



**Allied Wallet:  
Comprehensive  
Digital Payment  
Solution Ensuring  
Smooth Shopping  
Experience**

The ecommerce sector is gaining quite the momentum across the globe with customers being more at ease at purchasing items online rather than approaching brick and mortar stores as enterprises fashion their sites in a more appealing manner making it is visually attractive with promotions, better layouts, viewing available on mobiles as well, easy-to-use user interface and improved customer service, making it a more personal experience by leveraging data analytics as well. While all this is put in place, one major aspect that may be missed out on is online payment solutions facet of it. It is of essence for online merchants and consumers to have an online buying and selling experience which is easy, efficient, and safe. However, online transactions trigger complex automated processes. In conjunction with this, there have been several technological advances in this sector such as the permeation of smartphones in our daily lives and the use of e-wallets, shifting purchase patterns that are essential in tracking and targeting audience, and demand for cross-border which can be normally slow and inefficient. Furthermore, worldwide ecommerce essentially means the need to accept a wide range of electronic payment methods and currencies which can give merchants a competitive edge and help the merchants compete in international markets by furnishing their customers with the option to pay for the item in their native currencies. This has fuelled PSP competition to maintain and increase the market share. Well equipped in this arena is Allied Wallet, initially located in California with several offices peppered across the globe such as Macau, Hong Kong, India and London, with its novel and feature-rich

Global Payment Gateway payment solution that meets and exceeds every merchant and customer expectation.

Where some merchants face multi-currency and cross-border transactions that demand for new bank accounts and new regulatory hurdles in each national market, Allied Wallet has the necessary infrastructure in place that eliminates these bottlenecks. "You can plug into allied wallet as a merchant which will give you access to many alternative payment methods and shopping carts that could take up to years in integration. Also, you will be able to transact multicurrency and be able to make sure that every single customer will be able to make the purchase because we are able to accept any currency from any region," explains Andy Khawaja, CEO at Allied Wallet and a veteran in this domain with his specialties lying in International Expansion, Enthusiastic Leadership, Innovative Foresight, Strategic Planning and New Business Acquisition.

### A Holistic View of the Customer Purchase Patterns

A global payment service provider, Allied Wallet designed the solution to proffer merchants with accurate, real-time transaction data from anywhere in the world that can be displayed on any device. This enables the sales person to keep a close track of all the sales conducted and can avail automated reports and in-depth visualizations for each transaction. Now sales people have the ability to track and analyse the progress of each item at their



**Andy Khawaja,  
CEO,  
Allied Wallet**

fingertips. The global payment gateway is embedded with modern reporting tools that assist in keeping track of the entire account within a stipulated amount of time as opposed to spending countless hours in tracking sales. It offers high scalability and can scale to the desired level depending of the size of the business.

### Assuring a Secure and Safe Transaction

Devoid of the cookie cutter approach of just offering clients a digital payment solution that extends its services

