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# A New Way for Millennials

Tech billionaire, Dr. Andy Khawaja of Allied Wallet reveals his thoughts on winning the Leading Investment Experts 2017 accolade and, provides a fascinating glimpse into the company's global online services and how they are making a way for millennials to start up in business and be successful.

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### **Editor's Comment**



Welcome to this bumper October edition of Acquisition Intl. Magazine, bringing you the latest developments in the world of corporate finance.

Gracing the cover of this month's issue, is Dr. Andy Khawaja of Allied Wallet. Taking time out of his busy schedule, Dr. Khawaja provides us with a fascinating glimpse into the company's global online services, as well as revealing how they are making a way for millennials to start up in business and be successful.

Speaking of success, we profiled multi-award winning legal services business, EmployEasily. The firm offers employment law advice and HR services for businesses across Glasgow, Edinburgh and London. Since their inception in 2008, EmployEasily have worked closely with clients to fully understand their employment law advice and/or HR service needs.

Another business who strive to provide the best possible service to their clients, is the Youcall-it.com platform. The platform supports multiple ways of working, from locally all the way to full global management. We profiled the firm as we look to explore the secrets behind its success.

In other news, global leader in commerce-enabling technology, first Data announced on the 12th October the results of its 2017 Consumer Cybersecurity Study. The study examined how different generations view cybersecurity threats, and found that baby boomers generally have better cybersecurity habits and are more concerned about protecting their personal information than younger generations. The study is based on survey data from approximately 800 U.S. consumers.

Lastly, we discover more about Fangda, which is one of the few premier law firms in Greater China. Established in 1993, they were one of the first full service PRC law firms and recently, head of Fangda's Hong Kong antitrust team, Andrew Skudder took time out of his busy schedule to profile the successful firm.

Here at AI, we hope that you thoroughly enjoy reading this insightful issue and look forward to hearing from you.

Jessie Daykin - Editor - Jessica.Daykin@ai-globalmedia.com

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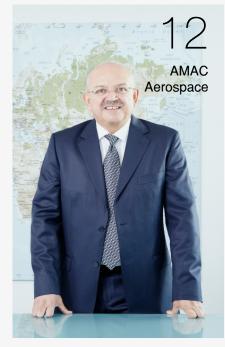
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Company: Allied Wallet Web: www.alliedwallet.com

AlliedWallet

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#### irstly, can you tell us in a nutshell what Allied Wallet does?

Allied Wallet provides global online services with the tools of fraud reduction and cyber security implemented in Allied Wallet's Global Payment Gateway infrastructure. Not only do we process credit cards domestically and globally, but at the same time, we reduce the fraud ratio and chargeback based on the massive negative database that we have generated over the past 12 years since the dawn of the company.

Many providers take advantage of the honest merchants in terms of high chargebacks. So, when it comes to Allied Wallet's system, data comes into that negative database and we identify the good and the bad. So, the transaction is thrown away when the card is related to that negative database.

#### How does it feel to be selected as Leading Investment Experts 2017?

When we constantly have a gross of 100% into the negative database and when you understand the concept and scale of the e-commerce business, I would say that it is an honour to be selected as the Leading Investment Experts for 2017. I believe that Allied Wallet are pretty much 'the messiah of e-commerce and finance', especially on a global level then we must be doing something right and people need to understand that we are constantly growing in 58 countries worldwide. It feels good to wear these shoes and I am always happy to advise and share my knowledge.

#### Tell me how Allied Wallet invests in people - your staff and your clients?

We work with our clients to teach them what's good and what isn't, and advise them not to just sell a product, but to look at what the consumer needs to maximise profit. My team members work hand in hand with every merchant and consumer, indeed we are dedicated to provide outstanding services to them. We want to educate them and what could be potentially bad or good and we look at businesses for which we have processes in place for and we understand how businesses grow. We can therefore give any business advice based on our existing experience.

#### What specific expertise does Allied Wallet have when it comes to investments?

The best investment we do, is to give the opportunity for a business to launch. Even if you have a brilliant idea today and start a business from scratch, the biggest problem it to have a financial institution who will allow you to start trading. Many banks expect you to have financial backing behind you, but those who have just graduated from university do now have this behind them.

If you want to provide credit card processing and services, but the bank would want to know how much business the entrepreneur would be doing in six months and what the chargeback could be within that period. The bank therefore expect security from the budding merchant, but with Allied Wallet, we provide these services based on the business study and we don't take money upfront. If we like the business, we ask to invest in it if we like it.

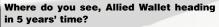
#### What sets your experts apart from others in the e-commerce field?

Firstly, we are the leader in the field and secondly, we are creating jobs and promoting entrepreneurs and we are making a new way for the youth to get out there and start a business and build themselves a company. We want to provide them with clean transactions, so they can stay in business. Whatever helps the community, I would say that we are the best at that and we want to carry on doing that on a global level.

#### What impact is Allied Wallet having on the world today, as the results of the investment and efforts you have put into building it up?

Firstly, Allied Wallet is creating jobs and secondly, we are giving the millennials the chance to trade and conduct business without financials. We are opening doors for people who want to selfemployed and independent, and this is having a massive impact because when we allow this to happen, will enable the creation of more jobs which will grow the economy and make the online business areas a safer place.

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I see the company in 5 years' time as being 10 times its present size, because the internet is growing along with Allied Wallet's work. In addition, the confidence and respect that the company is earning, is increasing daily. I believe that our services will be provided in as many as 80 countries then.

## What are your hopes and plans for the more immediate future, during 2017 and 2018?

We are still considering the IPO option, which if we take up it will potentially change the course of the company, but it remains on the table.

**Is there anything you would like to add?** The skies the limit and don't give up hope. Keep on trying. If you fail once, try again. If you fail twice, keep on trying.



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