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HONESTY, INTEGRITY AND A DETERMINATION TO SUCCEED

That Includes Giving Back and Helping Others

PERFORMANCE: You essentially make a branding concept out of your ability to bring honesty and integrity to what you call “the slimy world of credit card processing.” Why do you think it’s slimy and what is the driving force behind your more positive approach?

KEVIN: I discovered that some individuals that work in my industry are taught to just sell the product and accept a commission. They fail to understand that to be successful, it’s more complex than just “sign here and move on.” So they set up their customers with the ability to accept credit cards, then leave them high and dry. For the customer, it’s as frustrating as buying a car from a salesman at a dealership and having to start a relationship over each time you set foot in the dealership because that salesman who knew all about you and any previous issues is gone in months.

Working with a hands-on professional service like **Swypit** involves not only setting things up, but being there through every step of the way. My team and I are available anytime assistance is needed. We become like a concierge, a personal point of reference. We have the knowledge to solve any problems that arise, so you don’t have to feel like a number. We offer two key things: very competitive pricing and excellent customer service, which are actually pretty hard to find in this industry. I am also a Certified Payment Professional, a designation given to those who not only have a broad range of expertise in the industry, but also demonstrate mastery of sales, pricing and interchange, business process, operations and workflow, products and solutions, risk and regulatory compliance and security matters.

I’m motivated to help because I have been in the frustrating place my clients have experienced, where I was treated like a number. I wanted to be unique in treating them with respect – and in turn that gives me a leg up on the competition.

PERFORMANCE: How do you convince skeptics who have a generally negative opinion of this realm?

KEVIN: I think that people need to be more diligent in their research when it comes to their money. They should be thoroughly checking out organizations that are impacting their profitability. Just because someone says they'll save you money doesn't mean they will. It's easy enough to Google people and see if they are legitimate. The secret to my success is the trust factor. Most people I work with are referrals from others who have had positive experiences working with me and know what I can achieve for them. They will call me and say they were referred to me, and that I can fix their problem and make them more profitable. With a few simple questions, I can determine what is causing them the most issues and put them on the right path to managing their business the way they want it to be. They know from the start they're working with a professional who understands their pain. We don't have quotas and I don't sell equipment. I listen to their needs and provide solutions so they can do what they need to run their business.

PERFORMANCE: You were a personal chef on private yachts for dignitaries, politicians and business professionals before you entered the business world yourself. How and why did you make the transition?

KEVIN: The owners of the last yacht that I worked on, were the family of the original distributors of a major soft drink. It was clear to me that they did very well and I learned that every time someone opened a bottle or can of soda, they made money. That always stuck with me. A few years later, when I was working as a business consultant I heard something similar - that it was possible for individuals in the credit card and merchant services industry to earn a few pennies on every transaction. Working as a chef, I knew that I was on these boats trading my time for money and wondered if there might be other opportunities for me out there. Ironically, every step of the way, I always thought about that day the soda distributor told me about recurring income. While "cheffing," I thought I would rise in the food service industry and someday perhaps own some restaurants. Then, things changed when I met a wonderful woman, Sarah, on one of the yachts who eventually became my wife.

About a year later, I "jumped ship" and set out to figure out the next phase of my life in some interesting ways, including riding my Harley from New Orleans to Kansas City to visit my mother. Sarah and I moved first to New York, where I worked for contract food service organizations. She was from Colorado, however, so we eventually moved there and I found an opportunity to work as a business consultant.

PERFORMANCE: You mention that being around these high level people on the yachts enabled you to develop "street smarts of business superhighways." What do you mean by this?

KEVIN: Getting to know all these multi-gazillionaires allowed me to learn more than a few tidbits of business knowledge from them. These are principles that I then mixed with my street smarts to help regular business people understand things in an effective, simplified way. Instead of sounding like a robot or script reader reeling off pearls of wisdom, I used my innate communication abilities to share what I knew with others to help them. I still do this today. I learn a lot from my customers which I can then draw from to help other people become successful and more efficient in their business. Knowledge is power and power is knowledge. The more knowledge you have the more power. This doesn't make me better, but it gives me access to a lot of important things I can share with people when the time is right.

PERFORMANCE: Tell me about your venture into business consulting? From there, what gave you the confidence that you could be successful as an entrepreneur?

