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## Kids urge dad to start credit card processing business

DIANA LOUISE CARTER • STAFF WRITER • AUGUST 24, 2008

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Publishing. Processing payments. Running a grocery store.

These three jobs may have little in common, but they're all just business to Hiram Hernandez Sr., the 2008 Hispanic Business Person of the Year. The award is given by the Rochester Hispanic Business Association, an affiliate of the Rochester Business Alliance.

"An award coming from an association like this is really an honor," said Hernandez, chief executive of First Capital Payments, a Rochester credit card processing [company](#) he co-founded with his son.

A native of Comerio, Puerto Rico, and father of six, Hernández said First Capital isn't such a leap. "Before being a payment-processing person, I am a businessman. I endeavor into whatever project is in front of me," he said.

Hernandez's endeavors included journalism in Comerio, business opportunities in Costa Rica and then a move to Rochester. He ran Fontanez Grocery on Bay Street for seven years before Hiram Hernandez Jr. suggested his father use his business acumen to process [credit card](#) payments for merchants.

First Capital Payments now has 15 employees and a branch office in Tampa, Fla., where two other Hernandez offspring work. The company processes payments for more than 2,000 clients.

"When I started this business, I made a commitment to my kids that I would go into this only if they would commit themselves to build a future with this business," said the now 56-year-old.

Even his two teenage daughters help out in the summer.

Alfred Burgos, owner of Burgos [Income Tax](#), is a client of Hernandez's and serves with him on the Rochester Hispanic Youth Baseball League board. "He just brought good ideas to the board," Burgos said. "He's a big-vision person."

DCARTER@DemocratandChronicle.com

### IF YOU GO

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