



SigALERT

March 2013



Cliff Teston
CEO / President
Signature Card Services

One-on-One with Cliff Teston

We sat down for a one-on-one with Cliff Teston, our CEO and co-founder, to learn more about Signature and the man behind one of the leading payment processing companies over the last sixteen years.

What is a typical day like for you?

I usually start off the day with a cup of coffee with one of my senior staff

members. Then, I make my daily rounds. Sometimes it's regarding specific accounts, or sometimes I just check to see how everyone is doing, how their weekend was, and so forth. I like to take time to take a walk with employees, too, this gives us a chance to get out of the office and talk about any issues they're facing. I love this tradition because we get so much done on these walks. Typical days involve conference calls, resolving issues, etc... I have been known to even go out to the receptionist's desk and answer phone calls! I think it's important for me to touch all areas of the company regularly, so I know what's going on.

What defines Signature Card Services and makes it stand out from the rest?

We like to say we are the smallest "large" ISO, meaning we can do anything that the largest ISOs can do – such as providing cutting edge technologies and advanced reporting capabilities and other functionality – but we are still small enough to quickly adapt and respond to the needs of each agent.

Bringing over 16 years of experience, we understand the unique needs of our agents and the merchants they service. We know how to cater to agents essentials and, at the same time, customize the right solutions to support the growth of their portfolios.

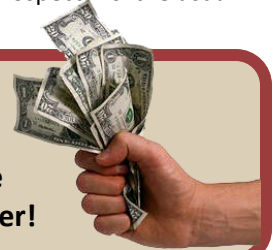
We are very accessible to our agents & merchants; real people answer our phones, and our clients can always reach the person they need to support and answer any questions.

We understand that in order for our agents to do well in this very competitive industry, we must be capable of providing the right payment solutions to their merchants at the right price. We have an amazing team of people who are experts in what they do and work to develop the best solutions for each individual merchant. In addition, our strong relationships with multiple banks and gateways enables us to tailor solutions that work in favor of each merchant's goals and support their longevity. For instance, we are able to offer various customizations, such as recoding how the customer wants the reporting prepared. We take settled transactional data from our processor, reformat the information and recode the data to

better suit the client's business. As another example, we assist merchants with tracking chargebacks to the original sale. For some of our merchants, this is a very important tool that allows them to track the different stages of the transaction from start to finish. Offering something like that to a prospective merchant is a great selling point to our agents.

Another powerful tool is our new business intelligence tool, Tranzlogic. It translates merchants' transactional data into important insight into their top customers' attributes – demographic, psychographic, economic and geographic information. This helps our clients better understand their own best customers, so they can launch highly-targeted marketing campaigns that are far more effective in growing a profitable business. At the same token, it gives our agents the advantage of offering something unique to their prospects vs. the usual "free statement review".

In April, get \$10 for each approved application submitted through our online Merchant Application Manager!



Our online Application Manager is another example of the unique tools we provide to our agents. It is convenient and user-friendly, and it makes application processing fast, efficient and easy. It's a great data management system, too, helping our agents keep merchant records organized and accessible. By the way, in April we are giving away an extra \$10 per each approved application submitted through our online application manager- it's a great time to try it!

Where do you see Signature Card Services in the next 5 years?

I think we would like to continue to do what we are doing as well as continue our investments in different technologies and complementary businesses. This will give us the opportunities to provide more tools and value to our ISOs and agents. We love what we do and it will bring us great fulfillment to expand on that by helping our agents grow and provide them with cutting edge payment products that will further support their success.

When you are not thinking about business, what do you like to do?

I love spending time with my dogs! I am constantly doing home remodeling, another passion of mine. I also love to travel.

How BRAM can Affect Your Merchants

Everything you need to know about BRAM and the tools we provide to protect your merchants

READ ABOUT IT IN NEXT MONTH'S SIGALERT

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