

# Know your rights!

The Merchant Bill of Rights was established to promote fairness and transparency in credit, debit and prepaid card processing. Proposed as an industry standard, it educates business owners like you about the complexities of card processing and managing the associated costs.



I HAVE  
RIGHTS.

- 1 The right to know the fee for every card transaction — and who's charging it.
- 2 The right to know the markup of card brand fee increases.
- 3 The right to know all card brand fee reductions.
- 4 The right to know all transaction middlemen.
- 5 The right to know all surcharges and bill-backs.
- 6 The right to real-time dedicated service.
- 7 The right to encrypted card numbers and secure transactions.
- 8 The right to real-time fraud and transaction monitoring.
- 9 The right to reasonable equipment costs.
- 10 The right to live customer support 24/7/365.

## MERCHANT BILL of RIGHTS

To learn more about your rights,  
visit [Chiro.GetHeartland.com](http://Chiro.GetHeartland.com)

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The Merchant Bill of Rights was established by Heartland Payment Systems in 2007 to advocate for the rights of small and mid-sized business owners in payments transactions.