

# Heartland

Heartland Payment Systems, LLC (Heartland) has over 34 years of experience in the Petro/C-Store Space. Processing 4 billion credit and debit card transactions and \$120 billion in volume annually, Heartland is one of the largest payment processors in the United States.

Heartland offers best-in-class solutions. By operating their proprietary data center, Heartland is able to offer benefits that include:

- Lower costs to you—by leveraging their own technology investment.
  - Credit cards will be processed at a transaction fee of \$.045 plus interchange pass-through.
  - Pin debit will be processed at a transaction fee of \$.045 plus interchange pass-through.
- Security—their platform has passed an independent verification process validating compliance with Visa requirements for data security.
- Reliability—they maintain a complete backup processing facility in a separate location to ensure continuous transaction processing for customers around the clock.

The Heartland boarding process consists of a 1-page form to be completed by the dealer

Other benefits to Heartland's services include:

- simplified statements
- all cards are paid at the same time, including Wright Express (within 48 hours)
- no micronode required
- a 24/7 **petroleum only** Help Desk with calls typically answered in 6 seconds or less
- an outstanding on-line reporting portal called Info Central
- zip code prompting at no additional cost

PCI Compliance assistance is also available, using a company called Control Scan.

- \$8.50/month (compared to \$19.95/month)
- SAQ assistance is included in the fee
- provides a \$100,000 breach warranty