



COMPANY BOOK / PRODUCT FOCUS

alliedwallet.com / 1.888.255.1137

Content

02	OUR MISSION
03	ABOUT US
04	OUR TEAM
07	A GLOBAL BRAND
08	MERCHANT SERVICES
09	ALTERNATIVE SOLUTIONS
10	FLEXIBLE PAYMENT SERVICES
13	OPEN UP SHOP FASTER
14	A COHESIVE EXPERIENCE
16	A FULL SERVICE SOLUTION
17	SEAMLESS INTEGRATION
18	GROWTH & SUCCESS
20	LOCATIONS

Hello,

We've worked hard to become global experts in e-commerce, and we will continue to set new standards for protection, performance, and profitability. As e-commerce becomes increasingly popular, we want people to feel more secure with online sales and purchases.

Andy Khawaja

DR. ANDY KHAWAJA / CEO ALLIED WALLET

MOST INNOVATIVE CEO OF THE YEAR 2017
WORLDWIDE BUSINESS REVIEW



OUR MISSION

We started with a simple idea – everyone should be able to accept credit cards – and we’ve been redesigning the process of buying and selling ever since.

Allied Wallet strives to simplify and inspire confidence in the consumer experience by providing cost-effective turnkey payment solutions. By providing innovative, bespoke payment services, Allied Wallet aspires to uphold a standard of quality, and security.

100+ MILLION PUT THEIR TRUST IN ALLIED WALLET'S SECURE TECHNOLOGY.

CUSTOMER FOCUS

With multiple locations around the globe and an impressive repertoire of banking relationships, our team offers users innovative payment services at the lowest industry rates. With our state-of-the-art security and PCI Level 1 Compliance, Allied Wallet has been a trusted solution since 2005.

Allied Wallet offers the ability to accept nearly every global currency in 196 countries with no currency conversion cost, almost instantly.

CONSUMER CONFIDENCE

With technology rapidly advancing, e-commerce has put its footprint on its fair share of billing statements. Surveys show that about 85% of internet users are also frequent internet shoppers. Of this percentage, 61% feel that their personal information is safe.

Allied Wallet aims to ensure the final 39% of users that their transactions are safe and secured as long as we are the payment service provider.

FRAUD PREVENTION

With our customizable Fraud Scrub technology and proprietary blacklist, merchants and consumers can rest assured that their financial information is secure. Thousands of globally scattered merchants have placed their trust in Allied Wallet.

After processing over a billion dollars in almost every currency, users can be sure that their transactions are secure and affordable.



Andy Khawaja

CHIEF EXECUTIVE OFFICER

Andy Khawaja established Allied Wallet in 2002, offering luxury service coupled with affordable rates. Khawaja employs world-class professionals and inspires them with his contagious, motivational nature to bring leading-edge solutions to merchants and consumers on a global level.



Rudy Dekermenjian

GENERAL COUNSEL

Rudy Dekermenjian is a licensed U.S. based attorney with over 12 years of extensive experience in the payment industry on an international level. He has worked closely with the team on state, federal, and international payment processing regulations.



Charles Burke

CHIEF TECHNOLOGY OFFICER

Charles Burke is a “results driven” technology leader and a senior level business manager with over 20 years of successful leadership. From managing and architecting small to enterprise-level software, Burke maintains a documented record of quantifiable success.



Telly Kanakis

CHIEF FINANCIAL OFFICER

Telly Kanakis’ unique knowledge and experience in International Accounting and Finance (GAAP/IFRS) ensures all financial data and reporting is compliant with local and international laws. Formerly, Kanakis was the CFO of First Data SEEMEA.



Stevan Hill

MANAGING DIRECTOR - US

Stevan Hill has a background in building winning sales organizations and management experience after working for a publicly traded company. He worked as Senior Vice President for Bernini Beverly Hills for over 10 years, then served as Director at Canali USA. Most recently, he served as Director of Brands for Hampshire Group.



Steve Wilson

MANAGING DIRECTOR - EU

Steve Wilson is an industry veteran with over twenty years of professional experience in the payment industry and formerly the Vice President of Acquiring and Third Party Risk Management at Visa. Wilson offers the company a wealth of knowledge in security, risk, and acquiring.



