

Excellence in Innovation

Tech billionaire, Dr. Andy Khawaja of Allied Wallet shared his thoughts on winning the Excellence in Innovation award and exactly how the firm excels in innovation, to ensure that online transactions are always safe and secure.

Beginning this interview, Dr. Andy Khawaja explains to us how Allied Wallet excels in innovation.

Also, Dr. Khawaja goes into detail about the role his team play in the firm's innovation where technology is concerned.

"Innovation is key for Allied Wallet. Since we are concerned with financial technology and FinTech, indeed we must discover innovative ways to compete within the market. At Allied Wallet, our work in innovation is to enable quicker payment, faster API integration but also to update our codes for them to be implemented on numerous platforms as simple as 1, 2 and 3. Most of all, we innovate our back-end API with the capability to adapt and integrate simply within minutes.

"If innovation did not exist – I think we would be riding on horses, and not using cars!

"At Allied Wallet, innovation plays a huge role, because we always must be up to speed and aware of what is out there and how we can improve it. The team here are constantly on the lookout for better ideas and products that we can implement. However, having said that we build our own products in house. As such, our coders make it and code it, and we have a debugging team who launch our financial technology

products live. Every week, Allied Wallet launches 10 or 15 items live, so we are constantly busy."

Moving the conversation onto technology, Dr. Khawaja describes to us Allied Wallet's role as a pioneering firm that keeps both the software and technology industries moving forward.

"Since we are the leader in the e-commerce business. Allied Wallet plays a massive role in keeping the software and technology industries moving forward. Also, to be in this position, you need to be knowledgeable based on the experiences we obtain from jurisdictions from all around the world and the improvement of technology. We gather all this information up and take it into our development room and see how we can improve it - to make it ten times better and ahead of its time. It's all about collecting information, data and what consumers and merchants need the most. Our mission at a company, is that we want to create something and make their experience even better.

"Our technology is changing the way the world transacts, since we are altering the core technology - that's making things much more reliable for us and easier to move forward with Allied Wallet's e-commerce business." When discussing the opportunities for innovative entrepreneurs, Dr. Khawaja highlights the chances Allied Wallet's are providing for millennials who want to start up a business and perhaps to be successful as he has been.

"I would say that as a firm, Allied Wallet are educating innovative entrepreneurs and leading the way in financial technology and online payment, so we are mentoring the millennials in how to do things in the right way. We also offer opportunities for millennials to have an internship in Allied Wallet, where we can give them an opportunity to start a business line."

Bringing the interview to a close, Dr. Khawaja looks ahead to what the future holds for the successful firm, touching on what it meant to have been selected in our Excellence in Innovation awards, and noting on how Allied Wallet's keeps both their consumers and merchant's safe.

"To be have recognised in the Excellence in Innovation awards as the representative for USA, felt great. I am honoured to be recognised because that means a lot to me, in that all of my hard work has paid off.

"Moving forward, we are working on launching our artificial intelligence system, which literally thinks and operates as a human, so we plan to have live by July 2017. This is a bug push for Allied Wallet and a massive achievement for us.

"For Allied Wallet to keep consumers and merchant's safe, we have all the tools in place to reduce fraud and eliminate charge back, ensuring that our clients complete a safe and clean transaction online. It's as simple as that."





