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# A Commitment to Excellence

*Christine Todd, President,  
Head of Tax Sensitive and  
Insurance Strategies at  
Standish Mellon Asset  
Management Company LLC  
gives us an insight into  
the firm and its culture.*

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Financial Group

Company: Allied Wallet LTD  
Website: www.alliedwallet.com

## Payment Processing Firm of the Year 2016



As the global business market increasingly turns its attention to online transactions, the need for safe, secure and reliable ecommerce grows. We invited Dr. Andy Khawaja, CEO and Founder of global payment giant Allied Wallet, to outline in his own words how his firm has become a market leader through its innovative technology and client focused approach.

Allied Wallet links consumers to businesses, providing a wide range of services including credit card payments, face to face transactions, point of sale support as well as allowing clients to integrate numerous types of payment methods, from major global brand names such as Visa and MasterCard through to local payment methods and even Giro pay. Andy is eager to emphasise the firm's versatility, which ensures clients have one point of contact for all their ecommerce needs.

"Allied Wallet is not only a credit card processor, we are also a gateway service provider, and as such we connect banks to card schemes, then connecting consumers and merchants to the banks. In addition, we act as an online security company, ensuring that every transaction that goes through our platform is as safe as possible, as well offering data encryption and fraud prevention support."

Despite offering such a wide range of solutions, Andy is not one to rest on his laurels; he is very hands on in every department of his firm, supporting them as best he can and always seeking new ways to improve the firm's service offering.

This is particularly vital as the international ecommerce market is constantly growing and each year growth is increased by around 200%. This is due to the greater use of mobile technology throughout society, as well as global social mobility, which is creating new clients around the world as more people gain easy access to computers and Wi-Fi. As such Andy, who has been operating in the ecommerce market for over ten years, is eager to continue building upon Allied Wallet's success so that it can remain at the forefront of innovation.

"Allied Wallet is a global brand, and it is just going to grow as we continue to provide the very latest technology. It is my belief that eventually ecommerce will replace physical payment methods such as credit cards. Cloud technology is evolving, and in the future I believe

that customers will use virtual pin numbers and fingerprint technology, and it is my intention to have Allied Wallet at the forefront of this innovation. We are working on supporting this technology and driving this change in the industry.

"Ultimately, it is my opinion that if you work smart and believe in yourself then you can achieve your dreams."

