

Community Matters

BY JACKIE JONES

Swipe Payment Solutions' work in the direct response industry goes beyond its expertise in the realm of payment processing.

Swipe and its vice president of business development, Curtis Kleinman, took the Direct Response Marketing Alliance's (DRMA) motto — "Unity in Community" — to new levels in 2011. From sponsorships to event attendance to even hosting its own networking parties for the DR industry, it was hard to go anywhere last year without seeing the Swipe logo. It was that level of commitment and enthusiasm that earned Kleinman the inaugural DRMA Member of the Year honor in December.

"The DRMA has been wonderful and instrumental about getting Swipe's word out to the fellow members. Given all the wonderful companies and reputable members, being awarded that honor leaves me speechless. It's an achievement we plan to live up to," Kleinman says. "Many of the other fine members of the DRMA are our business partners, including fulfillment houses, call centers, customer relationship managers, production companies, media buyers, affiliate marketers and Web developers, as well as other payment processors that we often use to put much of our banking business through."

Kleinman's honor is no surprise if you take a look at his past — and even his present — endeavors. He has a 27-year track record in business, servicing world leaders such as Viacom/MTV, BMG Music, Time-Life, Disney/ESPN, WebMD, Bed Bath & Beyond, Coach, Pfizer, Estee Lauder and Citibank.

Today, he's also developing Employment Professor, which includes DVDs, books, flash cards and downloadable products related to job interviewing, resume writing and salary negotiation. At the same time, he's executive produced a number of DVD films, is the largest shareholder



in a Food & Drug Administration (FDA) approved medical device company and gives generously to animal and other charity organizations.

With such a busy schedule on top of his duties at Los Angeles-based Swipe Payment Solutions, Kleinman is fortunate to have a team of professionals with more than 75 years combined experience in the payment processing industry. While fulfilling the processing needs of a variety of vendors — including retail, restaurants, hospitality, E-commerce, direct marketing, petroleum, car dealerships and continuity — Swipe remains committed to taking its business personally, forging intimate relationships with each of its merchants and providing live customer support 24/7 to ensure each client's continued success.

"We have an intimate, personal relationship with our clients. Often we step out of the box. We look at their products, we try to find referrals and business partners, new sales channels, any sort of idea that would help the client get to the next level, even if it doesn't necessarily involve payment processing," Kleinman says. "That's what really sets us apart from the rest."

Swipe has been providing automated clearinghouse (ACH) payment processing and Check 21 services for E-commerce and brick-and-mortar retailers for more than nine years, with more than 40 employees throughout the U.S. The company boasts the most banking relationships, both domestically and in-



View the video interview online at ResponseMagazine.com or in *Response's* January Digital Edition.



Swipe Payment Solutions' teamwork, dedication to industry involvement and its Rapid Response capabilities help take the DRMA member's success to new levels.



Swipe Payment Solutions is a team of professionals committed to fulfilling the payment processing needs of thousands of diverse merchants, including specialty retail, multichain retail, E-commerce, direct marketing, continuity and more.

Location: 10801 National Blvd., Suite 260, Los Angeles, CA 90064

Phone: (800) 881-7985

Website: www.swipellc.com

Contact: Curtis Kleinman at (310) 573-9019 or curtis@swipellc.com

ternationally, in the industry and is looking forward to adding more to its portfolio, according to Kleinman. Swipe's success stems from its rapt attention to deadlines and its ability to do business quicker than the competition.

"What we notice is that DR marketers demand a faster speed, they want their answers quicker — their proposals, their quotes, their service, quicker. So we started Rapid Response, a 24/7 support center that is able to respond to customer requests within minutes," Kleinman says. "We answer questions and concerns and give proposals. Any thought that might be on the customer's mind, we are there to pick up the phone evenings, weekends — any time the customer wants to talk."

The Swipe management team's extensive knowledge and experience in the business also keeps it at the top of its game, according to Kleinman.

"We're absolute experts when it comes to understanding the terms and conditions of the industry," he says. "We know what business should go with which banking institution. Many times, if you go directly to a processor or a bank, they're going to attempt to underwrite your business, waste a few weeks of your time, and in the end turn down your merchant account or accept it for only a short period of time and just shut down the account the second you have a couple of chargebacks. But with Swipe, we put you with the proper institution based on your product, the price, and how it's marketed — and we're going to make sure we get you the right fit."

Swipe and its employees are entering the New Year committed both to their customers and the DRMA, Kleinman says, and expect great things for 2012.

"Swipe Payment Solutions is the most qualified company to handle payment processing needs. We have a management team with over 75 years of experience, we offer 30 banking relationships domestically and internationally, and that number is increasing every day," Kleinman stresses. "There's a good reason we won the 2011 DRMA Member of the Year award, and if you go with Swipe, you'll experience it and quickly understand the difference between us and the competition." ■

Swipe in Action

A real account of what Swipe's 'Power of Service' achieves for its clients.

Swipe Payment Solutions had a merchant in the continuity space that was processing between \$18 million and \$23 million per month, with multiple dedicated merchant accounts (MIDs) that they were processing for more than a year.

The merchant encountered some chargeback trouble while one of their MIDs was in month six on the Visa monitoring program, which meant every chargeback came with a \$100 fine attached to it. After Visa lumped all of its MIDs onto month six, which would have quickly depleted the \$6 million reserve from this merchant, the DRMA member decided to try to contact Visa directly to resolve the issue.

After two weeks of Swipe's efforts, Visa met with merchant. The fines were cut in half to \$50 and applied retroactively for the prior months as well. At the end of the day, Swipe was able to wire back more than \$2 million to its merchant.

