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Dr. Andy Khawaja | Founder | CEO

See how Dr. Andy Khawaja and his multi-billion dollar company are changing the payments industry with AI Technology and advanced security

See how **Dr. Andy Khawaja** and his are changing the payments industry advanced security



This is the age where technology is changing the phiz of every. Internet being a part of the ever-changing technology era is playing a vital role. While every other vertical is busy competing with one another, the eCommerce is stealing the cherry from the top.

With the introduction and adoption of contactless payment technology, multicurrency cards, changes in regulations, and the advancement of Internet retailing and mobile banking, the payments ecosystem has been transformed totally. Each and every factor is responsible for accelerating the movement away from cash toward electronic payments.

'Technological advancements' and 'consumer needs' are evolving in a parallel way. Demand for greater choice and more personalization of services are growing at a rapid speed, and this resulted in a fierce competition in the market. But leaving every competitor behind

in the industry, Allied Wallet has marked its territory in the Online Payment space since inception. Allied wallet is not just a payment gateway; it is an entire suit that has got its wings over every single element of the online payment industry. With Allied Wallet's secure global payment gateway services, one can keep his/her business on the cutting edge.

About The Global Award Winning Company

Conceptualized in early 2002, Allied Wallet is the world leader and the most preferred online merchant services and global payment gateway solutions provider for businesses. As an award-winning payment processing company, Allied Wallet specializes in state-of-the-art payment service that connects the world of buyers and sellers.

Allied Wallet 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.

Allied Wallet has built its business around PCI-DSS Level 1 Compliance as an established internet payment service provider. The company aims to assure all consumers and merchants that their transactions are safe as long as Allied Wallet is the service provider. The company has grown by employing an elite staff of processing veterans and innovative thinkers to uphold security, deter fraud, and assure users that their financial information is safe.

"Whether you wish to accept credit payments online or just ensure that your own credit card payments are safe, Allied Wallet is here for you."

Allied Wallet offers customized payment solutions to businesses

multi-billion dollar company with AI Technology and

of all sizes. Its processing solutions span 164 currencies, 196 countries, and nearly every international payment method. It also offers percentage based residuals to all its resellers, developers, and bank relationships, with rates starting as low as 1.95%.

Allied Wallet is the perfect solution for anyone who is looking to have an eWallet. More than 100 million users are taking advantage of the company's services across the globe as it enables everyone to safely and securely shop online with confidence and assurance. It costs nothing to open an account; One just needs to complete a one-time information form and he/she is ready to go.

Allied Wallet is not an average online payment processor. The company takes pride in offering users the lowest rates, 24hour customer service, and the most secure, award-winning payment technology solution available. Its products are suitable for all types of online business and include fully customized features.

The Game Changer

Allied Wallet had its challenges like any other company but has always managed to overcome them. In fact, the company's technology outruns potential competitors and is amongst some of the best products in the market. Constantly updating and advancing its solution and staying abreast of technological changes in the market, the company's great team of developers across various departments works hard to keep the company a step ahead of its competitors constantly.

"Ten years ago, I created the first Virtual Wallet and three years ago this became the cloud. So technologically speaking, I am the creator of the cloud," said Andy. With state of the art facilities, risk assessment, efforts to ensure fraud ratio elimination and a focus on not just projects, but on global markets as well, Allied Wallet has been making heads turn with its strong presence in the borderless e-commerce market. The company also issues prepaid cards and has facilities for virtual tokenization

needing data to be stored just once through the Digital Wallet today. *"Bringing our payment gateway to life and putting together a top-notch team to build my vision was a challenge that I overcame and I am very proud of team Allied Wallet and their efforts to take the company forward today",* he added.

Allied Wallet's All-New Artificial Intelligence

The pioneer of online payment, Allied Wallet has developed an amazing Artificial Intelligence (AI) System. This all-new AI is a gateway for everything related to online payment, fraud prevention, and cybersecurity. This state of art AI system is a next-generation technology which is going to accommodate a massive number of transactions per second, and also will be able to scrub transaction, fraud and negative database.

The system helps in identification of IP addresses. To identify whether the correct customer is doing the transaction or not, the system finds out who is issuing the card and from which region. Allied Wallet's AI system

is the future for online payment and the company is ahead of the game.

Accept Payment with Your Phone: SWIPE

As a top-tier international payment processor, Allied Wallet is always innovating to provide merchants with the latest technology to make their business more effective and profitable. Recently, the company has announced the release of its Point of Sale device, Allied Wallet Swipe.

