

# NORTH AMERICA

news



## Leading People to Success

Tech billionaire, Dr. Andy Khawaja of Allied Wallet is honoured to have won the 2017's CEO to Watch – USA accolade. We were delighted to interview him to discover more about his hands-on approach as a CEO and to learn his inspirational and informative insights into the importance of communicating and engaging with Allied Wallet's staff.



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*A Consummate Global Architect*



*The Highest Quality of Patient Care Available*

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## **How does it feel to be nominated as the 2017's CEO to Watch – USA accolade?**

To be nominated for the 2017's CEO to Watch – USA accolade is a great honour and I believe it is very much based on my hard work and skills, so I am extremely thrilled and happy to receive this accolade.

## **What do you believe are the essential qualities for any CEO?**

All CEO's have a duty to do the job that every CEO in the world does, which is to be hands-on, communicate with your staff and be much more engaged with every department. In addition, you need to know what errors they have and how you can fix those, by working with them. Staff members cannot be yelled at, but any CEO should work with them and educated. You cannot hire a team and expect them to work miracles if you do not lead them well. CEO must be a leader who takes the team in the right direction, to ensure that they are a better candidate for the task in hand.

## **How did you become a CEO? What path did you take to become one?**

I started as an employee and I saw the way that my superior managers handled the tasks and directed us. In this position for 16 or 17 years, I learned what the

tasks are for a CEO running a company. I have seen some fail and others succeed, but I learned from life experience, rather than just from the books you study at school. If you don't have the field experience, then it is a completely different ball game over here in the USA.

I have seen instances of where the wrong CEO is in place and the company concerned fails. The CEO may blame the staff for such a failure. The real issue here is that the CEO was not interfering or being hands on in any daily activities, so that is why a company can fail. Having learnt this, I got to the point that when I had built Allied Wallet and I knew that I had done something right.

As the founder and CEO of the company, I decided to work with my staff to ensure they feel comfortable with me and that I am one of them. They should not be worried about any issues that are happening, indeed I encourage them to talk to so we can solve these together, make the future better and bring in improvements where required.

## **How did it feel on your first day as a CEO?**

Being the CEO of Allied Wallet of course comes with a lot of responsibility for the company and the clients we do business with. Since childhood, I have enjoyed being responsible for others. On my first day as a

CEO, it felt good and made me dedicated to the job and work seven days a week! I felt that people were relying on me and that I could not let them down, so I had to push myself to limit to ensure that I execute and deliver what I promise.

## **What is the best thing about being a CEO?**

It is not only just the responsibility of being a CEO, but it is also about me seeing things done correctly. It is about ensuring that Allied Wallet are achieving goals and that our merchants are doing the same. The merchants must have reliable services, something that I can provide so that makes me feel proud of myself, the company and my team.

## **What challenges do you encounter as a CEO daily?**

In terms of challenges, I was in Japan earlier this year as well as the UK, in back to back meetings. Put it this way, some CEOs see themselves on a golf course enjoying relaxation time. However, I am the kind of CEO who wakes up around 4am and have breakfast around 6.30/7am, followed by back to back meetings right up to 7pm. The reason I do this is because the clock is ticking and every minute counts, so I cannot forget that I am responsible for our third-party members who rely on our services. It is very important that I deliver our services not just on time, but ahead of time.

## **Can you tell me about the management structure at Allied Wallet and how you communicate with the others leaders in your company?**

Every at Allied Wallet department from IT, to customer support to programming, underwriting, risk assessment, compliance, finance and accounting has a team leader with whom I communicate daily. I do follow up several times each day for reports as to what the team leaders have executed, where they are at and how I can help them out. At back to back meetings, I meet with the team leaders and put together a roadmap for the next six months in terms of executing products ahead of time.

## **Looking at the wider picture, what opportunities and challenges lie ahead for the industry you work in?**

Allied Wallet works in a very competitive industry, especially where e-commerce is concerned and ensuring that the service level is up to speed. From where I stand today, I do not see any competition in the market whatsoever. I am launching a massive campaign in the UK, with a 1% flat rate for all types of businesses. The reason is that I see banks, Square and PayPal selling the same service for more than we do, so in my opinion they are taking too much money out of the merchants' pocket. I do this



Company: Allied Wallet  
Web: [www.alliedwallet.com](http://www.alliedwallet.com)





because I want my customers to make more profit, which will enable them to expand and this will help to generate more revenue, hire more staff and ultimately build a better economy.

**What role does innovation play in your work as a CEO?**

Innovation plays a massive role in my work as a CEO, because it represents 70% of my company. Everything at Allied Wallet is based on technology and coding, indeed we have Microsoft certified coders working in house on cyber security, e-commerce, fraud prevention and data encryption. I much of my time with developers, because I need to understand the infrastructure, and along with my project managers I ensure that the

product we are building is tested before it goes live.

I do spend time in Asia to understand what is happening and what the future looks like. I gather information from Europe, Asia and Japan and I put it all in the pot and come up with a better solution. I try and gather what these guys are cooking together and the recipe comes. That is what Allied Wallet will be doing for the next six months.

**How does it feel to have such a tremendous impact on your employees, their families and all the merchants you serve?**

It feels wonderful. I was in London one day, and I heard my name being called out. I saw this young entrepreneur who was around 25 years old, and he could not believe it was me. He said he had read a lot about me and that I was his mentor in life, as well as his idol. He asked to talk with me and I said yes you can. I spent 10 minutes explaining to him which areas he needs to focus on, including how he can move beyond money collecting to service provision and then consider membership options.

He had a tear in his eye and said I had saved him a lot of work, indeed it helped him to build up his company. I provided the missing part in the puzzle for him. He also asked for a photo with me, and I gave him hope and many individuals such as this are following in my footsteps without a bank loan in place. I give these young entrepreneurs hope to grow and build an empire, and the chance for them to be something in this world. I always want to be the one walking in that dark tunnel with the torch in my hand and say, "follow me to success, and I will lead you."

**Is there anything else that you would like to add?**

Fight your way and I promise you I will meet you at the top. In life, there are ups and downs. Sometimes, there will be turbulence in our career, but despite this I would say do not give up because it's just a smooth ride down the road.