

**RESTAURANT AND LODGING MERCHANTS RECEIVE MORE THAN \$7 MILLION
IN DEBIT SWIPE FEE REDUCTIONS**

*Heartland Payment Systems® releases latest data about Durbin Amendment's actual effects
on business owners as Durbin Dollar savings near \$20 million mark*

International Hotel/Motel & Restaurant Show (IHMSR) — New York, NY — November 14, 2011 —

Restaurant and lodging merchants have received \$7,017,876 in savings from Heartland Payment Systems (NYSE: [HPY](#)), one of the nation's largest payments processors, as a result of the Durbin Amendment swipe fee reform. In total from October 1 to November 9, 2011, Heartland has credited its merchants with an estimated \$19,529,794 in signature debit interchange reductions. Of these Durbin Dollars, restaurant merchants received \$6,171,195, lodging merchants received \$846,681 and retail merchants received \$2,560,608.

"As our economy recovers, this nearly \$20 million capital infusion is a much-needed adrenaline boost for main street merchants," said Bob Baldwin, Heartland's president. "These are real savings that business owners are free to manage as they see fit, whether it's passing discounts down to their customers or reinvesting in their operations."

An estimate of total savings distributed by state can be found in the table below:

State	Total Estimated Visa/MasterCard Signature Debit Savings From October 1-November 9, 2011
Alabama	\$270,251.13
Alaska	\$43,153.65
Arizona	\$298,487.43
Arkansas	\$153,617.43
California	\$2,174,550.02
Colorado	\$638,297.92
Connecticut	\$304,729.68
Delaware	\$84,102.49
Florida	\$1,338,012.73
Georgia	\$479,735.83
Hawaii	\$225,127.74
Idaho	\$92,218.02
Illinois	\$638,798.31
Indiana	\$396,591.93
Iowa	\$147,306.99
Kansas	\$134,860.72
Kentucky	\$230,371.38
Louisiana	\$275,940.78
Maine	\$72,897.39
Maryland	\$455,386.09
Massachusetts	\$489,061.62
Michigan	\$578,120.76
Minnesota	\$530,157.46
Mississippi	\$127,022.41
Missouri	\$451,385.44
Montana	\$59,464.77

State	Total Estimated Visa/MasterCard Signature Debit Savings From October 1-November 9, 2011
Nebraska	\$101,320.39
Nevada	\$193,299.28
New Hampshire	\$162,138.15
New Jersey	\$801,954.82
New Mexico	\$98,745.10
New York	\$1,175,583.86
North Carolina	\$794,957.46
North Dakota	\$87,459.13
Ohio	\$1,129,979.96
Oklahoma	\$268,973.07
Oregon	\$92,657.51
Pennsylvania	\$656,235.73
Rhode Island	\$61,147.00
South Carolina	\$292,055.13
South Dakota	\$31,356.26
Tennessee	\$257,827.30
Texas	\$987,636.15
Utah	\$242,480.01
Vermont	\$36,960.86
Virginia	\$719,844.73
Washington	\$351,993.74
Washington DC	\$55,027.86
West Virginia	\$34,099.49
Wisconsin	\$183,082.65
Wyoming	\$23,328.02

Heartland also found:

- 64% of its signature debit sales volume qualified as regulated
- On average, there is a savings of \$0.20 per transaction for regulated (vs. non-regulated)
 - The average signature debit non-regulated interchange fee per transaction is \$0.43
 - The average signature debit regulated interchange fee per transaction is \$0.23
- On average, there is a savings of 74 basis points for regulated (vs. non-regulated)
 - The average signature debit non-regulated effective rate is 1.56%
 - The average signature debit regulated effective rate is 0.82%

For more information on the Durbin Amendment, visit Heartland in Booth 1763 at IHMRS or go to GetYourDurbinDollars.com.

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About Heartland Payment Systems

Heartland Payment Systems, Inc. (NYSE: [HPY](#)), the fifth largest payments processor in the United States, delivers [credit/debit/prepaid card processing](#), [gift marketing and loyalty programs](#), [payroll](#), [check management](#) and related business solutions to more than 250,000 business locations nationwide. A *FORTUNE* 1000 company, Heartland is the founding supporter of The Merchant Bill of Rights, a public advocacy initiative that educates merchants about fair credit and debit card processing practices. The company is also a leader in the development of end-to-end encryption technology designed to protect cardholder data, rendering it useless to cybercriminals. For more information, please visit HeartlandPaymentSystems.com and MerchantBillOfRights.org.

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