Swipe is an all-new mobile application by Allied Wallet which gives the user the ability to accept every major credit card on its mobile device by using its proprietary swipe device. By plugging the device into a phone and downloading the Swipe app, the user will have a point-of-sale solution to go with its online merchant account.

Swipe Features:

- Payment Application DSS Certified.
- Chip-and-sign technology and the traditional magnetic stripe.
- EMV certification for maximum security and immediate encryption of sensitive data.
- Connects seamlessly with the Allied Wallet Mobile App for hassle-free transactions.
- Quickly send transaction receipts to the customer with the click of a button.
- Works with iOS and Android systems.

- Accept all major credit cards.

The ease and convenience of being able to accept payments on a smartphone can greatly increase consumer base and lock in impulse purchases. With Allied Wallet's low rates starting at 1.95%, it is certain to maximize profits.

Expanding its reach

Accepting payments in as many forms, currencies, and brands is important as we shift further into an age of digital currency. Recently Allied Wallet has become a member of China UnionPay. Now, by partnering with Allied Wallet for payment processing one can enable its business to accept China UnionPay.

China UnionPay has grown into a leading form of payment since it was founded in 2012 and is now a global network and international brand serving 157+ countries.

Also, Allied Wallet has become a direct processor with Visa and Master Card. The company continues to build an exceptional reputation in the e-commerce industry as a highly secured, award-winning payment system. Its business is built on a solid foundation of security. The customers are absolutely happy with the services provided by Allied Wallet. In fact, many people are leaving some of the giants of payment gateways and reaching Allied Wallet for a payment solution.

In Conversation with the Sorcerer of Online Payment

What do you think are the key concerns for an e-commerce business?

Credit card usage is a very important concern for anyone in this business arena. Ensuring security is of utmost importance for seamless online transactions. So having state of the art technology such as PCI compliance is essential today. For example, Allied Wallet's Next Generation platform – a virtual platform, ensures this. It is certified and all that the clients need to do is fix their security codes and password and the rest is taken care of by us.

Do you notice any competitors in the market?

PayPal is a probable head to head competitor. But they have a different infrastructure and we have a global approach with different capabilities and better flexibility. That apart, we notice a lot of companies coming and going. It takes a lot of patience to stick around and maintain a business and after the initial enthusiasm fades away, very few enterprises manage to retain their position in the market. In the past five years alone, more than 1200 e-commerce start-ups were established and they were soon out from the market, especially after the financial crisis in the world economy. But that tells you that there are entrepreneurs eager to

Meet the Leader of the Pack

Dr. Andy Khawaja

is the **Founder** and **CEO** of Allied Wallet. Since founding Allied Wallet in 2002, Dr. Khawaja has led the company with passion, integrity, and an emphasis on quality and functionality. He took steps to keep merchants and their customers safe. He employed a team of intelligent experts and together they sought out the goals on a path to prosperity.

Dr. Khawaja is an International Expansion specialist and an Enthusiastic Leader. Dr. Khawaja rise to success along with his vision and his obstacles that he was able to overcome. His motivational spirit shines through as he not only relays where he has been, but where the company is going and how their next decade of success is mapped out.



Dr. Andy Khawaja
Founder & CEO

get e-commerce companies up and running. There is definitely talent and vision, but what is required more, is security.

Where do you see your future market lying in? if you have any plans for expansion? Do you think there should be any regulatory or policy changes in the approach towards e-commerce businesses?

India, Brazil and the Gulf region are progressing very fast in the e-commerce space as their access to Wi-Fi, internet, digital money, talented individuals, etc, keeps increasing. In fact, by 2020, there will be huge market gains from these regions and we definitely want to be a part of this move. And as far as the market environment is concerned, I firmly believe there should be more flexibility in terms of the bank's approach to e-commerce. There is a lack of understanding as to what the business actually is and have not invested in this technology itself – the gateway platform and rely on outsourced companies like First Data for their requirements. They should experiment and avail facilities from companies like us.

What advice do you have for future or aspiring entrepreneurs?

Don't give up. The roads are long, but follow your dreams because there is a light at the end of the tunnel.

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With locations in several countries to service our global clientele, my beloved team is only growing stronger and seeing more success with each passing day. I'm proud of our accomplishments and I know Allied Wallet will continue to thrive

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