Thayne Whipple

HEAD OF GLOBAL CARD PROGRAM

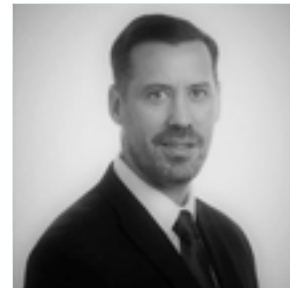
Thayne Whipple is an innovator of the international prepaid card industry. He has developed programs on three continents and even received a US patent. His 20+ years of experience has enabled him to grow prepaid offerings for global markets with Allied Wallet.



Jason Luker

RISK & COMPLIANCE MANAGER / EU

Jason Luker has fifteen years of experience in the risk management sector of the payment services industry. Previously acting as Head of ISO Risk at Cal Bank in Israel, Luker later oversaw the underwriting department at Bank of Scotland Merchant Services in the UK.



Ley Wilson

HEAD OF PREPAID

Ley Wilson has over ten years of experience working in the payments industry, launching projects with the UK Government and even the first tokenization service. He brings a knowledge and partner base that will help propel the launch of several new programs with three card schemes.



Christoph Kueppers

VP OF SALES / EU

Christoph Kueppers is a tenured sales professional with over fifteen years in the payment processing industry. With experience in both CNP and POS processing systems, Kueppers previously held the position of VP of Sales for PayVision Europe before transitioning to Allied Wallet’s European sales team.



Amy Rountree

VP OF OPERATIONS

Amy Rountree is a knowledgeable veteran of the Allied Wallet team. As VP of Operations, Rountree oversees the customer service, reseller, underwriting, and compliance departments, providing valuable guidance in all procedures and training.



Mike Carrasco

CHIEF COMPLIANCE OFFICER

Michael Carrasco has over 20 years of experience in the bank card space. During his tenure, he has worked for the issuer, acquirer, and ACH processor, all within the risk and compliance demographic.



ANDY KHAWAJA BUILT
THE E-COMMERCE EXPERIENCE
AROUND SAFE, SECURE PAYMENT
TECHNOLOGY.

A Global Brand

Allied Wallet's merchant base spans the entire globe with a strong concentration in the United States, Europe, and Asia. While our headquarters are in Los Angeles, California and London, United Kingdom, we have multiple international offices to support our merchants and their customers.

We're a fully-licensed Visa and MasterCard Issuer and Acquirer, regulated by the Financial Conduct Authority in the United Kingdom. We're registered as a payment service provider and payment facilitator, enabling payment processing in 164 currencies worldwide.

Today, the Allied Wallet brand holds great eminence as a multi-billion dollar processing company that now connects merchants and consumers in over 190 countries. CEO Andy Khawaja assembled a team of the world's finest payment industry professionals that continually innovate what they believe to be the finest payment engine available for e-commerce websites.

Merchant Services

What We Can Offer You

Allied Wallet takes traditional online merchant services solutions and offers more customized services for your business. We have a personal commitment to improving the way you accept payments on your website and mobile device, and we've distinguished ourselves as one of the best merchant services providers in the world.

Other Payment Solutions

PAYMENT GATEWAY

Our Payment Gateway is the engine you'll need to accept credit cards and other payments on your website. NextGen is our newest version, offering the latest features and functionality. By using Allied Wallet's payment gateway, you'll be able to accept more types of credit cards, EU direct debit, and ACH payments.

BUSINESS PRO

The Business Pro solution offers a customized payment page that is built to fit a merchant's website. Choose Business Pro today and keep your business secure. Our Business Pro solution can be paired with any cart solution in any programming language, offering a truly unique and form-fit solution.

QUICKPAY

Allied Wallet's QuickPay solution is the quickest and most easily integrated solution. QuickPay enables live webstore processing within 12 hours. With an affordable rate, QuickPay includes many of our trusted features including our reporting interface, security standards, customer service, and fraud prevention.

eWALLET

eWallet provides a digital wallet solution for online payments and sending money peer-to-peer. Use your eWallet to shop with our merchants, pay your affiliates, employees, friends, or send money to any other eWallet holder. Your money is at your fingertips and your funds are secure with Allied Wallet.

