

# Heartland

# Payment

in-store, online and on the go.

**Convenient payment anywhere,  
anytime, on any device.**

Heartland Payment gives merchants the ability to securely and quickly process the many ways customers want to pay – from credit, debit cards and gift cards to digital wallets. With rapid authorization times and fast funding, payments go from your customers' pockets (or phones) to your bank quickly and easily.

## Merchant Benefits

- Transparent pricing
- 2.1 second transactions
- Next day funding
- Breach Protection by Heartland Secure™

## Payment Types

- **Integrated payments:** Your payment processing and accounting work in harmony. Heartland allows your businesses to accept credit cards directly within your existing Enterprise Resource Planning (ERP) or accounting software, Customer Relationship Management (CRM) system or online shopping cart.
- **Terminals:** Fully and semi integrated terminals make it simple for you to securely accept and transmit EMV chip card, magstripe and swipe transactions. A convenient, customer facing PIN pad lets customers present credit, debit and gift cards, add a tip and authorize payment with a signature.
- **Mobile Pay:** Whether your business is always on the go or you need an extra payment terminal in your storefront to bust lines, the Heartland Mobile Pay app and Bluetooth reader is ideal for accepting EMV chip cards, Apple Pay, Google Pay, magstripe, cash and checks.
- **Online payment:** Heartland helps merchants set up an online portal for accepting orders, selling and securely collecting consumer payments.
- **Bill payment:** We can assist your business in setting up and collecting bill payments so your customers have the freedom of paying bills the way they want – phone, web, mobile or in person.

## Target Audience

Small and medium-sized businesses.



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## Benefits: A Closer Look

### - **Transparent pricing**

- Pricing is competitive, simple and reliable.
- No surprise fees and unexpected charges.
- All rates and fees are clearly disclosed and identified on an easy-to-read statement.
- With our interchange optimization service, you qualify for the best interchange rates.
- It all adds up to lower total cost for accepting payments.

### - **2.1 second transactions**

- The fastest processing in the industry – EMV chip cards, Apple Pay, Google Pay and digital wallet.
- Minimizes fraud and chargebacks.
- Supports mobile and online payments to provide your customers with a convenient way to shop and pay no matter where they are.
- Turns shoppers into repeat buyers by enabling customers to pay with a card saved on file.

### - **Next day funding**

- Quickly gets payments in the hands of merchants with 24-hour funding.
- Flexible billing and invoicing solutions support installment, deferred or recurring billing and payments.
- Save money by going paperless: send electronic invoices via e-mail or SMS.

### - **Breach protection by Heartland Secure™**

- The industry's most secure credit card processing method, backed by the industry's most comprehensive breach warranty.
- Reliable processing (99.995% uptime), advanced anti-fraud capabilities and patent-pending tokenization technology that significantly reduces PCI scope.
- Protects your data, and your customers' data.

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