



Heartland Payment Systems® opened its doors in 1997 with a simple plan:

provide fair-deal, fully disclosed payments solutions and advocate for business owners.

Today, Heartland Payment Systems (NYSE: HPY) is known for fair, fully disclosed pricing and empowering merchants like you to take control of their payments processing costs.

Processing more than 11 million transactions a day and more than \$80 billion in transactions a year, Heartland is the 5th largest payment processor in the United States and 9th in the world. For you, this translates to stability — and significant economies of scale designed to save you money on every transaction ... putting more profit in your pocket.

Our commitment to merchants like you is further defined by The Merchant Bill of Rights, which we proposed in 2006 as an industry standard for fairness, honesty and transparency in credit and debit card processing. The Merchant Bill of Rights levels the playing field for business owners. It identifies 10 essential rights that can help you achieve greater success — from your right to know the fees you pay for every transaction to your right to have live customer support 24/7/365. With Heartland, you get that support from our team of 1,700 sales and service professionals with a presence of our state-of-the-art service center in Jeffersonville, IN and in every community across the country.

To us, investment in technology is another investment in you. The industry's only 21st century processing platform for brick and mortar businesses ensures processing that's fast, cost-effective and efficient. As advanced as it is nimble, our platform brings your business ongoing innovation, making payments easier for your customers and more profitable for you. Our proprietary, internally-developed technology gives you the ability to change in today's fast-changing marketplace. And best of all, because there are no middlemen, your business reaps all the benefits of our advanced technology at a lower cost.

Additionally, our E3™ end-to-end encryption solution that is designed to protect cardholder data throughout the lifecycle of a payments transaction from the moment of card swipe to the card brands helps business owners like you improve data security and reduce the cost of PCI compliance.

Our advocacy, technology and sales/servicing organization are unique to the marketplace. As such, Heartland has received many prestigious awards. We know they're a testament to our ethics and integrity — and we're proud to have them — but they're far more meaningful as recognition of our ongoing commitment to you and your success.