

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.

- 1** The right to know the fee for every card transaction — and who's charging it.
- 2** The right to know the markup of Visa®, MasterCard®, Discover® Network and American Express® fee increases.
- 3** The right to know all Visa, MasterCard, Discover Network and American Express fee reductions.
- 4** The right to know all transaction middlemen.
- 5** The right to know all surcharges and bill-backs.
- 6** The right to a dedicated local service representative.
- 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.

YOU HAVE RIGHTS.

THE MERCHANT BILL of RIGHTS

To learn more about your rights, visit MerchantBillOfRights.org and call 888.280.MBOR (6267).

The Merchant Bill of Rights was established by Heartland Payment Systems® in 2006 to advocate for the rights of owners of small and mid-sized businesses. © 2010 Heartland Payment Systems, Inc.

 **Heartland**
PAYMENT SYSTEMS®
The Highest Standards | The Most Trusted Transactions