

Every Business Owner's Top 10 Card Processing Concerns:

HOW WELL DOES YOUR PROCESSOR HANDLE THEM?

CARD PROCESSING

1 **Speed:** How quickly will funds be credited to my account?

The Heartland Solution:

- Funds available — as soon as the next weekday morning — through real-time processing
- Fast authorizations
- Quick batch settlement

2 **Service:** How fast will my problems be resolved?

The Heartland Solution:

- 24/7/365 toll-free live support
- Dedicated, local service manager and relationship manager around the corner for fast on-site response
- No outsourcing — all staff are Heartland W-2 employees — and all service is handled in the United States

3 **Security:** Are my transactions protected from fraud and identity theft?

The Heartland Solution:

- Industry's most advanced security technology
- High-tech fraud monitoring
- Compliant with Payment Card Industry (PCI) security standards

4 **Trust:** Am I paying charges I don't know about?

The Heartland Solution:

- Full disclosure policy
- No surcharges or bill-backs
- Single fee structure
- Rates guaranteed for up to three years
- No hidden fees
- No short-term rate "teasers"
- Easy-to-read statements
- Proud supporter of The Merchant Bill of Rights

5 **Account Tracking:** How quickly and easily can I access my account?

The Heartland Solution:

- Account access anytime, anywhere you have internet access via Heartland's proprietary online Merchant Center
- Password-protected access to encrypted data at your fingertips

Improving your business...



6 Reporting: How easily can I work with reports?

The Heartland Solution:

- “At-a-glance” to “fully detailed” statements and reports
- Easy downloads to your software

7 Business Expertise: Will my unique needs be served?

The Heartland Solution:

- Flexible services customized to your needs
- Industry-specific solutions to meet your unique business requirements
- Highly trained sales and service professionals are your business partners and advocates

8 Equipment Installation: Will I have to make changes to my current set-up?

The Heartland Solution:

- Easy integration into your existing point-of-sale system
- Compatible with most terminal and PC-based applications
- Flexible rental and purchase terms
- State-of-the-art, PCI-compliant terminals, printers and software options
- Comprehensive installation, staff training and servicing

9 Sales Support: How can cards help me boost sales and customer loyalty?

The Heartland Solution:

- Gift cards that open doors to new customers and help close sales
- Authorization of all major credit/debit/prepaid cards so you can accept all forms of electronic payment
- Cashless payment solutions for small-ticket items

10 Reputation: Am I working with a card processor I can trust?

The Solution: Heartland Payment Systems: The Highest Standards. The Most Trusted Transactions.

With Heartland, you get a full suite of payments solutions — from card processing to payroll and remote deposit capture — plus the backing of a strong advocate for your business. From fair deal, fully disclosed transparent pricing to educating you about risks and unethical practices, we look out for your business.

Add to this our local field sales and servicing organization — payments professionals who are right around the corner ... 24/7/365 live customer service team ... proprietary, advanced technology that drives costs down — and you have a payments provider you can trust as your business partner.



CONTACT ME

to learn more about worry-free payments processing.

Sanford C. Brown, Chief Sales Officer
90 Nassau Street, Princeton, NJ 08542
T: 609.683.3831 x2204 F: 609.683.3815
sanford.brown@e-hps.com

HeartlandPaymentSystems.com



MerchantBillOfRights.com



The Highest Standards | The Most Trusted Transactions