FEATURE PRODUCT ALLIED WALLET SWIPE

Allied Wallet Swipe gives you the ability to accept every major credit card on your mobile device by plugging in our proprietary swipe unit. By plugging in the Swipe unit and downloading our Swipe App, you'll have a point-of-sale solution to go with your online merchant account so you can accept payments on-the-go.

PREPAID CARD

Our Prepaid Card Solution is about as simple as it gets. You can use your card anywhere that Visa and MasterCard are accepted and the funds are readily available from your Allied Wallet eWallet account. Our Prepaid Card Solution can act as a bank account alternative or simplified payout method.

MOBILE APP

Allied Wallet's mobile application is the easiest way to keep track of your business at all times. All of your transactions are available right at your fingertips with in-depth reporting tools and a simple interface. Download our free application and keep better track of your online or mobile business.

PARTNERSHIP PROGRAM

The Allied Wallet Partnership Program offers a lucrative opportunity for anyone with an entrepreneurial spirit. Referring us through our Partnership Program allows you to receive percentage-based residuals. Resellers earn residuals from merchants who are actively processing transactions.

ACCEPT MORE PAYMENTS

Flexible Payment Services

Allied Wallet has the ability to service merchants of nearly any business type. From the smallest to the largest enterprise, Allied Wallet can take you live with a customized solution, tailored to your business model. We pride ourselves on working with businesses towards mutual success.



/01

ONLINE PAYMENT GATEWAY

Our payment gateway empowers you to accept 164 different currencies globally and settle your funds straight into your bank account. Our proprietary payment gateway can be integrated with nearly any e-commerce solution, offering you a more customizable solution.

/02

MERCHANT ACCOUNTS

We've partnered with banks all over the world to offer you the best in merchant account services in less than a day. Where other institutions may take days or weeks, Allied Wallet offers same-day approvals and you can begin accepting payments in as little as 12 hours.

/03

INTEGRATION ASSISTANCE

Allied Wallet understands that many businesses do not have a web development team on hand to integrate a payment gateway or install an e-commerce shopping cart plugin on their website. We offer free integration assistance to help merchants begin accepting payments.

/04

CURRENCY CONVERSION

Converting currency can be difficult and expensive when accepting international payments and many other payment processors charge merchants for this service. Allied Wallet manages all your currency conversions and offers payouts in your currency of choice.

/05

ADVANCED SECURITY

Accepting payments online can pose potential security threats. Allied Wallet has implemented state-of-the-art security to protect your business including: PCI Level 1 Compliance, SHA-256 Encryption, Persistent Chargeback Monitoring, and Proprietary Fraud Scrub Protection.

/06

CERTIFIED SOLUTIONS

Our payment services are secure as well as certified by Visa, MasterCard, Bank of America, Trustwave, and First Data. We adhere to industry leading Anti-Money Laundering policies and have also been recognized by the Financial Conduct Authority in the United Kingdom.

/07

REAL TIME REPORTING

Allied Wallet's services seamlessly and transparently integrates into your existing or new e-commerce platform and offers the ability to see real-time account activity online or on your mobile device. You can conveniently track your transactions from anywhere in the world.

/08

CUSTOMER SERVICE

Allied Wallet's payment services include 24-hour customer service via telephone, e-mail, and live chat. Our support is not only for you, but we gladly accept calls from your customers and process all requests on our support hotline in order to increase customer satisfaction.



INTEGRATE AN ALL-INCLUSIVE PAYMENT SOLUTION TODAY.

Open Up Shop in 12 Hours.

When We Say Fast, We Mean It

Allied Wallet has the ability to enable live credit card processing in less than 12 hours. Our industry-spanning relationships enable us to streamline not only the payment process, but the long-winded process of obtaining the tools you'll need to manage your business.

/01

Allied Wallet confirms the received application and initiates the screening process.

