



Redefine the way you do business

We serve businesses of all sizes and are vested in helping you achieve your goals. From payment and payroll processing to enterprise-quality solutions in security, technology and marketing, we're committed to your company's success.



Security Solutions

Security drives all that we do. With our industry-leading technology, you can rest assured that you and your customers are in safe hands. Our proprietary Heartland Secure™ is an inclusive card data security solution that protects merchants against the ever-evolving sophistication of today's cybercriminal. Backed by the most comprehensive breach warranty in the industry, Heartland is able to protect card data from the moment a card is used.



Payroll

Payroll can be complicated and time-consuming—taking your focus away from growing your business. Heartland provides employee payroll to entrepreneurs of all sizes. Whether you are looking for turnkey payroll for your expanding employee base or offering a 401(k) for the first time, our payroll and HR services offer reliable solutions. And you benefit from a three-year price lock and a single point of contact dedicated to your business.



Payment Processing

Fair, up-front pricing and data security that continues to set the industry standard. Heartland's payment processing solutions help entrepreneurs like you succeed. Our pricing model features true Interchange Plus pricing: All bankcard Interchange and fees assessed by the card brands are passed through to business owners without a markup of any kind.



Lending

We know that small business owners can face multiple hurdles in obtaining traditional funding. That is why we've developed the best solutions in the market—to get you the funds you need at the most reasonable rates possible. Heartland offers quick, easy and competitively priced loans that can move your business forward. You already trust us with your payment processing. Now let us help you secure a loan through our partnerships with multiple funding sources.



Heartland Commerce

Secure. Reliable. Cost-effective. A point-of-sale solution should be all of these and scalable to your needs. Your business is unique, so we offer customized, versatile and comprehensive systems designed to grow as your company does. With Heartland, your POS becomes the center of your commerce—allowing you to integrate with your other applications. But most importantly, we offer our proprietary POS security technology to provide you with unparalleled protection.

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