



**You secure the purchase.  
We'll secure the data.**

With Secure Submit, payment information is submitted directly to Heartland's processing platform from your customer's browser—never entering your network. This approach greatly minimizes PCI scope and cost, as well as maintains your website's branding and navigation. And, Secure Submit with tokenization eliminates sensitive cardholder data from your application, which can minimize cart abandonment rates since your customers are never re-directed from your website.

Reduce PCI scope and the cost of compliance by allowing customers to enter card payment information directly to Heartland's secure payment gateway, while maintaining control of website branding and usability to minimize cart abandonment.

Integrating Secure Submit into your existing e-Commerce infrastructure is probably easier than you think. We have developed plug-ins and support many of the most common solutions businesses like yours use to perform transactions online.



#### **Heartland's Secure Submit with Tokenization—Here's how it works:**

- 1** Your customer shops on your website; from your shopping cart they proceed to checkout.
- 2** Upon checking out, your application returns a form to the customer's browser; the customer then enters their payment information.
- 3** Embedded in the form is a Java-script function and a public API key. When the customer submits their payment info, a call is made to Heartland. The API key ensures merchant authentication.
- 4** Validates and stores the payment information and returns a single-use token representing the payment info that is then used to submit authorization, sales and/or refund transactions.

**Heartland**

1 Consumer shops on your website

2 Encrypted card data is sent

3 Secure transaction processed and assigned a "token"

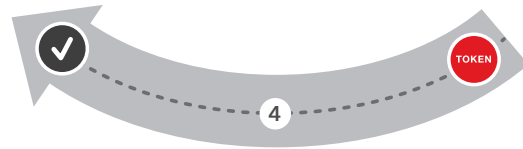
4 Token approval returned, no card data transmitted



Heartland's Secure Submit with Tokenization



Heartland Network



## Here's Where Heartland Differs

### Minimize Interchange Costs

Heartland chooses the lowest possible rate for a specific transaction, and we continually evaluate Interchange categories and card brand rules to help reduce your costs. All fees are processed at cost—with no markups.

### Unparalleled Service

Heartland's service center is U.S.-based and features live support personal to ensure your issue is resolved. Our service teams are segmented by region to optimize responsiveness, and are available 24/7/365.

### Credit Underwriting and Account Set Up

Our underwriters are highly skilled, and we have a specialized internet team available to provide support for eCommerce account setup. The average turnaround to board a new account is 24 to 48 hours.

### Chargebacks and Exceptions Processing

A dedicated department is available to resolve disputes, such as chargebacks, and can assist you in a live help desk environment, via Heartland's InfoCentral online tool.

### Reporting that Works for Each Client

A flexible/customizable reporting tool filters for specific codes or ranges of data, and has the ability to trend, drill and further explore metrics—storing transaction data for a minimum of two years.

### Reports to Manage Settlement and Dispute Management at Client and Store Levels

Benefit from 24/7 access to detailed reporting of authorization data to help downgrade expenses and provide high returns on chargeback ratios.

Turn your computer into a secure payment processing terminal, today!

To learn more, call 860.918.1495  
GetHeartland.com  
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**Heartland**