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MIRIAM RAMOS

OF PLATINUM SOLUTIONS

"ACE's" the

Golden rule

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She ACE's the Golden Rule

Miriam Ramos has been working long and hard to meet the processing needs of gentlemen's club owners. Between her mainstay at the Gentlemen's Club EXPO and her ardent belief that this industry has been plagued by prejudice, Ramos is a person of interest to keep an eye out for **at the 25th EXPO in August.**

Miriam Ramos radiates personality through the phone. On a Tuesday morning, she is effortlessly enthusiastic talking about credit card processing, taking care to not betray client names or other sensitive information in her trade.

Ramos represents Platinum Solutions, a credit card processing company. Her specialty is adult clubs. She knows a lot of club owners have been repeatedly fed the same story of better rates and better service. After the honeymoon period, however, the rates return to or climb above their prior state and that "service" is harder to come by because the person that brought that owner onboard is no longer in the industry.

"Most of these club owners have been given the runaround time and time again," Ramos says. "Their trust level isn't there and I understand that. It's frustrating for me, because I know that I can help them. I can make a huge difference for this industry."

The gentlemen's club industry has proven as much with an endorsement from the Association of Club Executives (ACE), when it made Platinum Processing a "Preferred Vendor" in April 2016.

"I wanted so badly to get their endorsement,"

Ramos says. "I like to attach myself to organizations like ACE who are so protective and supportive of their members. ACE goes out of their way, and they are just like the industry that they represent — they are diligent."

"Processing is a privilege for everyone, and everyone that does legitimate business has a right and should expect to be treated in a fair manner and to receive competitive rates." - Ramos

After years of working in this business, Ramos is committed to her own high level of diligence because not only are club owners deceived, but they are also marginalized due to the negative stigma associated with the industry.

"It seems that there is a mindset, almost a conditioning process, that these club owners feel that they have no choice except to accept whatever is offered to them and that regardless of rates or service, that processing is a privilege for them," Ramos explains.

She points to an example where her clients were paying absurdly high rates simply because they didn't know of any other options available. Another client expressed fear of calling Ramos because the client was afraid her processor would find out that she was reaching out to other people and that she would lose the opportunity to process at all.

"Processing is a privilege for everyone, and everyone that does legitimate business has a right and should expect to be treated in a fair manner and to receive competitive rates," Ramos says.

What's more, Ramos believes adult club owners are some of the most diligent clients in her business.

"They do everything they can to protect the client, themselves and whomever is doing their processing," she says. "They actually make our jobs easier."

"We know there's going to be selective amnesia as to whether or not that cardholder was actually in that establishment, whether or not they received that service," Ramos continues. "This is something that we all deal with. Nobody wants to talk about it, but the reality is that it happens."

Money tilt

In fact, it is this skewed fiscal policing that has forced club owners to be more dutiful. Ramos has found that club owners go out of their way to be proactive should an issue arise so that they are best equipped to handle it.

Platinum Processing is aiming to be the long-term partner that can nip another one of the owners' problem in the bud, namely having incorrectly written processing applications. Ramos sees too often that an adult club will be listed as a restaurant or nightclub, and while it may offer those

amenities, it'd be akin to a bookstore serving coffee and calling itself solely a coffee shop.

"There's no reason to hide the business that they do," Ramos says. "They provide a service that's wanted and needed and it's fun. Whether they'll admit it or not, most people like their clubs and people have a good time in their venues. I think that honestly the gentlemen's clubs are some of the safest, most well-maintained arenas of entertainment."

With processors — and by extension banks — keeping an arm's length from adult clubs, it begs the question of why these institutions and companies would shy away from a multi-billion-dollar industry.

"It's about perception," Ramos answers. "Everybody wants to be part of that billion-dollar industry, but whether or not they're able to be part of it and say so proudly and support that industry without having to hide it or deny it, no."

Some processors simply won't take adult clubs, while others aren't supposed to. Yet others simply don't have the bank's blessing. Unfortunately, Ramos isn't sure how to change the adult nightclub industry's perception on a macro level. She believes it ultimately comes down to personal passion since she admits processors can do business with other clients that don't run the same perceived risks.

Ramos also stresses even if Platinum Processing doesn't have the particular solution a club owner may be looking for, the company can still help owners during the transition period as they search for the type of system they want to take their cards in their clubs.

Processing EXPO memories

On the eve of the 25th Gentlemen's Club EXPO, Ramos is bracing herself for a hodgepodge of new and familiar faces in the adult nightclub industry. As a regular herself, she couldn't be more excited.

"I absolutely love the EXPO," says Ramos, who sees the convention as a hotbed to forge new relationships and catch up on existing ones. She knows her consistent appearances at the EXPO are taken note of, and appreciated, by the club owners and club representatives in attendance. Her authentic love of the adult club is in stark contrast to the feigned devotion shown by one-time participants.

She has sat down with people she has seen for six or seven years at the EXPO shows who gravitated toward her consistency and, more importantly, her results. She also recalled working with a man who was under contract with another processor. The gentleman was waiting for his contract to run out so he could work with Ramos because he had seen her at EXPO for a few years.

"My clients like me because nothing from me is scripted," Ramos beams. "If a client needs me, I'm still the person that will get on a plane, jump in a car—if they need me face to face and they're having an issue, I will come to them."

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