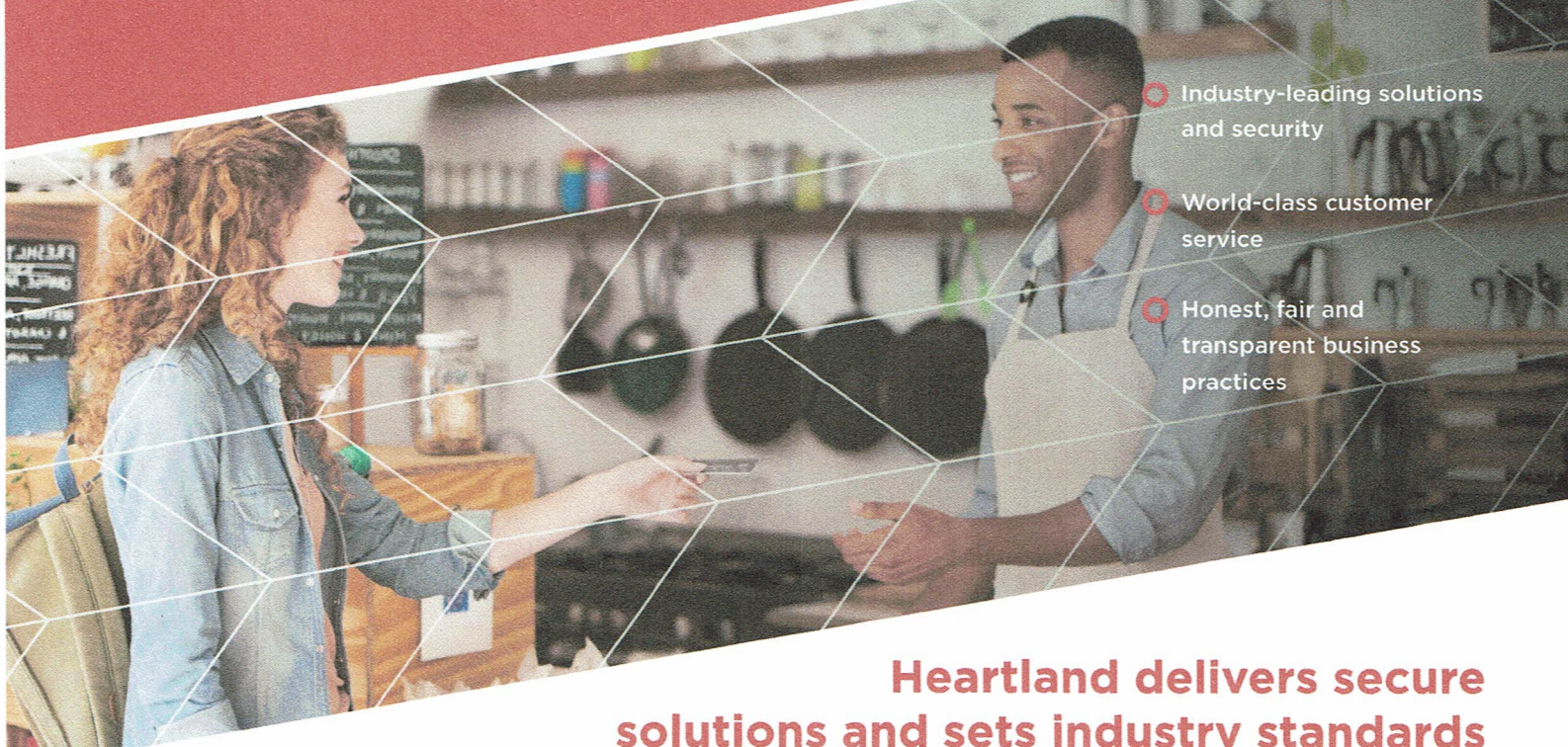# Heartland

- Industry-leading solutions and security
- World-class customer service
- Honest, fair and transparent business practices

Heartland delivers secure solutions and sets industry standards

Heartland – one of the largest payment processors in the U.S. – is a payment processing and technology provider headquartered in Atlanta, Georgia. After 20 years in business, we know the path to success is through respect and strive to earn it through innovative solutions, advocacy and unmatched service. Now, as part of Global Payments, Heartland remains true to its convictions leading the industry in transparency, integrity and security.
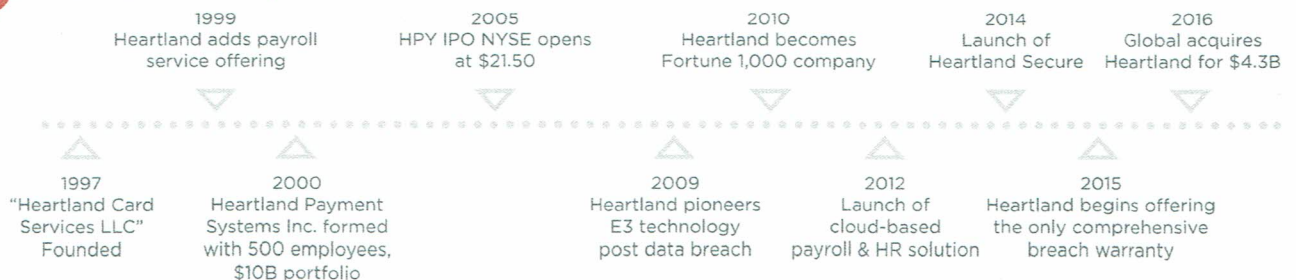
Heartland Fast Facts

- Processes more than 11 million transactions per day and more than $80 billion in transactions per year
- Delivers card processing, payroll and point-of-sale solutions to more than 300,000 customers nationwide
- Offers the only comprehensive breach warranty in the industry
- Developed the end-to-end encryption system, leading the industry in security efforts
- Processes payroll for more than 36,000 customers
- Created the Merchant Bill of Rights to promote fair card processing and payroll practices for small- to mid-sized businesses

Heartland History

1999
Heartland adds payroll service offering

2005
HPY IPO NYSE opens at $21.50

2010
Heartland becomes Fortune 1,000 company

2014
Launch of Heartland Secure

2016
Global acquires Heartland for $4.3B

1997
"Heartland Card Services LLC" Founded

2000
Heartland Payment Systems Inc. formed with 500 employees, $10B portfolio

2009
Heartland pioneers E3 technology post data breach

2012
Launch of cloud-based payroll & HR solution

2015
Heartland begins offering the only comprehensive breach warranty

Heartland

Payments
- Faster funding with flexible processing options
- Heartland Secure, with the industry's only comprehensive breach warranty
- Interchange Plus pricing
- Secure, convenient eCommerce and billing solutions

Payroll & HR Services
- Cloud-based, feature-rich solution
- Competitive pricing, plus three-year price lock
- Dedicated single point of contact
- Personalized support from HR experts and online library of critical HR materials

Commerce
- Secure, reliable, cost-effective POS systems for restaurant, retail and liquor store owners
- Innovative gift card and loyalty programs increase customer traffic and spending
- Restaurant reservations, wait list and table management solutions drive efficiency and revenue
- Simple, secure pay-at-table system

Lending
- Quick approval and distribution of funds
- Hassle-free, automatic repayment
- Low, fixed fee without points or a variable APR
- Multiple lending partners to fund small or large loans

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Heartland