

50 BEST WORKPLACES TO WATCH

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**ALLIED WALLET**  
BUILDING THE TEAM BEHIND THE  
MULTI-BILLION DOLLAR COMPANY

*DR. ANDY KHAWAJA, FOUNDER*



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Building the Team Behind the  
Multi-Billion Dollar Company  
**Allied Wallet**

Dr. Andy Khawaja | Founder



# ALLIED WALLET:

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Building the Team Behind the





# Multi-Billion Dollar Company

## The Pivoting Mind

**Dr. Andy Khawaja** founded Allied Wallet in 2005 to connect global buyers and sellers. He is a highly-publicized philanthropist and world-renowned entrepreneur with fluency in five languages who has been featured in over 100 publications for his contributions to technology, society, and economical growth. Participating in dozens of live interviews with thought leaders such as Larry King, he has been very active in delivering payment tools to people of many cultures and continents specializing in features such as cyber security, fraud prevention, and virtual wallets.

Dr. Khawaja has been featured in dozens of periodicals including: Forbes, Time Magazine, Bloomberg, the Gaurdian and the Wired and Because of his accomplishments in the industry, he is often referred to as the “*Messiah of Digital Payments*.” Dr. Khawaja continues to guide Allied Wallet towards continued success while simultaneously leading several ambitious projects including the reality television series “*Model Turned Superstar*” as its executive producer and director. In the meantime, he also continues to be a major contributor to charitable organizations including: UNICEF, Wounded Warrior Project, Eagle and Badge Foundation and more.

Dr. Andy Khawaja,  
Founder



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*Every new day is a new dollar.*

”

**T**his century has been like no other in the history of mankind itself. Technological advancements are at its peak progress thanks to a small technological bomb that exploded just before the turn of the century, the Internet. The world was never the same after the internet took hold. There was a wave of new tech and a change in how we interacted and did things itself. One such field that spawned out of the internet uprising was ecommerce.

While the internet improved, ecommerce or digital commerce also steadily grew. For something that was ridiculed at during its inception, the story since then has changed a lot for the multi-billion dollar industry. It is now one of the fastest growing technological segments in the world and Allied Wallet is also to be partly credited for that. While buying things online did seem much more convenient, the tech required to make it seamless was still far from done.

One of the biggest issues with ecommerce during its earlier years was online payment. People had a hard time trusting it. Fraud rates were high and the internet was nowhere secure enough to make a transaction. But in the mind of a young entrepreneur named Andy Khawaja, an idea that would change the industry was in the

making. The evolution of online payments was definitely one of the factors that led to the growth of the industry and Allied wallet was the entity that made it happen.

Allied Wallet is one of the most reliable online payment solutions provider, the preferred online merchant services and global payment gateway solution. It specializes in state-of-the-art payment services that connect a world of buyers and sellers. In a span of ten years, it has grown from a small team to a multi-billion dollar company under Andy Khawaja's brilliant guidance.

Andy Khawaja is the living embodiment of the American dream. After fleeing a war-torn Lebanon, the young and inspiring mind arrived in the US with nothing but heart and a bright mind. A list of jobs followed, from supermarket to burger stores, Andy worked hard until he could open his own men's fashion boutique in LA, called Bernini, which soon sprung into a franchise. But little did he know then that the internet wave would eventually sweep him off his feet too.

While working in his boutique, Andy realized that to make real profits and grow the company, he had to look beyond the US. He knew he had to reach customers in

abroad and stay available to them 24 hours a day. To make it happen, there were a lot of hurdles on the way and the first was online payment. To fix it, Andy put his own money from his pocket and founded Allied Wallet in 2002. A man with many names, he grew the company from a small office in California to one that operates in more than 190 countries.

*“As the internet was growing in popularity, I realized people needed a way – a safe way – to pay for their products online, so I created Allied Wallet. I met some developers to get it started, and we built our legacy gateway. I wanted to make a difference. I wanted to give people a new way to pay that was safe, secure, and simple,”* says Andy Khawaja, CEO and founder of Allied Wallet.

## The Global Payment Gateway

Allied Wallet is the preferred online merchant services and global payment gateway solution for businesses that need to accept online payments. As an award-winning payment processing company, it specializes in state-of-the-art payment services that connect a world of buyers and sellers. It basically offers simple and secure solutions that enable nearly any business type to accept 164 currencies globally. In less than a day, a business can begin accepting payments online because Allied Wallet simplifies payment processing globally.

In the past decade, Allied Wallet has built an interconnected payment system from scratch that handles not only e-commerce transactions, but also



mobile point-of-sale, and even prepaid debit cards for employee and affiliate payouts.

