

Business Services



Heartland provides entrepreneurs with software-driven technology to manage and grow their business. The company serves more than 400,000 merchants nationwide, delivering trusted solutions for payment, payroll and human resources, point of sale, customer engagement and lending.

Payment

Countertop hardware: Payment processing is all about flexibility these days. So Heartland supplies the hardware (or integrations to current hardware and software) needed for merchants to accept a wide variety of payment types. This ensures purchases can be made quickly and securely, regardless of the point of sale platform used.

Mobile: Turn your customer's smartphone or tablet into a payment terminal with a simple app and card reader. The app is compatible with iOS and Android phones and tablets and Amazon tablets. Heartland Mobile Pay also includes a companion merchant web portal, which provides access to reporting and administrative features.

Online: Heartland Ecommerce is a full-service web platform that allows merchants to set up an online web store for ordering, selling products and collecting consumer payments using the familiar "shopping cart" functionality.

Bill payments: With bill payments, merchants can send invoices online, offer customers the ability to pay online (using a Heartland-hosted web page) and even allow their customers to setup recurring payments. Payments can be submitted by credit card, debit card or ACH payment.

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Payroll+HR

Heartland takes the pain out of payroll with customizable employee payment, integrated timekeeping and tax reporting solutions. Application management, as well as new hire compliance and onboarding, are also part of the offering. When it comes to other HR matters like guidance, labor law posters and forms, Heartland provides merchants with support to navigate complex topics.

Point of Sale

Heartland delivers a variety of POS solutions, including specialized platforms for restaurants, retailers and more. These platforms also offer merchants access to other tools and apps like inventory management and timekeeping.

Customer Engagement

Cultivating loyalty: To help merchants cultivate long-term loyalty and maximize customer value, Heartland offers gift card and rewards programs. Merchants can also make use of Heartland's email marketing tools to help them drive traffic to their stores, and turn more customers into buyers.

Understanding customers: Heartland's analytics solutions help merchants analyze whether marketing and advertising dollars are being spent effectively by allowing them to view reports with customer breakdowns by postcode, the effect of weather on store traffic and comparisons with competitors.

Keeping the conversation going: Heartland has tools that allow merchants to manage their social media accounts and online reviews, enabling them to respond to issues and reply in real time.

Lending

Heartland has partnered with the nation's largest small business loan marketplace to give merchants unprecedented access to capital. Heartland Capital's free 15-minute application gets merchants matched to small business loan options from 75+ leading lenders. Upon selecting the perfect loan for your business, you can get funded in as little as 24 hours.