; trust their instincts and because they have the self-confidence not to fear failure—they succeed. Andy's generosity is apparent in the high value he places on clients and their safety. His generosity is also apparent when it comes to his employees and the family-like environment he creates. Andy says he encourages employees to "work from the heart" just as he does and it seems the success of his company is a by-product of a satisfied man who not only has it all, but earned it. When he isn't traveling (which is seldom) he takes a run up one of the Beverly Hills' canyons or a swim in his pool. But whatever he is doing you can be sure Andy Khawaja is enjoying life, living his dream and loving every minute of it. And part of his dream is finding ways to help others. Allied Wallet supports city efforts to better their communities and keep them safe, as well as supporting numerous charities. Three charities Andy supports are The Eagle and Badge Foundation, the ASACP—Association of Sites Advocating Child Protection, and The Brent Shapiro Foundation. The Eagle and Badge Foundation is a philanthropic organization providing benefits and scholarships to Los Angeles Police Officers and family members. Since 2001 when the

charity was founded, it has provided assistance to current, retired and "fallen in the Line of Duty" LAPD employees and their families by making a tangible difference in the lives of the men and women who work tirelessly to maintain the safety of Los Angeles. The ASACP-Association of Sites Advocating Child Protection is a non-profit that battles child pornography and aids parents in preventing children from viewing age-restricted material. Their efforts protect children from the exploitation of innocence. The Brent Shapiro Foundation assists those battling alcohol and drug dependence and mediates the fear, grief, and helplessness of addiction with awareness, compassion, and support. They fight dependence by raising awareness through education and eliminate the isolation of addiction.

"Allied Wallet is expanding on every level. I work seven days a week and if I am not at my desk, my mind is on how I can better serve our customers and make them happy," said Andy. "Our perfect clients are business owners who are hoping to expand globally and market to different countries. I want business people in every country to not only know the name of Allied Wallet, but use its services to grow their businesses and become very successful. The way I see it... the success of my clients is my success as well. I get happiness and satisfaction knowing that my company is responsible for another business making it to the top." ●

For information on growing your business through Allied Wallet visit: www.alliedwallet.com
9000 Sunset Boulevard 310-601-3020