/02

Allied Wallet offers pre-approval and submits the client for underwriting review.

/03

Allied Wallet offers the merchant a processing agreement and helps the merchant select a shopping cart solution that best fits their needs.

/04

The merchant implements the cart module and is integrated with Allied Wallet.

/05

Allied Wallet performs compliance review and initiates the official confirmation.

/06

Merchant tests the payment processing engine and the site is activated.

One Cohesive Online Experience

Allied Wallet has adapted traditional payment services into a new interconnected system that enables a business owner to run his company from anywhere in the world. Whether you're looking to track your transactions, pay out affiliates, or even accept a physical transaction, Allied Wallet makes it simple to do.

MONITORING SALES

All of Allied Wallet's payment services come with in-depth reporting tools that a merchant can view by logging in to our online portal or our mobile app. Regardless of where you are, you can view your transactions, view custom summary reports, and even monitor real-time fraud scrubbing.

With Allied Wallet, your payment processing is safe, reliable, and at your fingertips.

POINT-OF-SALE TRANSACTIONS

Even with an online business, sometimes you'll have the need to accept a physical transaction. With Allied Wallet Swipe, you can plug in our mobile device and accept card payments with your smartphone anywhere in the world. Our device is leading-edge and offers the ability to accept more card brands as well as Chip and Sign transactions.

Our Swipe solution is integrated with your online portal to simplify management.

ISSUING PAYOUTS

If your business relies on paying out affiliates, employees, or sales agents, our Prepaid Card solution is perfect. By logging in, you'll be able to issue fast payouts to Prepaid Card users from your account. Our Prepaid Cards are issued by Visa/MasterCard and are accepted by over 30 million merchants in the world.

Choose faster payouts and funding with Allied Wallet's Prepaid Card solution.



/01

Our customized summary reports, transaction reporting tools, and our persistent fraud monitoring enable you to keep a close eye on your account.

/02

Our mobile and tablet app gives you access to your back-end payment processing portal even when you're away from your computer.

/03

Running an online business has so much more opportunity when you can accept payments in 196 countries without leaving your computer.

/04

We store all your sensitive data with PCI Level 1 compliance and SHA-256 encryption, relieving you of the responsibility while protecting you and your customers.

/05

Your prepaid card gives you access to your funds and eWallet account, and you can use it anywhere that accepts Visa and MasterCard credit cards.

A Full Service Solution

ALLIED WALLET WILL WORK WITH YOUR ONLINE BUSINESS.

Allied Wallet is in the business of enabling success, and we have an underwriting team trained to assist potential merchants. Our 99% approval rate is a testament to the fact that we do our best to assist merchants in getting their online stores live.

Additionally, we strive to offer our merchants helpful resources with which they can grow their business. With advice blogs, newsletters, and a social media outlet, we offer our merchants the latest industry news and advice to help them further their success.

Selecting an e-commerce shopping cart partner and integrating it with your payment solution can be difficult, but Allied Wallet and its RESTful APIs keep integration simple. We've even pre-built modules for major shopping cart plugins and offer free integration assistance.

Implementing a payment solution on your website is easy with Allied Wallet and we've strived to make it that way. From a simple sign-up process to speedy approvals, you'll have the momentum you need to bring your ideas to life and implement the payment services you need.

Once your business is live and you are actively processing, you'll want to ensure that your transactions are safe and legitimate. All of Allied Wallet's payment services come with real-time fraud screening, thus, helping to address fraud across a merchant's entire customer life cycle.

Our innovative solutions have proved to effectively detect and manage risk, decrease and prevent fraud, and limit losses. When you rely on positive transactions and increased customer satisfaction, you'll be glad you have a payment service with persistent monitoring.



Seamless Integrations

Allied Wallet has worked to make integrations with our payment gateway as seamless and as painless as possible. We've pre-built modules for most major shopping carts so that pairing our solution is quick and easy.

