

## **FACT: After card brands adjust their rates in April and October, you may be paying more in hidden processing fees.**

Usually, twice a year in April and October, card brands (Visa®, MasterCard® and Discover® Network; American Express® follows a different pricing model) adjust their interchange fees, commonly referred to as “swipe” fees. These fees are a percentage of each transaction amount collected from merchants like you every time a customer pays for a purchase with his/her credit or debit card.

Many processors take advantage of interchange rate changes to increase their own charges. They inflate the actual interchange rates and credit all increases to the card brands — discreetly improving their bottom lines at your expense.

**Protect your business and your bottom line from undisclosed processing fees!**

**Contact Heartland Payment Systems.**

Heartland fully discloses all fees and passes them through ‘as-is’ so you know exactly what you are paying for card processing. Heartland also founded the Merchant Bill of Rights — a public advocacy initiative to educate business owners like you about the complexities of card processing and managing the associated costs. By knowing your rights as a merchant, you can protect your business — and your bottom line — from hidden fees.



MerchantBillOfRights.org

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