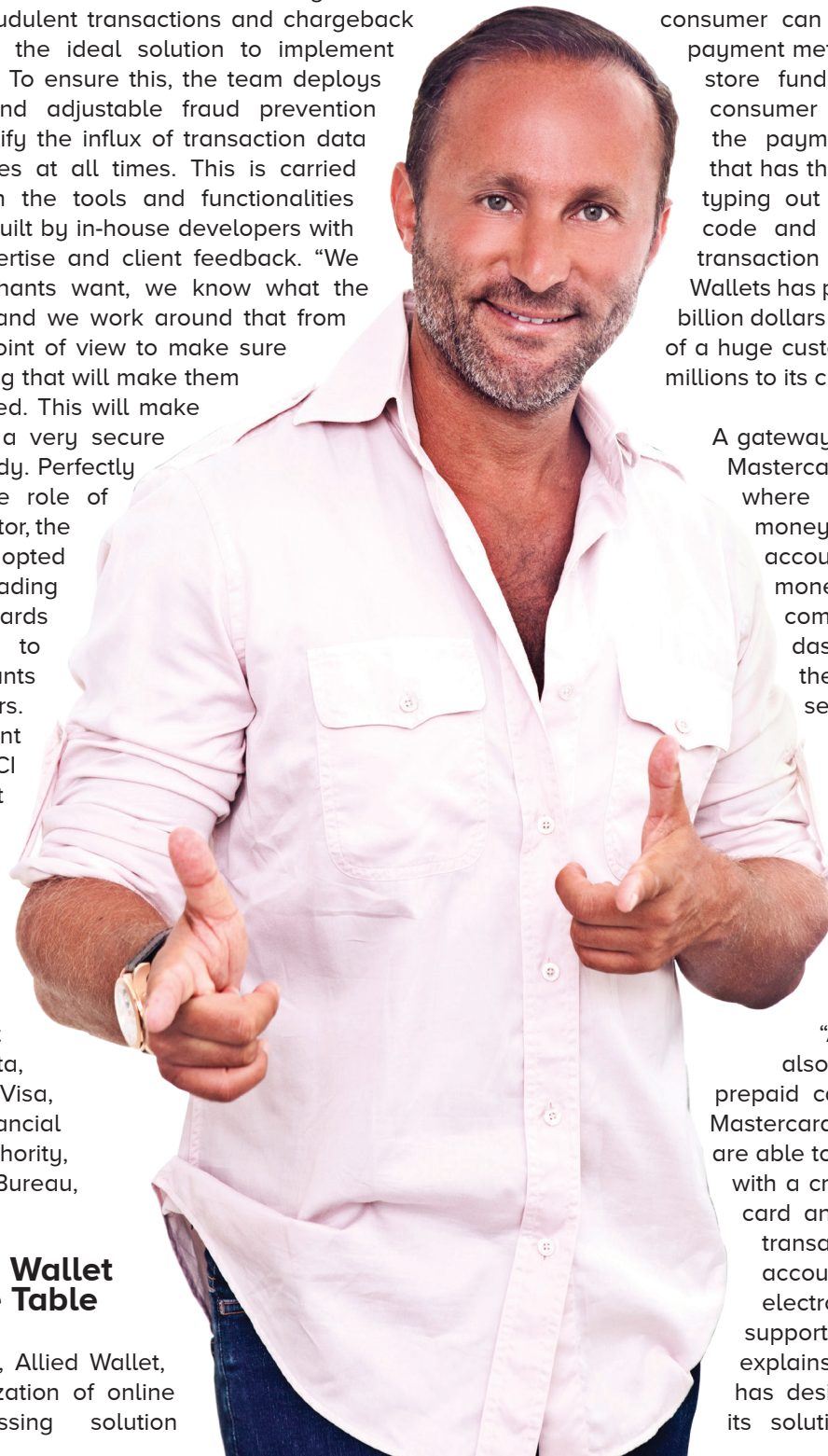
with the ability to accept payments and a dashboard for viewing, Allied Wallet's product is an end-to-end cutting edge solution that is available with a host of features that manages the business and protects against any frauds in today's highly functional and driven cybercrime world. "Security is everything for Allied Wallet. We are PCI compliance level 1 system. That is the most secure system in place to encrypt data and make sure the consumer data privacy is held in a very secure environment and in no way can be hacked or breached," Andy.



The solution is armed with the ability to accept payments manually either on the desktop or mobile device where one needs to enter the customer's credit card or alternative payment information and click on the option 'charge'. With escalating fraudulent misuse of payment networks and chargebacks, that can prove to be costly thereby damaging business reputations, Allied Wallet continually screens all the transactions in order to safeguard the business from fraudulent transactions and chargeback issues; making it the ideal solution to implement within a business. To ensure this, the team deploys its proprietary and adjustable fraud prevention technology to verify the influx of transaction data and settle disputes at all times. This is carried out in-house with the tools and functionalities which are being built by in-house developers with their domain expertise and client feedback. "We know what merchants want, we know what the consumer wants and we work around that from the technology point of view to make sure we build something that will make them happy and satisfied. This will make them transact in a very secure manner," adds Andy. Perfectly understanding the role of security in this sector, the company has adopted industry leading security standards in an attempt to protect merchants and consumers. All of the payment solutions are PCI Level 1 Compliant and protected with SHA-256 SSL Encryption. In fact, assuring impenetrable security, Allied Wallet is certified and compliant with First Data, Bank of America, Visa, MasterCard, Financial Conduct Authority, Better Business Bureau, and the likes.