KEVIN: I was working for a company that would confidentially help business owners find buyers for their businesses. I worked in five states - Colorado, Arizona, Idaho, Kansas, and Wyoming - and became one of their top salespeople. Every week, I would get a list of 20 owners and make appointments to see them, then collect a large dollar deposit to help get the ball rolling. I did well at conducting business evaluations and telling them how much their businesses were worth. Then one day I saw the company on "60 Minutes," portrayed in an unflattering, unethical light. No matter how well I was doing, I knew it was time to leave.

The confidence I have came from never taking no for an answer and completely believing that I was going to make it - then moving forward to make that happen. I was inspired by Michael Jordan's story about overcoming poverty and saying nothing was going to stand in his way. He wasn't going to just play basketball but create a brand for himself. Those kinds of success stories fueled my drive and ambition to be successful myself. I absolutely refused to give up.

PERFORMANCE: Tell me about some of the greatest challenges you had to overcome?

KEVIN: There's never been a fight that was easy to win. I'm five foot one, and when you're small, you have to pretty much fight all the way. I have faced a lot of adversity in my life. Not long after I graduated from culinary school, I scored my first food service job at an exclusive resort in Northern New Jersey. I bought a nice car, racked up credit cards and was living it up. Then I got a harsh wake-up call one day when I arrived at work and was told that they were shutting the place down. At the time, I was living on the property and had to move out. So I was homeless, but still had the nice car! I had a tough choice: go back home to live in upstate New York with no real future, or head to New York City with big dreams. I chose the latter and slept on couches until I found a job. I was living with my sister, and at one point she kicked me out. But I took the couch with me, and slept on it another six months until I could afford a bed. Those were tough times that truly humbled me and help me remain grounded with a humble perspective even though I'm doing well now.

Working as the Assistant Director of Food Service at an exclusive all-girls private school on the Upper East Side, I really began to see wealthy individuals and what money could do for people. Students included Ivanka Trump, Estee Lauder's grandchildren, and actor Peter Boyle's daughter. Working at the school afforded me time off and connections in the yachting industry, where I started working part-time on charters. One of the yachts was the Mariner III, and I cooked for stars like Bruce Willis, Madonna and Sharon Stone. Being around many successful people really motivated me to create a successful life for myself.

PERFORMANCE: Earlier in your life and career, how did you define success? How has that definition changed over the years?

KEVIN: Considering those months when I was truly down and out in my 20s, I think success was just being able to pay my bills. These days, as a business owner, it's about being debt free and enjoying my life fully without living beyond my means. A lot of people spend every penny they earn, but to me, spending money as you're creating more wealth for yourself doesn't translate to success. I think it's a matter of being free and not feeling tied down.

PERFORMANCE: When you started Swypit over 15 years ago, what were your goals and what steps did you take to achieve them?

KEVIN: I'm a unique individual in that I don't make specific goals for myself, I just make everything happen. No one's going to stop me from getting where I want to go. I'm driven and self-motivated and refuse to quit. Putting in the hard work ensures that I will be successful without concern for reaching concrete goals. I knew I wanted to make a great living for me and my family and enjoy and live life fully. I keep moving forward and get back up when I'm knocked down. When I was a kid, I was bullied and made fun of, but I didn't care. It motivated me to be more successful than those who were hurting me. At **Swypit**, I make that happen by doing what others in my industry are not willing to do - giving merchants the service they deserve with the pricing they want. Make things easy for them so they can focus on their business. I've found that in this industry, the majority of people selling a credit card machine don't care about the customer. With me, everything I do is about the customer and taking care of them. When people realize it's not about them, but the customer, that's when real success kicks in.

PERFORMANCE: What drives you to be successful?

KEVIN: I just never wanted to give up. I knew one day I would make a difference. In first grade my principal used the expression about sticks and stones and I've always believed it. Even back then, I was smarter than the bullies and my entrepreneurial spirit kicked in. I figured out how to create alliances with them and they became my bodyguards

and then my friends. Later in NYC, I learned that success was about being in charge of my own destiny and that no one would hand anything to me. When I was struggling, I would walk past the homeless on W. 23rd Street late at night after I finished work, and I felt disheartened – like I had to do something to make my life better than this. I was driven to do whatever I could to make sure I never had to live in fear again and get to a place where I didn't have to worry about having a place to live. I had to go through these hard times to get that fuel for my later success. If there is a will, there is a way.

PERFORMANCE: It's inspiring to see how heavily you are involved in local community foundations, events and charities in your home in Frisco, Texas. Discuss some of your activities and why these are important to you.

