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Allied Wallet
The Creator of the
Virtual Wallet and
eventually the Cloud

Andy Khawaja, CEO

SR
10 Fastest Growing
Digital Marketing
Companies

Entrepreneur of the Month



Rush McCloy, CEO of
Eyewitness Surveillance

Company of the Month



Omni-ID, George E. Daddis
President & CEO

The Creator of the Virtual and eventually Allied Walle

“Our dedication,
customer service,
and technology keeps
us successful and a
preferred solution
globally.”





Wallet



Andy Khawaja, CEO



Having begun his career in the retail space, Andy Khwaja noticed that a gateway to cyber security was missing when the number of internet users was steadily rising. And wanting to find a solution to this problem, he turned into an entrepreneur and founded Allied Wallet. Known today as one of the kingpins of the e-commerce space, the entrepreneur has been working round the clock with his team, to cook codes and strengthen the company's market presence and most importantly make a difference to the e-commerce market.

The Award Winning Game Changer

Allied Wallet had its challenges like any other company, but has always managed to overcome them. In fact the company's product and technology outdoes potential competitors and finds mention amongst some of the best products in the market. Constantly updating and advancing its solution and staying abreast of technological changes in the market, the company's great team of developers across various departments work hard to keep the company a step ahead of its competitors constantly.

"Ten years ago, I created the first Virtual Wallet and three years ago this became the cloud. So technologically speaking, I am the creator of the cloud!" said Andy. With state of the art facilities, risk assessment, efforts to ensure fraud ratio elimination and a focus on not just projects, but on global markets as well, Allied Wallet has been making heads turn with its strong presence in the borderless e

commerce market. An acquirer that is a member of Visa MasterCard, Allied Wallet also issues prepaid cards and has facilities for virtual tokenization needing data to be stored just once through the Digital Wallet today. *"Bringing our payment gateway to life and putting together a top-notch team to build my vision was a challenge that I overcame and I am very proud of team Allied Wallet and their efforts to take the company forward today"*, he added.

Secure Global Payment Processing

Accept Payments Globally

Allied Wallet offers customized payment solutions to businesses of any size. It provides payment processing services in 196 countries and nearly every payment method globally. The PCI Level 1 Compliance and Proprietary Fraud Scrub provide the security needed to expand successfully.

Sell Allied Services

By offering percentage-based residuals to all of its resellers, developers, and bank relationships, Allied's low rates starting at 1.95% provide large margins of profit for client referrals. Allied Wallet products are suitable for all types of e-commerce business and include fully customized features.

Make Payments

With over 100+ million users worldwide, the company's eWallet is a proven way to shop online securely and hassle-free. To open a free account you'll be asked to complete a payment information form before you're ready to spend

digitally.

Some of the benefits of choosing Allied Wallet include but are not limited to the following:


- ▶ Safe and Secure Encrypted Transactions
- ▶ Accept Currencies from 164+ Countries
- ▶ Fast Account Setup
- ▶ Accept Credit Cards without Limitations
- ▶ Chargeback Prevention Features
- ▶ 24 Hour Live Chat, Phone, or Email Support
- ▶ Fraud Prevention Features
- ▶ Offshore Credit Card Processing Solutions

Exceptional Merchant and Customer Support

The company uses persistent monitoring to keep each of its accounts safe, protecting merchants and their customers from potential fraud activity. *"We're committed to providing an exceptional level of support to merchants and consumers, ensuring that everyone is satisfied with every aspect of the services we provide,"* said Andy. *"We offer 24/7 support service for your customers, and 24/7 technical support for you. With this level of service, you might be shocked to hear that our system is so easy to implement that we're able to empower new merchants with success and profitability that comes with their new Allied Wallet account within 12 hours."*

Allied Wallet's Free Digital Wallet Solution

Allied Wallet's state-of-the-art payment processing services aren't just restricted to merchant accounts. For the everyday consumer, Allied Wallet has designed the free digital



wallet program. This service makes it easier to shop online. The eWallet makes shopping faster by storing your payment information within our PCI Level 1 Secured environment. This allows for faster, more secured purchases. With eWallet, you can:

- ▶ Shop online with your eWallet
- ▶ Securely store your payment method

In conversation with the E Commerce Wizard

Q. How has the shift in technology been for you?

A. There have been lot of developments going on in the technology space today especially in the US and India. So a huge challenge for us is keeping up to the changing requirements of your clients across the B2B and cyber security space.

