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# tmt

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## The Man Who Built the 21st Century →

In a remarkable interview, tech billionaire Dr. Andy Khawaja imparts his wisdom on how his firm, Allied Wallet, is 20 years ahead of its time, following their receipt of the Best Online Credit Card Processing Company 2016 award.

 **AlliedWallet**

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# The Man Who Built the 21st Century

Allied Wallet is renowned for provides payment processing services in 164 currencies, 196 countries, and almost every payment method taken globally. In a revealing interview, tech billionaire Dr. Andy Khawaja imparts his wisdom on how the firm is 20 years ahead of its time, and he offers sage advice on how you can be successful.

## **Please give us a brief overview of your company, your clients and the services you offer?**

Allied Wallet is financial technology that specialises in e-commerce, vigilant transactions, cyber-security and fraud preventions for online activities where the card is non-present.

## **Are there any recent developments that you would particularly like to focus on?**

We have recently put out the Next Gen Payment Gateway platform, and added an artificial intelligence system, which nobody has today for credit card transactions. What it does, is to that it is constantly scanning and recognising any illegal activities or transactions which are not supposed to happen online. It comes through a negative database, email addresses, phone numbers, first and last names, jurisdiction, countries where the website it registered. So, welcome to the 21st century, I built it!

## **What differentiates your firm from your competitors and marks you out as the best possible option for your clients?**

Put it this way, we are 20 years ahead of anybody else, that nobody else in the market has today. It would take anybody else

many years to build an artificial intelligence system close to ours. That is what you call the most advanced technology in the world today, which thinks like a human but is 300 billion times faster than Einstein himself. It detects any legal transactions, so if you buy something on a website, the system adds all the figures together and makes sure that they match. That is what you call state-of-the art cyber security, integrating innovation and efficiency into every aspect of our work.

## **Working within the fast paced and ever evolving technology industry, what techniques do you employ to stay ahead of emerging developments?**

In terms of the new product we have recently launched, we are way ahead of the game. Added to that, we have launched the Allied Wallet debit card programme, which will benefit students. Many exchange students who move into a country for example would like to have a plastic card in their card, so their family can put money in their account. We came up with this programme two months ago, and we already have 2 million consumers - but this will increase to 10million by the end of this year.

## **Please give me a brief overview of the technology industry in your state**

## **currently. Are there any specific challenges or outside influences affecting it and how is your firm adapting around these?**

It is very friendly here because we treat everybody as a family member because we take care of people. We are not like the average bank, where if you make one mistake you will be put out of business. We step in to guide you and help you to be more successful. The more successful your business is, the more we can be successful with you. It is therefore very important for Allied Wallet to work with our merchants, resellers and consumers to educate them and teach them how to improve the business, as well as how to stay safe online.

Also, I believe that human communication is very important, as opposed to the same via electronic means. If you call PayPal or other similar companies out there, you will speak to a robotic system and you will be guided to leave them a message or to email them for technical support. You never speak to a human, who is able to give warm and friendly customer support, so that is why we are ahead of the game. We have that old-school mentality, by taking care of our merchants and consumers in this way.

## **What is the internal culture in your firm? How do you ensure that all of your staff are equipped to provide the best possible service to your clients?**

Allied Wallet offers a lot to our staff because we give them massive bonuses as well as offering staff vacation days, not to mention stock options so it is a walk in the park and stress free. We even have a masseur who will take care of you, so if any member of staff is tense they can simply put their hand up and receive a 20-minute shoulder massage. We usually have 2 masseurs in the office every Friday, so they can accommodate everybody.

## **What does the future hold for your firm? Do you have any future plans or projects you would like to share with us?**

If you want to remain successful, and if you want to be on top, always ensure that your team is happy and is a part of everything you do. They do a lot of the lifting, which is true, and they will lift you all the way to the top if you work with them and accommodate them. Nobody can get the top without their team, because it is not a one man show.



Company: Allied Wallet  
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