**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 is 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:

P**ayment 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](http://merchantbillofrights.org/), which we founded in 2006 as the industry standard for fairness, honesty and transparency in payment processing. A true merchant advocate.

* Heartland is Entreprenuers Serving Entreprenuers.
* Offers one-stop resource needs.
* All w-2 Employees, does not utilized 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

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