

## Payment Processing

Accept payments anywhere, anytime on any device.

Ambler Savings Bank has partnered with Heartland to help your business with an extensive, flexible suite of solutions, tailored to meet your individual needs. Heartland will provide you with critical services, such as card processing, gift and loyalty marketing, billing solutions and much more.

### Integrated Payments

Our payment solutions integrate seamlessly with most point-of-sale systems on the market. We'll set up your terminal and get you up and running without you having to lift a finger, and your store will have the capacity to accept payments anywhere, anytime, on any device.

### Mobile Pay

Whether your business is always on the go or you need an extra payment terminal in your storefront, Mobile Pay has the tools you need to serve your customers and help grow your business. The Mobile Pay app and reader accept EMV chip cards, contactless (Apple Pay/Google Pay), magstripe, cash and checks, and are compatible with iOS and Android phones and tablets.

### Ecommerce

Heartland Ecommerce is a full-service platform that allows a merchant to set up an online portal for ordering, selling products and collecting consumer payments. It combines both gateway and payment processing services in order to securely accept orders and payments from a merchant.

### Bill Payments

We provide bill payment solutions for customers with medical practices to local governments and utility providers. We'll help you to select and integrate the solution that is right for you and your customers, and you'll be able to access consolidated reporting across all payment channels and methods.

### Fair, Fully Disclosed Pricing

While Heartland technology supports fast, simple and secure transactions, our guiding principle is to provide fair pricing and full disclosure of fees and agreement terms. Our statements clearly designate your interchange rates (how much you pay to the card brands) and your Heartland fees.

With our interchange optimization service, you qualify for the best interchange rates and save with cost reductions immediately and our next-day funding gets payments in your hands sooner.

### Safe and Secure Transactions

Heartland Secure is the most secure card processing solution in the industry, backed by a comprehensive warranty. We use three powerful technologies—EMV, end-to-end encryption and tokenization—to protect card data from the moment the card is used.

### Customer Engagement

Gift + Reward + Analytics + Email Marketing + Customer Intelligence. Customers frequent and support businesses when they feel their patronage is appreciated, valued and rewarded. Heartland helps you attract new customers and turn current patrons into loyal fans.

### Your Local Representative:

For more information, please contact:

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