



2016 awards

*international*

# FINANCE

## Vania Franceschelli

### Best Financial Adviser 2016 - Italy

Vania Franceschelli is a tied agent working with Allianz Bank, a leading Italian banking and financial services specialist. Page 4

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**Consulente Finanziario**  
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Company: Allied Wallet LTD  
Website: www.alliedwallet.com



Allied Wallet is an international ecommerce firm and payment specialist. We caught up with Allied Wallet's CEO, Dr. Andy Khawaja, to find out more about the latest developments and the firm's future plans, which are firmly rooted in improving security not just for the firm's clients but for online payment users around the world.

## Leading Financial Services Company of the Year – USA & Most Innovative Payment Gateway 2016

Allied Wallet offers a wide range of ecommerce services, with a focus on technological excellence and security. Andy describes the firm's current projects, which revolve around evolving its current platform to encompass new services which will meet the needs of the firm's technologically dependant clients.

"Currently here at Allied Wallet we are adding new functions to our next generation online payments platform, including a revolutionary new capability that could potentially make credit and debit cards obsolete as early as Q1 of next year.

"This innovative technology will enable shoppers to save their credit card details to our online platform, then simply use a password to verify any purchase they make. This safe and efficient payment method will be easier for both shoppers and online sellers, and we anticipate it will be immensely popular."

Allied Wallet's revolutionary API platform is unique because the firm offers free IP integration and support services, which is unheard of in the rest of the market, as Andy explains.

"Many of my competitors charge their merchants for support and integration, for example by billing them for their calls to support helplines. However, here at Allied Wallet we believe that client support is of the utmost importance, and as such we never charge our merchants for advice or IP integration. It is this high quality of service which has enabled our firm to retain the majority of our clients over the years, and has helped to make Allied Wallet a bastion of excellence in our industry."

As his concluding comment Andy describes how he has noticed an increased focus on security, and how his firm is aiming to become a byword for safety.

"The ecommerce market is currently booming, and the market as a whole has seen an 11-12% increase in uptake around the world, as countries where security was previously an issue are now embracing online payment methods thanks to Allied Wallet.

"In order to support this ever expanding market we are always integrating new local payment methods and shopping carts to our platform, so that merchants can trade easily with firms that do not use major payment solutions such as Mastercard or Visa. In addition, we are also incorporating new security measures, such as fingerprint technology, which could potentially change the way people make payments for the better."

Company: Banco Bmg S.A.  
Website: www.bancobmg.com.br/site



Banco Bmg S.A. (BMG) is a Brazil based bank offering a wide range of services. We profile the bank and showcase the wide range of services it offers.

## Best Commercial & Financial Services Bank - Brazil

With over 85 years of tradition, Banco BMG is now one of the oldest and most important financial institutions in Brazil. In recent years, it has been devoted to new businesses and the expansion of its product portfolio.

BMG's key focus is the Payroll Credit Card (BMG Card), in addition, it also offers the salary account deductible loan (BMG em Conta), both offered to social security retirees and pensioners and for public servers, as well as the BMG Enterprises and BMG Seguros, which provides financing, structured financial services and surety bond for medium and large companies. With the diversification of the portfolio, BMG strengthens its policy of offering financial solutions designed to facilitate the realization of dreams, while contributing to the economic and social growth in Brazil.

BMG, aiming to diversify its funding, also offers investment options through BMG Invest, which is the Banco BMG investment platform. In it are gathered the best options of fixed income, ideal for all types of needs, geared towards individuals and companies looking to invest in BMG.

Throughout its long and esteemed history, BMG has developed an entrepreneurial and pioneering culture. It was one of the first financial institutions to offer payroll loans to public employees, retirees, and pensioners of the Brazilian Social Security System (INSS), and has launched several new products. Their investment in new technology and in developing its own platforms and systems, that have since become benchmarks in the market, and their ability to seek funding structures that are suitable to its assets profile are well noted.

Reinforcing the strong entrepreneurial culture at BMG is their most recent development of January 2016. The BMG Group (non-financial), innovated and launched a new distribution channel, called 'help! loja de crédito', which is a network of credit franchises around Brazil. Focused on the retail segments of Social Security (INSS) retirees, pensioners and public employees, the franchise is designed to be a multi-services solution for Brazilians. Due to the franchise model, the channel allows for greater scalability and a closer relationship with the client. In addition, it offers greater security when formalizing credit, and helps to mitigate potential default risks.

Looking to the future, BMG will continue to grow its service offering as it seeks to support an even greater range of clients.