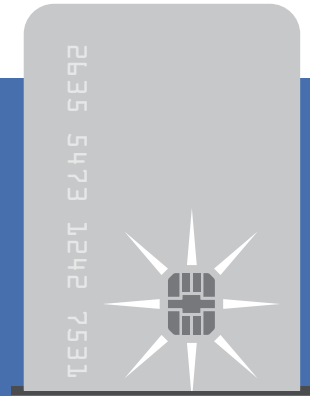




# Process Payments with Confidence

Heartland provides fair, transparent pricing and data security that sets the industry standard. Our innovative payment processing solutions help entrepreneurs like you succeed.



## Heartland Secure™

Heartland Secure is the most secure card processing solution in the industry, backed by a comprehensive warranty. We use EMV, end-to-end encryption and tokenization to protect your customer's credit card data.



## Faster Cash Deposits

Optimize cash flow with quick access to funds. Weekend card sales are deposited on Monday, and card sales batched before 8 p.m. EDT and weekday card sales go to the bank the next morning.



## Interchange Plus Pricing

Heartland offers full disclosure into how much you are paying to us and how much goes to the card brands. This protects you from arbitrary price increases and ensures that you receive the full benefit of cost reductions.



## Eliminate the Middleman

Buy direct from Heartland and pay the wholesale interchange rates that are right for your business. Removing the middleman creates cost savings that are passed on to you. It also provides a level of transparency unmatched in the industry.



## InfoCentral

Never miss a batch again. InfoCentral is a one-stop shop for all your reporting needs. This online and mobile portal provides statements, batch information, transactional data, funds detail, allocation, mobile alerts, text notification and reporting on all devices.



## Ways of Acceptance

Don't limit yourself to accepting only certain types of payment. Heartland offers a range of payment acceptance methods, including POS terminals, e-commerce, mobile card readers, mobile payments, ApplePay and PayPal.

**For more information, call Heartland at 888.963.3600**

[heartlandpaymentsystems.com](http://heartlandpaymentsystems.com)



## Easy-to-manage payroll solutions that help grow your business.

Payroll can be time-consuming and complicated. That's where we come in. Heartland provides turnkey solutions that allow you to focus on growing your business rather than worrying about the ever-changing complexities of payroll.

### Heartland Payroll offers:

- Federal, state and local tax filing and payments, included with our standard payroll
- Secure 24/7 online access to payroll data and employee information
- Web-based time and attendance solutions
- Integration of workers' compensation insurance data and premium collections through a variety of carriers
- Special Pricing for NTMA members plus a three-year price lock

### Heartland Payroll + HR offers:

- My HR Support Center (Full Online HR Library)
- Employee Handbooks and Writing/Reviewing Job Description
- My Employee Files - Built in HR Solution for employee management
- HR on Demand - Single point of contact to work with regarding any HR related items
- My ACA offers solutions to help understand the complexities, avoid noncompliance fines and reduce administrative work

**To learn more, contact Randy Pumputis**

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**[heartlandpaymentsystems.com](http://heartlandpaymentsystems.com)**

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**Heartland**