

# Heartland

PAYMENT | PAYROLL+HR | POINT OF SALE | CUSTOMER ENGAGEMENT | LENDING

## Community connected by commerce.

From Main Street to Wall Street, entrepreneurs across America need a dependable partner and cutting edge solutions to grow their business.



### Standing apart from the crowd.



#### Security

60 percent of small businesses that suffer from a data breach shut their doors within six months, you need a partner who's serious about the safety and reliability of your business.



#### Speed

Speed is paramount to the efficiency of your business. Serve customers quicker with the best business solutions in the industry and watch the success of your store skyrocket.



#### Relationship

Our representatives live, work and play in your community and are by your side for the life of the relationship to provide expertise, service and support when you need it.



#### Simplicity

Transparent pricing, easy-to-understand merchant statements and intuitive service experiences eliminate the hassles and stress that come with managing your business.

# Heartland

**Customizable and scalable solutions for your unique business needs.**



## Payment

Convenient payment anywhere, anytime and on any device.

- Interchange Plus pricing that is transparent and without hidden fees
- Next day funding
- 2.1 second transactions (fastest in the industry)
- Industry's most comprehensive breach protection with Heartland Secure™

## Payroll+HR

Eliminates guesswork so you can manage payroll and HR with ease and confidence.

- Single point of contact is an extension of your team
- Flexible to address your specific needs: payroll and tax management, time and attendance, recruiting and onboarding, HR and benefits
- Comprehensive workforce management solution to manage your people, not just your payroll
- Clear and transparent pricing
- Secure

## Point of Sale

Solutions to manage your mobile, retail, restaurant and multi-location business.

- Online ordering
- Kitchen management
- Inventory
- Reporting
- Time and attendance

## Customer Engagement

Get customers in the door and coming back with gifts and rewards, analytics, email marketing and customer intelligence.

- Increase customer loyalty and spend
- Grow brand awareness and expand your customer base
- Gain customer insights to personalize marketing

## Lending

Secure the funds you need, when you need them, for the perfect loan for your business.

- Simple online application takes 15 minutes to complete
- Fast funding – within 24-48 hours
- 75+ lending partners compete to bring you the best loan options