### What Allied Wallet Brings to the Table

Founded in 2002, Allied Wallet, a leading organization of online payment processing solution



providers to SMBs and large-scale enterprises across 196 countries proffers digital wallets, merchant payment solutions, and prepaid card programs.

Delving deeper into the company's offerings, Allied Wallet is a multi solutions service provider with its very own payment gateway in place that is upgraded in tandem with trending technologies. The consumer can select the electronic payment method of his choice and store funds electronically. The consumer can easily execute the payment on any website that has the digital wallet by just typing out the email and pass-code and conduct the desired transaction seamlessly. Allied Wallets has processed more than a billion dollars worldwide and boasts of a huge customer base of close to millions to its credit.

A gateway certified by Visa and Mastercard, eWallet, is utilised where each user can add money by linking a bank account and managing money on their phone or computer with the eWallet dashboard. Additionally, the company extends its services in this segment with its mobile payment solution that presents itself as a limitless tool to send and receive funds. An interesting feature is that it can be paired with a prepaid card. "Allied Wallets is also an issuer. We issue prepaid cards if you require a Mastercard, Visa, or the likes. We are able to provide the customer with a credit card and prepaid card and he will be able to transact just like a bank account but this is more electronically advanced and supports digital transactions," explains Andy. The company has designed and developed its solutions that serve 250

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alternative payment methods without any card or logo which is with the exemption of Visa, Mastercard, American Express and so on. We have local domestic payment methods which is a bank account transfer that can take place in any region across the world.

team of professionals that oversee the entire process and the consumer is only burdened with the need to maintain his username and password. The whole solution exudes a sense of ease of operation and management with round-the-clock on-chat support or support via message.



### The Road Ahead in the Digital Payments Arena

Customers demands a smooth shopping experience or are at risk of abandoning the shopping site and moving onto a more responsive site if not catered to as per their requirements and expectations. With trending technologies and with being at the cusp of a digital transformation in terms of online payments, the team at Allied Wallets have completely geared themselves for the future and aim to continue delivering value-added services making the life of a consumer and merchant easier and much more secure. The team travel a lot across the globe and organize quite a number of exhibitions where the product is displayed whilst studying the market and what the merchant and consumer is on the lookout for and continue to update its product that features the desired options and changes.

### The Open Platform

Allied wallet is an open platform and is an API assured open platform. So people can plug in, use the API free of charge and can avail all the services that Allied Wallet provides. The ideal platform, one can integrate Allied Wallet's payment gateway services along with any of its supported shopping cart solutions with the client's website and give its customers a satisfying online shopping experience and smooth checkout process which will ultimately translate into recurring customers and retaining the new potential customers on the site. This leads to brand loyalty. "We have all the services on one platform rather than go to five different solutions for each service. So you do not have to integrate with five different vendors which potentially take a month to a year. With us it is simple; we can offer you the same services with simple API integration which takes 48 hours to integrate," informs Andy as he tells us this is another one of the major factors that differentiate his company from his competitors in the market. The integration is an easy and quick process that is carried out by a dedicated

With the ubiquity of smart devices and mobile payments being the future of transactions, this trend is being propelled by these factors and the team at Allied Wallets are working on integrating and adding more features that could potentially bestows the customer the capability to be able to withdraw funds from ATMS without even inserting the card. It will just require the consumer to put a reader in the app and one will be able to transact and make payments by tapping the device or by just executing payments via fingerprint or face recognition. Andy signs off on a positive note, "This is the future of payment and that is what Allied Wallet is focusing on, we have been adding features to accommodate and make faster transactions. A lot of transactions have been taking place digitally where the consumer does not have to physically go and make a transaction. That is why we have to make this more advanced and more convenient and more secure and easy-to-use." In addition to this, the company is also looking at an IPO at a New York stock exchange.