Q. What do you think are the key concerns for an e-commerce business?

A. Credit card usage is a very important concern for anyone in this business arena. Ensuring security is of utmost importance for seamless online transactions. So having state of the art technology such as PCI compliance is essential today. For example, Allied Wallet's Next Generation platform – a virtual platform, ensures this. It is certified and all that the client needs to do is fix their security codes and password and the rest is taken care of by us.

Q. Do you notice any competitors in the market?

A. PayPal is a probable head to head competitor. But they have a different infrastructure and we have a global approach with different capabilities and better flexibility. That apart, we notice a lot of companies coming and going. It takes a lot of patience to stick around and maintain a business and after the initial enthusiasm fades away, very few enterprises manage to retain their position in the market. In the past five years alone, more than 1200 e-commerce start ups were established and then exited from the market, especially after the financial crisis in the world economy. But that tells you that there are entrepreneurs eager to get e-commerce companies up and running. There is definitely talent and vision, but what is required more, is security.

Q. Where do you see your future market lying in, if you have any plans of expansion? Do you think there should be any regulatory or policy changes in the approach towards e-commerce businesses?

A. India, Brazil and the Gulf region are progressing very fast in the e-commerce space as their access to Wi-Fi, internet, digital money, talented individuals, etc, keeps increasing. In fact by 2020, there will be huge market gains from these regions and we definitely want to be a part of this move. And as far as the market environment is concerned, I firmly believe there should be more flexibility in terms of the bank's approach to e-commerce. There is a lack of understanding as to what the

business actually is and have not invested in this technology itself – the gateway platform and rely on outsourced companies like First Data for their requirements. They should experiment and avail facilities from companies like us.

Q. Why should people choose Allied Wallet?

A. Unlike other companies in the market, we provide one simple API which gives you access to everything such as Virtual Wallet, Mobile Payment, API, 85 Shopping Cards where millions of consumers are transacting daily and dedicated API like Stripe. So you have all these giant companies with millions of customers all in one platform—Allied Wallet.

Q. Can you tell us some of the achievements of your company?

A. We are growing at the rate of 200-500% on a yearly level and the reason is because we are expanding more jurisdictions. Our focus is on the global market and not on one country. We do things that no one in the business has ever done and that's why we are number one in the market today. We have been awarded 20 times in the last 3 years – the best processor in America, the number one processor in Asia and the world. We have won around 67 trophies so far and all this is due to our hard work, dedication, trust, the delivery that we provide to merchants and customers and that makes us a unicorn!

Coming to employee satisfaction, we were rated the 3rd best company to work for in the world by the Fortune magazine. We even beat Google

which came 6th in the list.

Q. What is your leadership quotient?

A. I'm a hands-on CEO of the company. You can call me the Steve Jobs of the e-commerce industry. I believe that a great leader should be on the battlefield instructing, watching, advising and making sure that his team does the right thing and that's my leadership style and that's how I would like to continue my career.

Q. What is a typical day at Allied Wallet like?

A. We listen to corrections, we talk

to consumers and understand what the problem is and we sort it out with our team members on a daily basis. We are constantly cooking like a chef in the kitchen. We cook codes. We think on questions like how can we improve the business of our customers and how can we make them more money.

Q. What advice or message would you like to share with your competitors?

A. Try your best to accommodate your customers and your team. Be good to your staff and be generous.

Q. What advice do you have for future or aspiring entrepreneurs?

A. Don't give up. The road is long, but follow your dream because there is a light at the end of the tunnel.



“We understand the concept of the business. We understand the risk of the business. We understand the security of the business. And that is the most important thing. You can't just have developers sit down and code a program but they don't understand the business themselves.”