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The
30

Most
Innovative
Business
Leaders

#Insights
Every First
Thing in the
Mobile Industry

Highlights
Role of Innovative
Leadership in
Innovative Businesses

A close-up portrait of Madhu Kumar, a middle-aged man with dark hair, wearing a dark suit jacket, a white shirt, and a yellow patterned tie. He is looking directly at the camera with a slight smile.

Madhu Kumar

North America Head & President, Digility Inc.

Bringing Digitalization Forward

*Disruptive Technology
Organizations: Driving the
Exponential Conglomerate*

Dane Matheson

*Managing Corporate
Communications on
Mobile Devices*

Andrew Silver

*The Need to
Understand the
Necessity of Innovation*

Andrew Bagrin

DR. ANDY KHAWAJA:

INNOVATING TO GROW HIS AND HIS CUSTOMERS' BUSINESS

“Our fast and flexible approvals allow us to activate more accounts than nearly any other payment provider”

Andy Khawaja, Founder and CEO of Allied Wallet, is responsible for ensuring the growth of his company by innovating the business procedures, the growth of his employees by providing them a challenging and pleasant environment, and the growth of his customer's business by providing them the best online payment options.

Andy is very persistent and won't take 'no' for an answer. When people say no, he fights harder and takes it as a challenge to convince them to say yes. This quality of his, has made Allied Wallet one of the best payment solutions provider companies and made him a net worth of \$18 billion. Whenever customers hesitate to partner with Allied Wallet, Andy takes it upon himself to find out the reasons behind those hesitations and eliminates them.

Starting a Company to Solve Customers' Problems

Andy worked in Retail for 12 years at the earliest stage of his career. This allowed him to gain wisdom within this industry. He understood the needs of the customers, their spending preferences, and their future expectations from the payment service providers. He also served the consumers from the different parts of the world which further led him to understand their regional difficulties and the complications they face while transacting on a global scale.

While initiating Andy faced many problems. He had no money, no one gave him the chance to prove himself, and thus, it took him five years to actually start a company out of an Idea. During this period, instead of giving up or waiting for a miracle to happen, he travelled the world to get further comprehension into the problems faced by different vendors, which eventually gave him more ideas to work upon.

While gaining in-depth knowledge of all the complications and their solutions, Andy experienced the growth in internet and its potential to change the world. To solve the complications of the consumers all around the world by the knowledge he gained and integrating it with the future technology, Andy decided to start his own e-commerce solutions provider company – **Allied Wallet**.

Allied Wallet: Simplifying Payment Processing Globally

Allied Wallet, Inc. is a provider of e-commerce merchant services and online payment processing services, enabling business owners to accept credit cards and other payments on their websites.

They offer customized payment solutions to businesses of all sizes. Their processing solutions span 164 currencies, 196 countries, and nearly every international payment



Andy Khawaja
Founder & CEO

“Always perceive your dream, don't ever give up, don't ever let people put you down, don't take any ideas or suggestions from others that could confuse you what you really want to achieve”

method. They also offer a percentage based residuals to all of their resellers, developers, and bank relationships, with rates starting as low as 1.95%.

Qualities Responsible for Andy's Success

Andy is a person who strives to do the best things for his company, his employees, and the people around him. He is a very innovative person and always comes up with innovations to attract more customers and meet the demands of existing customers. He believes in getting things done, and wants to know the things going all around the world. He likes to utilize every minute of the hour, he

always tries to know what people are buying, what people are transacting, and how the economy is going all over the world.

Strategies Responsible for Allied Wallet's Success

Where other people innovate to lead the competition, Andy doesn't believe in competition, he innovates to give other people opportunities, the opportunities he didn't get. As Andy himself started as a start-up, he understands the financial problems every dreamer out there faces. He understands that there are many innovations which can change the world, but are waiting for the banks to finance them. Whereas, Allied Wallet finds the potential of startups and helps them, and gives them a better opportunity to prove themselves.

Andy believes that his company will grow, when his customers will grow. He does not provide a solution which just earns a part on every transaction his customers do, but he helps his customers to develop their business. Being involved in different parts of the world and having a great expertise in the business, the team of Allied Wallet helps their customers to strategize their plans.

They reach out to their clients' terms and conditions, to save them from fines or violations, they eliminate frauds, they help to grow businesses without getting large charge backs. Along with educational programs and 100% satisfaction in solutions, they provide most prominent support to their customers.

Never Giving Up

Every entrepreneur out there, draws inspiration from Andy's journey from war-torn Lebanon to become owner of multi billion dollar company. The people who initially told him that he is never going to succeed with his plans, have become his admirers too. Referring to the same, Andy says that people may disbelieve you, they may discourage you after listening to your ideas. This happens mainly because they don't understand and don't find any logic in your ideas. But you must believe in your ideas, you must know how to bring it into practice and when your idea starts getting transformed into reality, the same people who daunted you, will start admiring you and start motivating you. *You just need to be crazy enough to follow your dreams when everybody else says it is impossible.*