*“You’ll accept every major credit card and settle your profit straight into your bank account. In this age of technological and internet advancement, accepting online payments is more important than ever,” continued Andy. “Allied Wallet’s secure global payment gateway allows you to expand your business without limiting the ways your customer can pay. In addition to online credit card processing, we can also accept Europe Direct Debit cards and ACH payments for added flexibility.”*

The company offers its state-of-the-art global payments gateway which is preferred by business worldwide as their online payment solution. This solution is its flagship offering. With its availability in 164 currencies across 194 countries, it is positioned perfectly in the market to help business owners reach their dreams without limiting them.

Allied Wallet also provides consumer solutions in addition to its online payment solution for enterprises. It is an easy to use, free e-Wallet, a global payment processor. As the most flexible and cost-effective form of e-payment in the industry, the company already has 150 + million users worldwide and counting. The e-wallet solution can be used to shop online and also directly buy from Allied Wal-

let’s business clients. To look into your e-wallet account and manage it better, a mobile app was also launched by the company. And if

### Why Allied Wallet?

- Global Presence – Allied Wallet processes payments across 194 countries
- Versatility – It accepts payments in 164 currencies
- Simple Integration – It can be set up exceptionally fast and easily with its RESTful API’s
- Top Notch Security – Allied Wallet is PCI Level 1 complaint and is protected by customizable Fraud Scrub, SHA-256 SSL encryption, persistent monitoring and more
- 24/7 Support – Its technical support teams are available at all times to provide constant customer service
- Ease of use – It provides a convenient tracking and reporting interface, profit reporting tools, and subscription pricing processing, helping merchants simplify operations and cash flow

that was not enough, it also offers a prepaid debit card which can be used anywhere that MasterCard is accepted because it is a licensed MasterCard issuer.

So, why choose Allied Wallet. Well, it is known for its commitment to security. It is a PCI level 1 compliant company with fraud rates that sound like a joke to cyber security specialists. With fraud rates as low as 0.04% it’s no wonder that Allied Wallet has left PayPal, its head-to-head competitor in the dust. Another reason for the company to stay ahead is the ease of integration it provides. Merchants have simple and fast online services for accepting credit cards online which is easily integrated with virtually any shopping cart solution. It also offers a RESTful API that allows for more developmental freedom and a wide variety of tools to grow your enterprise while integrating the ecommerce solution.

*“Our technology lets business owners reach their dreams without limiting them, and our state of the art security features keep out the fraud transactions so that everything our merchants do is safe, fast, and scalable. We’re positioned very well in the market and no one can offer all that we offer all in one great solution,” says Andy.*

### A force to be reckoned with

Since its inception, Allied Wallet has just gone from strength to strength, leaving its competitors



behind it. Its solutions are easy to use and it provides the kind of flexibility that no one does in the market, making its offerings unparalleled in the industry. But more importantly, the company understands and simplifies e-commerce for its clients. *"This is one of our biggest strengths. We are the e-commerce experts. We know how to prevent fraud, and we have a proprietary scrub system that protects merchants and customers alike,"* adds Andy.

protecting the sensitive information that gets exchanged during online transactions. Its payment processing system is protected by PCI Level 1 Compliance, customizable Fraud Scrub, SHA-256 SSL encryption, persistent monitoring and more, safeguarding clients from the ever-present dangers of online fraud. Its clients also have 24 hour access to the company's customer service which is available to both businesses and their clients.

ing to Khawaja, all this is made possible due to the hardworking team at Allied Wallet who work to ensure that they provide the best in online merchant services. The firm has already secured a strong position in the market at present as it looks to innovate and raise the bar for online payment solutions. The future, according to Andy, is bright and *"Allied Wallet will continue to innovate and lead the payment space in security and convenience."*

*"When you choose Allied Wallet's Global Payment Gateway, you get more than just a payment gateway – you get the tools you need to manage your business and protection against fraud."*

*"We are the e-commerce experts"*

Building an E-Commerce site takes a lot of ingenuity and a high level of expertise. Credit card merchant account services are one of the first things that companies need to think about before taking their site live. Allied Wallet has powerful tools and resources available that can help companies hit the ground running from day one. It can be easily integrated and is compatible with every programming language and shopping cart system, so it's a developer-friendly payment gateway that's easy to integrate into the site you've built for your client.

Allied Wallet always stays five steps ahead of the game. Its security is top notch and is focused on

Staying constantly ahead of the game has not been easy for the \$18 billion company, but it has for the past decade. This, Andy says, is due to the fact that no other online payment service in the world offers what it offers. It can process for a lot of business types others can't because of the in-house system it built to protect its business, its merchant's businesses, and their customers. The company's culture is rooted with the desire to provide superior products and solutions to people all over the world.

It now offers capabilities that its competitors still dream about, processing different business types others can't with ease. Accord-

Andy concludes by saying, *"We have a team of developers in-house working to shape the future of digital payments, and the future is bright. We're very excited to introduce the public to what's next."*