

Cover Story



Dr. Andy Khawaja

A Pioneer in the Digital Payments Sector



Allied Wallet always stays five steps ahead of the game.


Dr. Andy Khawaja
Founder & CEO


AlliedWallet

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Successful organizations are built by the exemplary leadership of the CEOs of the companies. Great leaders of the organization lead by setting the example worthy of emulation. Leadership is essential ingredient to the success of any organization. Generally leadership is about being passionate for the right purposes and being focused. CEOs of the great organizations are resilient, hardworking, dedicated, and courageous. Great CEOs help their organization move ahead even if there are doubts from others around them. They are ready to go beyond the comfort zone of safety. Great leaders don't get trapped by the seduction of safety. Exemplary CEOs consider that seduction of safety is more dangerous than the perception of the risk. Great leaders take calculated risks and they make best of the available opportunities. Courage, competence, and energy is contagious and it gets imprinted on the other people in the organization. Therefore it is essential for the CEOs of the organization to have these qualities to lead the organization effectively. The organizations are always in need to have a genuinely exemplary leader to lead from the front and create a profitable organization.

A pioneer in the digital payments sector, **Dr. Andy Khawaja** has led as **CEO and Founder of Allied Wallet** since he founded the company in 2005. One of the world's leading online payment-processing service providers, Allied Wallet offers digital wallets, merchant payment solutions, and prepaid card programs. Under the direction of Dr. Andy Khawaja, Allied Wallet has expanded from its initial West Hollywood, California, location to include offices in global hubs such as Macau, Hong Kong, and London while serving more than 150 million customers around the world.

In addition to his work in the digital payments sector, Dr. Andy Khawaja stands out as a motivational speaker who has given talks and seminars at such international universities as Zayed University, Abu Dhabi University, and Lebanese American University, as well as conferences including the World Lithuanian Youth Summit. His experience in the Middle East has also made him a sought-after consultant on topics related to global banking.

A committed member of the community, Dr. Andy Khawaja supports nonprofit groups such as the United Service Organizations, Wounded Warrior Project, and the Brent

Shapiro Foundation. Through his leadership position at Allied Wallet, he also organizes a range of corporate philanthropic and fundraising initiatives.

Below are the highlights of the interview between Dr. Andy Khawaja and Insights Success.

Give a brief overview of your background and evolution into a CEO.

From a very young age, I had an entrepreneurial spirit in my bones. I've always been a leader and I've always had the passion to work hard and reach my goals. But my first ambition to become a CEO came from my thirst for improvement in the way people do business. I wanted to create and innovate new methods for people to safely, securely, and simply accept payments. I had a vision, and I worked very hard to make that vision a reality.

How do you diversify your organization's offerings to appeal to the target audience?

Allied Wallet is a globally recognized payment services company, and we enable businesses in 196 countries to succeed by simplifying their payment acceptance solutions and enabling them to accept nearly any payment method. We specialize in multi-currency solutions, state-of-the-art fraud protection, and we lead the industry in innovation because we've created a payment services company that connects so many different payment methods. Whether you need online credit card processing, mobile point of sale, a digital wallet solution, prepaid cards, or even ACH – we can do it and you'll have it all in one easy to manage system. We make it simple to make money in an industry that can be very complicated and confusing. That's the beauty in Allied Wallet.

Describe some of the vital attributes that every CEO should possess.

A CEO's journey is never easy and running a global business requires a lot of dedication and hard work even in the face of doubt from others around you. But it has been a beautiful journey. I've been able to see businesses improve and succeed and increase their profit beyond their dreams and this is satisfying for me. Making a difference and

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We're positioned very well in the market and no one can offer all that we offer all in one great solution.

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creating a solution that truly helps entrepreneurs like me is very fulfilling. Every CEO should be resilient.

What were the past experiences, achievements or lessons that have shaped your journey?

The story at Allied Wallet has been a story of success. I call it success because there were definitely obstacles in my way as I started the

company. Many financial institutions and older industry executives doubted me. But we proved what we could do and we innovated the industry for people all over the world. That is something that will never stop with Allied Wallet. We always innovate for the curve; and sometimes, we make the curve and innovate the industry as leaders. But with payments becoming more and more digital and augmented and virtual reality experiences right

around the corner, we are innovating how the payment space will support that.

In terms of market competency, how do you strive for your organization to be in a leading position?

The digital payments industry is only going to get bigger. You see more people paying with cards or with apps, not cash, and that means more people

will need a way to send payments electronically. Allied Wallet is constantly improving and creating new products so that we can stay at the top of the game as one of the world's most reliable processors.

Allied Wallet always stays five steps ahead of the game. 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.

What were the primal challenges and roadblocks you faced during the initial phase of your career as a CEO?

Unlike the other processing companies, we didn't start with

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Follow your dreams and work from the heart.

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transactions. 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.

Where do you see yourself in the near future and what are your future goals?

Our short-term plans are to increase the amount of payment methods we support and continue leading the industry in global connectivity. We also have many new features and functionalities that we plan to release. It's important for us to simultaneously innovate and protect users globally. In five years, Allied Wallet will have at least doubled its current size. Our growth rate is amazing and we will continue to grow. I see Allied Wallet continuing its path to global leadership in payments and industry innovation. I also see Allied Wallet and myself pursuing more charitable, philanthropic efforts to make the world a better place.

What is your advice for budding and emerging CEOs?

I would like to say to all of the entrepreneurs out there that a vision and hard work is the key to success. If you work hard, and put in the effort and the time, nothing can stop you from reaching your goals. Every day you don't use to work towards your goal day is a day wasted, work for your future every day. [ia](#)

investor funding. Allied Wallet was built using my own funds because I believe in this company, and with hard work and dedication from our team, we created one of the most successful processing companies in the world today.

One of the biggest issues with e-commerce is the lack of knowledge and understanding with the industry. Many banks don't know how to handle merchants and e-commerce