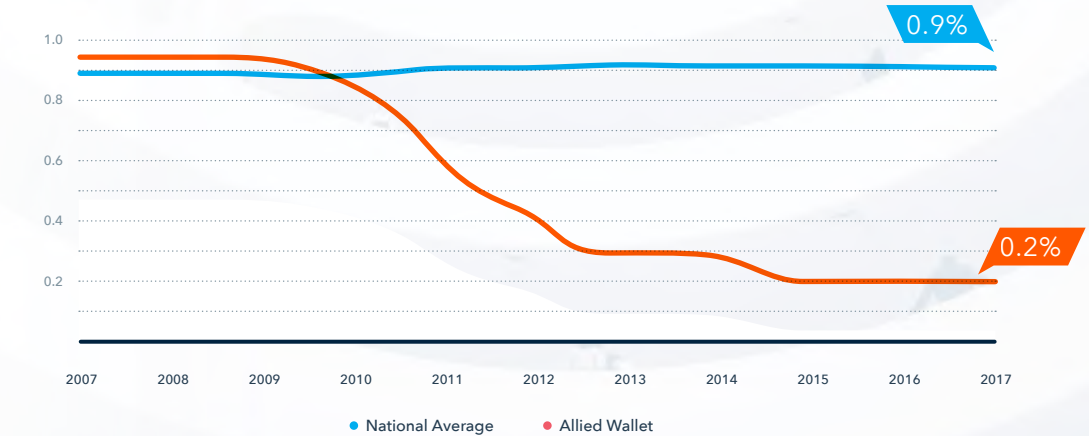
Our newly innovated RESTful APIs have an increased load capacity and region-specific data connections, and our platform even scales automatically to accommodate your business.

Integrate our payment services in your coding language of choice. Our solutions are flexible and adaptable to your business.

If you still find that integration is too difficult, we also offer free integration assistance. We'll integrate our APIs for you at no additional charge.

FRAUD RATE COMPARISON*

*Allied Wallet's fraudulent transaction rate is 0.2% compared to the average of 0.9%, reported by Cybersource.

