

Heartland Payment Systems

Background Information of Company

When partnering with Heartland Payment Systems (Heartland), you will gain a full-service payment technology company with extensive experience in providing the most comprehensive solutions.

Heartland opened its doors in 1997 with a simple plan: *to provide fair-deal, fully disclosed payment solutions and exemplary service.* Today, Heartland (NYSE: HPY), a Global Payments company, is a leader in the payments industry and processes over 4 billion credit and debit card transactions and \$120 billion in volume annually, which makes Heartland one of the largest payment processors in the United States (US).

Set of Solutions:

Payment Processing, Lending, Gift and Loyalty programs, eCommerce and HR/Payroll/401K

Superior Service

Heartland's Midwest-based state-of-the-art service center is home to more than 850 Customer Advocates and Service Employees who provide equipment, application, software and network support to over 400,000 merchants across the country — 24 hours a day, 365 days a year.

Heartland's commitment to clients is articulated by [The Merchant Bill of Rights](#), which we founded in 2006 as the industry standard for fairness, honesty and transparency in payment processing. A true merchant advocate.

- **Heartland is Entrepreneurs Serving Entrepreneurs.**
- **Offers one-stop resource needs.**
- **All w-2 Employees, does not utilize independent agents to represent.**
- **Offers world-class interchange management services guaranteeing true interchange costs.**
- **Processes 100% of transactions on our proprietary networks.**
- **Rates for services are fixed and guaranteed.**
- **Does not outsource development or support.**

Partnership Benefit

The members who elect to participate in a partnership with Heartland will receive the following benefits *based on processing volume, number of employees, and technical needs:

- **Free Consultation/Audit of rates for Card Processing and Payroll Processing**
- **True interchange rates on Credit Card Processing**
- **Heartland Processing price lock, minimum 3 years**
- **No Set up fees**
- **Preferred American Express pricing* with expedited funding**
- **Favorable Lending Qualification**