



To Our Valued Golden Gate Restaurant Association Members,

The GGRA is invested in the growth and success of your business, providing support, education and advocacy for our members.

With that in mind, we've partnered with Heartland, one of the largest payment processors in the U.S. We are confident that Heartland will provide you with a wide range of products and services, from payment and payroll processing, lending, security technology and more.

We selected Heartland because reputation is everything, and they operate with integrity and transparency, serving as a merchant advocate.



Payment Processing

Fair, up-front pricing and data security that continues to set the industry standard. Heartland's pricing model features Interchange Plus pricing: All bankcard Interchange and fees assessed by the card brands are passed through to business owners without a markup of any kind.



Payroll

Whether you are looking for payroll for your expanding employee base or offering a 401(k) for the first time, Heartland's payroll and HR services provide reliable solutions. And you benefit from a three-year price lock and a single point of contact dedicated to your business.



Heartland Secure™

Heartland Secure is the most secure card processing solution in the industry, backed by a comprehensive breach warranty. Heartland uses EMV, end-to-end encryption and tokenization to protect your customers' credit card data.



Lending

We know that small business owners can face multiple hurdles in obtaining traditional funding. That is why we've developed the best solutions in the market—to get you the funds you need at the most reasonable rates possible. Heartland offers quick, easy and competitively priced loans that can move your business forward. You already trust us with your payment processing. Now let us help you secure a loan through our partnerships with multiple funding sources.

For more information, please contact Randy Boe
510.417.9000 or randy.boe@e-hps.com and
reference your Golden Gate Restaurant Association affiliation.

Heartland