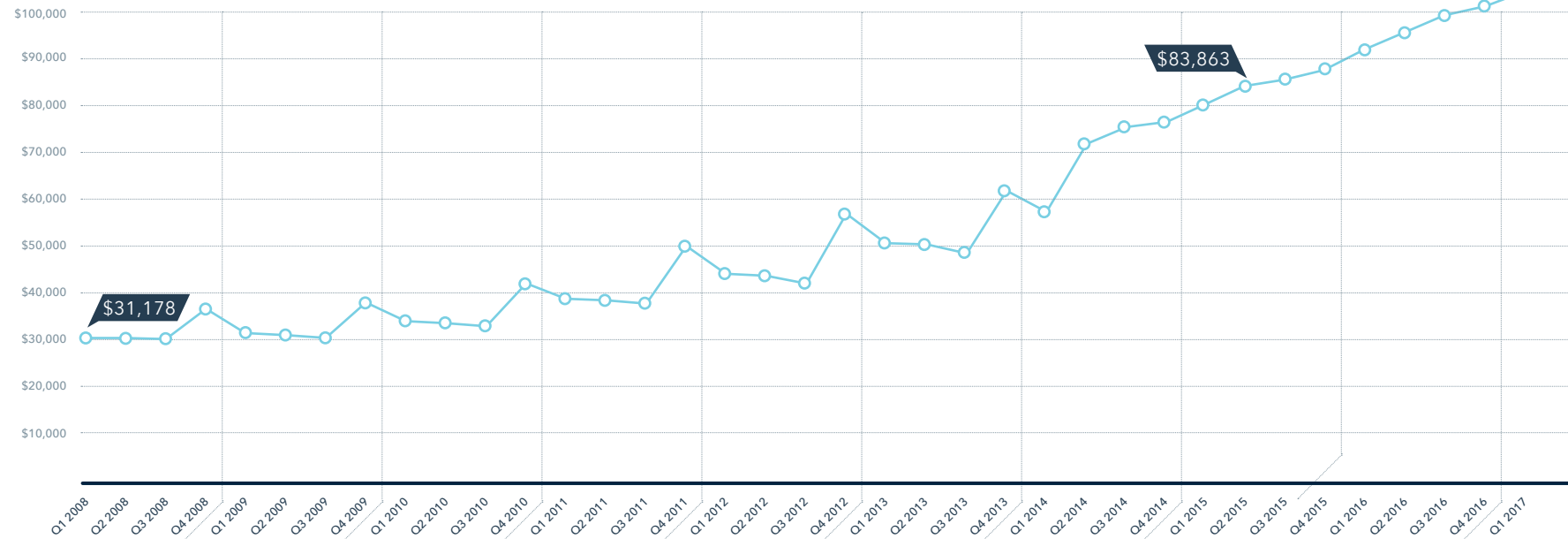


Growth

E-commerce as a whole has seen incredible growth globally over the past few years. Credit card transactions are more popular than ever and it's important to be able to accept payments online.

This graph details the impact of e-commerce and credit card transactions. Accepting any payment card brand that a customer has is also key to maximizing profit, and you can do that with Allied Wallet.

US E-COMMERCE SPENDING – EXCLUDING MOBILE (E-commerce Spending In Millions)



2016 E-COMMERCE TOTAL
\$1.85 TRILLION

2021 ESTIMATED E-COMMERCE TOTAL
\$4.47 TRILLION

PROCESS IN
196
COUNTRIES

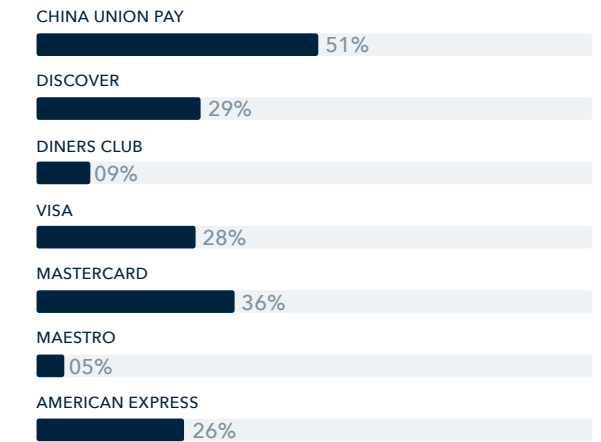
Success

By choosing Allied Wallet, you're choosing the finest in payment services. From online sales to mobile point-of-sale, you'll have an all-inclusive solution to accept payments for your global business.

Beyond borders and outside of your own currency, from computer monitors to tablet and mobile devices, you can accept payments in nearly every currency.

Your success is limitless.

INTERNATIONAL BRAND GROWTH
2012 VS. 2017





Los Angeles, CA
UNITED STATES

Phoenix, AZ
UNITED STATES

New York, NY
UNITED STATES

London
UNITED KINGDOM

Frankfurt
GERMANY

Mohali
INDIA

Macau
CHINA

Hong Kong
CHINA

Contact

PHONE

US
+1 888 255 1137

UK
+44 203 318 8334

EMAIL/WEB

sales@alliedwallet.com
alliedwallet.com/support

Locations

CALIFORNIA - CORPORATE OFFICE

9000 W. Sunset Blvd Ste. 820
West Hollywood, CA 90069

ARIZONA

1176 E. Warner Rd. #107
Gilbert, AZ 85296

NEW YORK

14 Wall St.
New York, NY 10005

INDIA

ONE Business Consulting Group Pvt Ltd
5th Floor, Plot No ITC 2
IT Park, Sector 67
Mohali PB 160062

MACAU

371 Avenida da Praia Grande
"Keng Ou" Commercial Building
16th Floor, Flat A, Macau

HONG KONG

Asia Room 1002-1004
10th Floor Tung Chiu Commercial Center
193 Lockhart Rd.
Wan Chai, Hong Kong

UK- EU HEADQUARTERS

1 Northumberland Ave.
Trafalgar Square
London, WC2N 5BW, UK

FRANKFURT

OpernTurm
Bockenheimer Landstraße 2-4
60306 Frankfurt, Germany



**We provide innovation and
customization in payments.**

+1.888.255.1137

alliedwallet.com

sales@alliedwallet.com

—