



Wealth & Finance International

Have Hope and Don't Give Up

Following on from the firm's recent 10th anniversary, Dr. Andy Khawaja reflects on the phenomenal impact his firm has had and where he sees it going in the future, such as plans to put it on the New York Stock Exchange by the second quarter of 2017. **PAGE 50**



Go Beyond Traditional Banking

Luigi Wewege, CEO of Vivier & Co explains the firm's personal approach to preserving and growing your wealth through its core service of savings accounts featuring above average returns, without market volatility risk. Vivier is a multinational financial services group of companies providing its services through regions across Africa, Asia, Oceania, Europe and South America. **PAGE 60**





Fund Manager Elite
2016

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In a nutshell, Allied Wallet's astounding Next Gen Payment Gateway allows for simpler integrations for merchants and payment processors. Following on from the firm's recent 10th anniversary, Dr. Andy Khawaja reflects on the phenomenal impact his firm has had and where he sees it going in the future, such as plans to put it on the New York Stock Exchange by the second quarter of 2017.

The biggest problem today is that banks are not giving entrepreneurs the chance to invest in any businesses, but Allied Wallet invest in them and enable them to succeed. By doing this, Allied Wallet are creating more jobs and helping entrepreneurs fulfil their dreams. Dr. Andy Khawaja's message is for entrepreneurs not to give up, but to have hope, even if they fail and encounter problems on the way.

How would you introduce your services to someone who has never heard of Allied Wallet before?


I would describe Allied Wallet in three steps.

Firstly, we are a company who can accommodate B2B merchants in a single shopping cart used for transactions.

Secondly, you can be in anywhere in the world and we can carry out your transaction in its local currency.

Lastly, but certainly not least, we have a state-of-the-art gateway to handle any sort of transaction or payment method, and is also one of the safest tools for the prevention of fraud and ensuring the safety of our customers.

As a result of the quality of the services we provide, we have expanded our company to having offices around the world, including London, California, Frankfurt, Hong Kong and India.

A man with a beard and short hair, wearing a white short-sleeved button-down shirt, stands in front of a window. He is smiling slightly and looking towards the camera. The background is bright and out of focus, showing what appears to be an office or modern interior. A quote is overlaid on the left side of the image.

*“I would simply say
to have hope and
do not give up.
If all the doors
are closing on your face,
still do not give up.”*



Following on from celebrating Allied Wallet's 10th year anniversary earlier this year, what reflections do you have about the growth of the company?

Allied Wallet are constantly growing and I am pleased to say that we signed up with Merrill Lynch six months ago, and we are also looking at putting Allied Wallet on the New York Stock Exchange by the second quarter of 2017. The future of the company is based on creating even more opportunities for entrepreneurs and allowing an even greater number of merchants to process online. I want to make sure that we can spread to more regions and make sure that everybody will have the access to secure payments via mobile or online.

How does Allied Wallet approach clients?

Allied Wallet serve all of our clients in a very professional way. We try to understand what is they are selling, what it is they have and trying to achieve, and where their customers are located so we can accommodate them.

For example, if you try and serve customers in Germany and Scandinavian countries, they tend to use payment methods like Giroipay or Klarna, instead of Mastercard or Visa. So what we do, is include that as a payment option for our services, and in this way we can increasingly accommodate them.

The view of Allied Wallet is that we do not have any competition, as I believe that what we are doing in the market is very unique. We provide services centred on what the customer needs, and customise them in a way that can accommodate the merchants and make sure that they do not shop around.

When you go to a bank, all they do for you is to activate an account for you. With Allied Wallet, we can accept almost every payment on the earth, and customise it to work for them. We have 155 million users worldwide, so when you have the Allied Wallet logo on it, you have options that our wallet members can start using. It is a no brainer really!

What opportunities are you looking out for at the moment?

Allied Wallet are looking at what has happened with Alibaba, in terms of their virtual mall which is doing very well in China at the moment. So we are basically looking at having a similar product that is very similar to Amazon, Alibaba and eBay but which is exclusive to Allied Wallet. It is going to be hosting about 3 million shops in there, hopefully getting a billion users per day within 72 months.

What is the biggest problem facing entrepreneurs today?

The biggest problem is that banks are not giving entrepreneurs the chance to invest in any businesses today. Allied Wallet believe in business and invest in them and give them to chance. We give them a virtual line of credit where we open the account without a deposit or a security, whereas banks just say 'no'. We say 'yes', and invest in businesses with our product and give them the chance to succeed. If you do not invest today, they may never will.

What impact is Allied Wallet having on the world today?

We have had a truly phenomenal impact. We are creating more jobs, and are helping more and more entrepreneurs fulfil their ideas. We have given them the chance, and invested in their idea so we can help them build up their idea, build up their business and help grow the economy.

What advice would you impart to inspire upcoming entrepreneurs?

I would simply say to have hope and do not give up. If all the doors are closing on your face, still do not give up. One of the most important things from my experience is not being afraid to fail. Failing is not a loss, but at the start. Nobody succeeds straight way, but we all encounter problems along the way.



Company: Allied Wallet, Ltd.
Web: www.alliedwallet.com