

# Heartland

## **Payment Processing**

Heartland payment processing allows your business to accept all forms of payment, while you remain secure in the knowledge that you've partnered with a company endorsed by FSOMA.

Backed by a comprehensive breach warranty, Heartland Secure payment processing uses EMV, end-to-end encryption and tokenization to protect your customers' card data. Combined with flexible processing options, next-day funding, Interchange Plus pricing and 24/7 U.S.-based customer service, processing with Heartland offers you confidence in the reliability and security of every transaction so you can focus your energy on growing your business.

[Learn more about Heartland payment processing](#)

## **Payroll**

Heartland provides employee payroll services to entrepreneurs ranging in size from small to large. Whether you are looking for a turnkey payroll service for your expanding employee base or offering a 401(k) for the first time, Heartland's full-service employee payroll services for all businesses offers reliable solutions you can trust.

- Cloud-based, feature-rich solution
- Dedicated single point of contact
- Integrates with multiple time clock and POS systems
- Federal, state and local tax filing and payments included

[Learn more about Heartland payroll](#)

### **Gift Cards & Loyalty Programs**

A Heartland gift card program can build your brand and customer base, and easily increase overall revenue. Combined with a loyalty program, you can create long-term, valuable relationships with your customers.

- Customize cards for gifts and loyalty programs
- Lock in customer funds and reduce interchange fees with reloadable cards
- Increase customer frequency and drive spending with a quality rewards program

Learn more about Heartland [Gift Cards](#) and [Loyalty Programs](#)

### **Lending**

Small business owners face multiple hurdles securing loans. That's why Heartland developed the best lending solutions in the market—to get you the funds you need, when you need them—at the most reasonable rates possible.

- Fixed rates: Most lending partners charge a fixed fee, so you know the exact amount you repay over the term of the loan
- Speed: Get funds in as little as one day and up to two weeks for larger loans.
- Funds available: With multiple lending partners Heartland can fund loans from \$5,000 to \$2 million.
- Easy repayment: If your business accepts credit cards, your payments are withheld automatically over the course of the loan period.

[Learn more about Heartland lending](#)