



PAYING EXTRA FEES FOR SECURITY...



... JUST DOESN'T
ADD UP.

P

ROTECTING YOUR CUSTOMERS' CREDIT AND DEBIT CARD ACCOUNT DATA IS CRITICAL — FOR THEM — AND FOR YOU.

The marketplace is ripe with new security solutions ... confusion ... and payments processors and data security providers looking to increase their revenue by charging more for something you have the right to have: state-of-the-art data security. Many are imposing extra fees and taxes for this security ... from additional transaction fees, monthly encryption fees, key management fees, activation fees, insurance fees ... to other unnecessary security "taxes" — or any other "junk" fees — that may bring you no extra value.

The fees are often hard to decipher on your monthly processing statements. Some may appear to be extraneous, when in fact they provide a necessary service — like those that may be associated with computer scanning. Others may seem legitimate, when in fact they buy you nothing. That's why it's so important to know what you are paying — and to whom — so you can control your card processing expenses and save money.

The E3™ end-to-end encryption solution was developed by Heartland Payment Systems®, one of the nation's largest payments processors, to protect your business and your customers' credit and debit card data with the highest degree of security available. We invested millions of dollars to develop this technology with the belief that you shouldn't have to pay more to be secure ... which is why we don't charge you any extra fees ... saving you money.

All you need to do is make a one-time investment in hardware — the E3 terminal or PC-based magnetic stripe reader/wedge*, which you purchase at — or below — the prices of standard, less secure processing equipment on the market today. You don't pay a penny more.

* PC-based POS systems may require some integration by your POS provider.

The following are portions of actual merchant statements. Beware of these charges and other possible se

PCI PROTECTION PLAN

\$6.95

SUMMARY OF MISCELLANEOUS FEES	
TOTAL CARD FEES	69.92
MONTHLY STATEMENT FEE	12.50
PCI PROTECTION PLAN	6.95

PCI COMPLIANCE/BREACH PROTECTION

\$12.50

Number	Amount	Description	Rate
04		PCI COMPLIANCE/BREACH PROTECTION	12.50
00	2,530.78	CBS RETAIL	0.00
01	008.50	BUS RETAIL	0.00
01	180.25	ENH MERITS	5.92
01	157.00	CONR DATA R	27
			15.34

PCI FEE

\$55.00

Other Fees			
Non-Taxable Items	Items	Rate	Amount
BILL STATEMENT FEE	1	5.0000	5.00
PCI FEE	1	50.0000	50.00

PCI NON COMPLY

SUMMARY OF MISCELLANEOUS FEES	
TOTAL CARD FEES	0.2000
BATCH LEAD FEE	0.2000
STATEMENT FEE	0.2000
PCI NON COMPLY	0.2000

PCI COMP

\$10.00

CARD CHARGE	DESCRIPTION	NUMBER	RATE	FEES
VISA	PER ITEM	558	.0200	11.16
MC	PER ITEM	171	.0200	3.42
CHGB 2964	VISA APE	528	.0200	10.56
3000	GLOBAL AC	17	.0000	0.00
0000	PCI COMP	0	.0000	0.00

PCI NON COMPLIANCE

Date	Description	Amount
02/28/2010	Monthly Fee	\$10.00
02/28/2010	PCI NonCompliance Fee - 557-4797	\$10.00
02/28/2010	Monthly Fee	\$19.50
	Total Month End (debited directly from your bank account - see ledger for details)	\$131.20

PCI NON-VALIDATION FEE

\$20.00

Type	Description	Number	Rate	Other Fee
EQUIPMENT	MONTHLY RENT	1	0.0000	20.00
MISC	PCI NON-VALIDATION FEE	1	10.0000	0.00
MISC	MONTHLY SERVICE FEE	0	0.0000	0.00
MISC	VISA ACQUIRER PROCESSING FEE	2	1.5000	3.00

CALCULATE THE MONTHLY SECURITY “JUNK” FEES YOU MAY BE PAYING ...

<input type="checkbox"/> Annual compliance SVC fee	\$ _____	<input type="checkbox"/> PCI insurance	\$ _____
<input type="checkbox"/> Breach assistance	\$ _____	<input type="checkbox"/> PCI maintenance	\$ _____
<input type="checkbox"/> Data breach services plus	\$ _____	<input type="checkbox"/> PCI monthly fee	\$ _____
<input type="checkbox"/> Monthly PCI billing	\$ _____	<input type="checkbox"/> PCI non compliance	\$ _____
<input type="checkbox"/> Monthly PCI fee	\$ _____	<input type="checkbox"/> PCI non comply	\$ _____
<input type="checkbox"/> Non PCI charge	\$ _____	<input type="checkbox"/> PCI non-validation fee	\$ _____
<input type="checkbox"/> NonPCI chg	\$ _____	<input type="checkbox"/> PCI protection plan	\$ _____
<input type="checkbox"/> Non-receipt of PCI validation	\$ _____	<input type="checkbox"/> Security transaction fee	\$ _____
<input type="checkbox"/> PCI charge	\$ _____	TOTAL Monthly Fees	\$ _____
<input type="checkbox"/> PCI comp	\$ _____		x 12
<input type="checkbox"/> PCI fee	\$ _____	TOTAL Annual Fees	\$ _____

... AND STOP PAYING THESE UNNECESSARY FEES.

To learn more about managing fees and protecting cardholder payment account data, contact your Heartland relationship manager or account manager — and visit E3secure.com. You can also contact Heartland at 866.941.1HPS (1477).