KEVIN: I like to say that in 2003, I “met” Oprah Winfrey while feeding my young daughter at 2 a.m. I turned on Oprah for the first time ever and she was talking about the importance of giving back to one's community. I realized that meant finding ways to help others. That's when I started giving back. When I am helping others, that's when real success is happening for me. As the adage goes, the more I give, the more I get back. I'm very active in my community of Frisco, Texas. I just finished my term as Planning and Zoning commissioner, and am currently on the Board of Directors for the Chamber of Commerce.

Through that organization, each year I sponsor Military Appreciation night with Donnie Nelson, General Manager of the Dallas Mavericks, and owner of The Texas Legends NBA-D League team at the Dr. Pepper Arena. On January 16, 2016, we presented a portrait to the family of “American Sniper” Chris Kyle at our annual charity event. The American Fallen Soldiers Project, in particular, is a great avenue for me to give back to. It's a way to thank the families of those who have made the ultimate sacrifice for us, to live free.

My father has said for many years that I give too much of myself, financially and personally. He feels that people will take advantage of me. Yes, that can happen. But, I genuinely like to help people gain success so they can get where they want to go in life.

PERFORMANCE: As a successful entrepreneur, do you have advice to budding entrepreneurs who want to follow a similar path?

KEVIN: I think one of the most important factors is finding a mentor who is willing to give of him or herself wholeheartedly, while not wanting anything in return. Beyond that, I truly believe that if someone is willing to take the time and energy to work hard, they will have extreme success in business. As someone who has amassed a large network of friends and key business contacts, I have learned that surrounding yourself with great people is a huge plus. And of course, figure out some way to help others.

ABOUT KEVIN



As owner and founder of Swypit, Kevin Hodes prides himself on bringing honesty and integrity to what he considers, the “slimy world of credit card processing.” A former chef aboard luxury yachts, his craft brought him into contact with business professionals, dignitaries and politicians, enabling him to develop “street smarts of business super highways.” Intrigued, Hodes turned from the galley to launching a business consulting firm; a move that eventually led him to the world of credit card processing.

Hodes is quoted as saying, “I got into sales, but I brought my food service savviness of making things incredibly awesome all the time,” he said. “I found myself a little niche in the business—taking care of customers.”

The end result has melded his expertise and personal integrity. Hodes’ company, Swypit, offers next generation electronic payment processing solutions, combined with world-class service, price and leading edge technology. Swypit is the endorsed merchant services provider for the Southwest Carwash Association, Texas Tire Dealers Association and numerous nationwide franchises and Chambers of Commerce. In addition to card acceptance services, Swypit offers businesses free credit card terminals and discounted point of sale systems capable of managing inventory and payroll, gift cards as well as cash advance services. Kevin’s company focuses on providing exemplary customer support in an industry that is rife with third party providers, who are often more intent upon selling equipment than providing an effective solution for businesses, small to large.

As a Certified Payment Professional, Kevin Hodes has demonstrated the necessary knowledge and skills required to perform competently in today’s complex electronic payments environment. This ETA Certified Payments Professional Program (ETA CPP) recognizes that effective merchant service providers must provide not only a broad range of knowledge of the industry, but demonstrate mastery of sales, pricing and interchange, business process, operations and workflow, products and solutions, risk and regulatory compliance and security matters. The ETA is an international trade association representing more than 500 companies that offer electronic transaction processing products and services. Their mission is to advance the payments industry profession by providing leadership through education, advocacy and the exchange of information.

As an individual, Kevin served as a Planning and Zoning Commissioner in one of the fastest growing cities in America. He is a board member of the Frisco Chamber of Commerce and The American Fallen Soldiers Project. He is active in community foundations and events including the Boy Scouts of America, Eagle Gymnastics Academy, Donnie Nelson’s Texas Legends Military Night Sponsor, Frisco Citizen’s Fire and Police Academies, Wipe Out Kids Cancer, Young Entrepreneurs Academy and an alumni of Leadership Frisco. With regard to his impressive dedication to the community, Hodes says, “I believe that you need to give back. If you don’t give to the community, then you shouldn’t even be in business.” Kevin’s attitude has proven to be a cornerstone philosophy of his character and is ultimately responsible for the enormous success of his company.

You may obtain further information about Frisco, Texas-based Swypit by visiting the website: www.swypit.com or by calling: 1-877-379-9748.