

# Providing You with a Peace of Mind

In an insightful interview with the firm's Tech Billionaire and inspirer of hope, Dr. Andy Khawaja shares his thoughts on the strong brand of Allied Wallet and their remarkable technology, as well as the firm's company culture. PAGE 82



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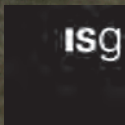
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# Nordgain

LEWBEN GROUP

# Providing You with a Peace of Mind

Allied Wallet is a global leader in online credit card processing/payment processing, multi-currency merchant services, digital eWallet solutions, software development, and a provider of a PCI Level 1 payment gateway. In an insightful interview with the firm's Tech Billionaire and inspirer of hope, Dr. Andy Khawaja shares his thoughts on the strong brand of Allied Wallet and their remarkable technology, as well as the firm's company culture.

## **H**ow would you define the company culture of Allied Wallet?

The company culture here at Allied Wallet is very important to our peace of mind, and is based on performance. As long as our employees complete an eight-nine-hour shift, I do not mind what time our staff arrive for work. We feel this has worked very well for us over time because it makes you feel like you are part of the organisation. This way of operating has eliminated the stress of being on time, so our employees no longer have to panic if they happen to be running late for whatever reason. We place a huge amount of trust in our team members and vice versa, and we give them the opportunity to get the job done at a convenient time that suits them.

“The most important factor to stay in business, is that you have to know what you are doing and **understand and assess the risks involved.**”

## **H**ow would you summarise what Allied Wallet offers to the everyday consumer, as well as the merchants you serve?

In regards to the everyday consumer, we offer every single payment method that is possible in the UK, the EU, the US, in Asia and other jurisdictions. Allied Wallet are able to process more currencies than any other financial institution can do on the face of the earth, including PayPal. We want companies to stay in business, so by not charging for a currency exchange we feel our clients will benefit both in the short and long term.

In addition to our payment processing services, Allied Wallet offers approximately 35 shopping carts, which many local banking institutions do not provide. Our shopping carts have hundreds and millions of active consumers, so if you have a website and approach Allied Wallet not only are you going to be able to process every type of currency, but you will be able to collect payments from every region around the world, you will also be able to use our popular shopping carts.

## **C**an you tell me about the strong brand of Allied Wallet, and your reputation as a trusted player in the e-commerce community?

Allied Wallet has been in business for just over 10 years, and we have seen many companies come and go, perhaps staying in the market for two or three years. The most important factor to stay in business, is that you have to know what you are doing and understand and assess the risks involved.

We take on board many entrepreneurs, that is the creative new companies whom we give the opportunity to go live on stock markets and to also make money. However, a lot of banks will not take entrepreneurs on board because they do not have any history or money to cover any potential losses, so they are not prepared to take a chance on them. By keeping the door open and building a drop system, we are giving start-up businesses a chance and therefore making the economy better and ensuring that people are in work, so that the merchant can generate income, hire staff and pay taxes.

## **I**t is staggering that Allied Wallet's eWallet makes it possible to carry out purchases in 164 countries. How does it feel to head up a company that is truly global in its offering?

While PayPal is more consumer to consumer based, Allied Wallet are more business-to-business (B2B) in our approach. The reason I chose to go B2B, is because businesses around the world need an opportunity to grow and expose themselves to consumers. When Allied Wallet open up, we provide a platform of an API that provides local payment methods for any type of business around the world that is legitimate, requiring our payment method. Being more B2B than any other company in the industry allows Allied Wallet to dominate the market, indeed global B2B is our bread and butter.

## **C**an you also tell me the ease with which your customers can use Allied Wallet's state-of-the-art technology, and call upon the services of your 24-hour support service should they need it?



The 'Next Gen Payment Gateway', the 'new generation' of all gateways is a platform of an API that can link everything to Allied Wallet's Tokenization API memory. Once you submit your information once on the Allied Wallet website globally, you do not have to re-type your information again. It memorises your IP address and gives you an opportunity to create a password and the link with that username. The website then gives you the appropriate option, based on the jurisdiction you are in, and the manner in which you paid when you last logged in. This seems to have improved matters, as many people only have a very short amount of time to execute a transaction. Our payment method can process transactions in approximately 35 seconds which saves a great deal of time for the consumers of Allied Wallet, so they do not quit and move away from the website.

If you have a card issued in the UK and you have completed a transaction abroad, many banks in the UK for example will report the activity to you via a text message to make you aware of your transaction, for fraud prevention purposes. Calling your bank to verify the transaction can be quite time consuming, but with Allied Wallet we identify the pin issuing and process the transaction, so the bank does not have to step in. By adopting this approach, we have increased profits and sales for our merchants by literally about 29-30%.

**“If you give someone a dollar or a pound, that can help them out for a day. However, if you give them an idea or understanding, you stand by their side you can give them a vision, and let them believe in themselves.”**

**When the idea of Allied Wallet first entered your thoughts, did you imagine that the company would be where it is today?**

I did not, but having said that I am fascinated by the growth of the internet, indeed today the majority of transactions are completed online. I predict that in five years from now, the business will grow by another 250% to 300%. Ultimately, the more access people have to mobile payments and e-commerce, the more the business is growing. Three years ago, I said that we are growing at the speed of the internet. As a company we started before the peak of the internet, and by establishing a very good standard and application in the market, we have grown to become a global leader in payment processing industry. A consumer always has three to choose from Allied Wallet, Square and PayPal so we are constantly facing competition within that market.

**Can you reveal more about the elite staff of processing veterans you and forward thinkers you employ to maintain security and fight off potential fraud?**

Everything we build is done in-house, indeed much of the manual work that has to be done has to be electronic. We can scrub around 80,000 transactions per millisecond and this is based on

50 different categories, that is how many times a credit card has been used online, spending habits, a negative database, the region of a transaction, and the location of a website.

**In previous interviews, we have discussed your role as an entrepreneur, but can you tell me a bit more about your role as a philanthropist and a peace maker?**

I am involved with multiple charities, pretty much all around the world, and I like to see the world living in peace and harmony. I want to ensure that everybody has a chance in life, and I love to educate and give motivational speeches. I recently gave the commencement speech at the Lebanese American University and I was honoured with a PhD degree, and I am giving a speech at the University of Hawai'i in Morocco and hopefully by the end of November at Harvard University in Boston, United States.

If you give someone a dollar or a pound, that can help them out for a day. However, if you give them an idea or understanding, you stand by their side you can give them a vision, and let them believe in themselves. By doing this, it contributes to the building of the economy and of course a much better future for the individual concerned. I came from nothing and can tell people where I am today, so I can give people hope, and anybody can do it. Many people thank me and send me notes for being

a mentor and listening to their problems, which for me is highly satisfying.

**What does the future hold for you and your company?**

Looking ahead to the future, we are looking at exercising an IPO to go on the New York Stock Exchange having signed up with Merrill Lynch to do so. While that is still pending, the future is to ensure that as many businesses as possible are up and running, and I want to see everybody have a better future than I have had. My goal is to see more people doing better, the economy improving, and more entrepreneurs like myself. I want to help them and give them hope, and give them the chance to do what they can do best, which is to build a better economy and to provide jobs.







## Simplify Your Payment Processing Globally

Accept any of 164 global currencies and settle in 25.  
See profits soar when you accept all major credits  
and ACH and Direct Debit payments.  
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eWallet Users Worldwide

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