

# Wealth & finance international



## Allied Wallet

Dr. Andy Khawaja, the man who built a \$20 billion business from a simple idea, talks about his next generation gateway...

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Pictured Below, L to R: Andrew McCullagh - Hayfin Capital Management / Gary Stone - Sharewealth Systems / Larry Mueller, Founder & CEO - Cuvée / Karen Azlen, Founder & CEO - Introduction Capital / Charles Lorenceau, Director of ACE & Company London / Sharon Bonney - COABE / Alexis Pratsides - MintTwist



# Givers of Hope and Opportunity

Allied Wallet, winner of the Private Equity Fund Manager of the Year Awards, provides payment processing services in 164 currencies, 196 countries, and almost every payment method taken globally. In an inspirational interview, the firm's tech billionaire Dr. Andy Khawaja shares his thoughts on the future of the e-commerce industry and the important role that Allied Wallet will play in shaping the future of how the world transacts.



## How was 2016 for Allied Wallet?

2016 has been a great year for Allied Wallet, we have seen a massive increase in online shopping, and it was also a year in which we have increased by 200%.

## How does it feel to have won the Private Equity Fund Manager of the Year Awards?

Allied Wallet is doing the right thing and going in the right direction. We are trying our best to serve consumers and merchants in every aspect, and also to accommodate them in many countries. The award is based on us developing a better relationship with our merchants and increasing their portfolio.

## Where do you see Allied Wallet heading in 2017 and beyond?

The firm is looking to IPO by the second or third quarter of 2017, and we are looking to increase our efforts to market the company to Africa and in the Middle East.

## What role does innovation and creativity play in the work of your firm?

75% because pretty much what Allied Wallet does is innovating on a daily basis and building things around our merchants, to help them to be more successful. While serving customers in 196 countries, Allied Wallet can do that very well by having offices in multiple jurisdictions. In addition, the firm has people working on the ground, communicating with developers and the Allied Wallet's software can accommodate local payment methods.

## Imagine you meet a budding entrepreneur. They had never heard of Allied Wallet. How would you convey the hope you could give them?

I would tell them to give us a chance to help them build their career, and to bring you up to a level where you are comfortably processing and executing transactions without worrying about anything and understanding your business. I am an entrepreneur myself, indeed I built an empire from nothing and I know what it takes to do it and we will guide you step by step and educate you on risk and compliance of the e-commerce business and what needs to be in place in terms of rules and regulations. We can give them hope and the opportunity.

## Where do you see the broader e-commerce industry heading in 2017?

Ecommerce is growing at the speed of light, which is great news because more people are getting used to it and comfortable executing a transaction. Thanks to us, these are increasingly secure, indeed we guarantee no fraud. I do see massive growth in 2017-2018 and I envi-

sion a 500-600% in e-commerce transaction volumes. We want to take advantage of that and grow with it too.

## What role will Allied Wallet play in the future of this industry?

Having launched the Next Gen Payment Gateway, and so far its success has been phenomenal. It supports the infrastructure of the next generation, it is unique and nobody can use an artificial intelligence gateway. Allied Wallet have this product in place, and it does everything from a fraud perspective such as detecting issues from certain regions so it can direct it to the local domestic jurisdiction.

## What does your role as a leader involve? What opportunities and challenges does it present?

Any leader has to be a good communicator and understand what is going on, and they need to be involved and hands on. You need to understand your staff, what they are working on and what they are trying to do. As a leader myself, I like to be friendly, I like to understand and I like to be a good communicator. Respecting the team that works for you if the most important things for me in my position as a leader.

## If you were to hold a meeting and give a 5-minute speech to all of your employees, what main points would you want to convey to them?

The most important thing I would say is that my team should be communicating with each other. I would also say that everybody needs to think outside the box and come up with ideas and share them with each other.

## What feedback do you typically receive from your customers?

The customer service and support that we provide is very important, because we are always there when we are needed. I would say that people are thrilled with the services we provide, and it certainly puts a smile on my face when I receive emails saying "thank you for being there for us" or "thank you for helping us build an empire". I receive many such messages from our many consumers and merchants and this makes me very happy indeed.

Finally, I would say that the sky is the limit. You need to keep climbing because you will never get to the top. The higher you go, the higher the ladder goes. Keep climbing and don't stop building.

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Company: Allied Wallet  
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**AlliedWallet**

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