

# MERCHANT

# Bill of Rights

## **Promote Fairness and Transparency**

The Merchant Bill of Rights was pioneered by Heartland to promote fairness and transparency in credit, debit and prepaid card processing. Proposed as an industry standard, it educates business owners like you about the complexities of card processing and managing the associated costs.

- The right to know the fee for every card transaction—and who's charging it.
- The right to know the markup of Visa®, MasterCard®, Discover Network® and American Express® fee increases.
- The right to know all Visa, MasterCard, Discover Network and American Express fee reductions.
- The right to know all transaction middlemen.
- The right to know all surcharges and bill-backs.
- The right to real-time dedicated service.
- The right to encrypted card numbers and secure transactions.
- The right to real-time fraud and transaction monitoring.
- The right to reasonable equipment costs.
- The right to live customer support 24/7/365.

To learn more about your rights, visit:  
[MerchantBillofRights.org](http://MerchantBillofRights.org).

## Payments anywhere, anytime, on any device

*Payment solutions that maximize flexibility and security, minimize total cost of payment acceptance*

### Flexibility

- In-store, online and mobile payments
- Bill payments
- Solutions for platforms and online marketplaces
- Credit and debit cards, digital wallets and stored value cards

### Security

- Industry-leading security protocols
- Advanced anti-fraud technology
- Heartland Secure™ technology backed by a comprehensive breach warranty

### Efficiency

- 2-second authorization times
- 99.995% uptime
- Interchange optimization service
- Fast funding

## Point-of-sale products designed to meet specialized needs

**Xenia** brings smartphone ease-of-use and convenience in a cloud-based restaurant and retail management system.

**Digital Dining** delivers a customizable, robust feature set for the hospitality market.

**Dinerware** is a flexible, easy-to-use POS system that supports a broad range of restaurant concepts and workflows.

**pcAmerica** provides small to medium-sized retailers with everything they need in a POS.

**LiquorPOS** was designed to meet the specialized POS needs of small and medium-sized liquor/beverage stores.

## Payroll made painless

*Complete payroll, hiring and HR solution—enabled by technology, powered by people*

### Process payroll with ease and confidence

- Pay employees by check, direct deposit or pay card
- Utilize built-in timekeeping solution or integrate into existing tools

### Make better hiring decisions

- Automate job application process and new hire compliance
- Screen for Work Opportunity Tax Credits (WOTC)
- Onboard new hires electronically

### Manage people, not just payroll

- Affordable access to HR tools and solutions
- Customizable reporting for W2, 1099 and seasonal employees
- HR training, forms and templates
- Online access to HR regulation changes

## Customer engagement tools that turn buyers into loyal customers

**Analytics** provides business owners with powerful tools to increase the effectiveness of marketing and advertising dollars. Optional upgrades include email marketing and social media reputation management.

**Gift + Rewards** build brand awareness and boost customer frequency with rewards-based marketing programs.

**Guest List** offers restaurants a smarter way to accept online reservations and manage their wait list.

## About Heartland

Heartland delivers fast, secure, omnichannel payment processing and business solutions to more than 400,000 business locations nationwide. Product offerings include payments, payroll, point of sale, customer engagement and lending. Heartland pioneered the Merchant Bill of Rights, a public advocacy initiative to educate merchants about fair payment processing practices. Heartland Payment Systems is a Global Payments company (NYSE: GPN). Visit: [heartland.us](http://heartland.us)

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# Heartland

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