

**HEARTLAND PAYMENT SYSTEMS® REVOLUTIONIZES CAMPUS FINANCIAL AID DISBURSEMENT  
BY LINKING CAMPUS ID AND DEBIT CARD TO A SINGLE FINANCIAL ACCOUNT**

*Students and administrators at North Central Missouri College first to benefit from the new Acceluraid<sup>SM</sup>  
solution*

**PRINCETON, NJ — April 14, 2010** — Heartland Payment Systems'® (NYSE: HPY) Campus Solutions division is revolutionizing financial aid disbursement with Acceluraid<sup>SM</sup>, the first electronic aid distribution platform that utilizes a single financial account for seamless integration with a campus card system — Heartland's OneCard System.

Acceluraid allows students fast and convenient access to their financial aid refunds through a unified financial account that links to a prepaid campus ID card — Heartland's Campus OneCard — as well as a school-branded debit card sponsored by a leading card brand, satisfying Title IV, Regulation E and PCI requirements. Acceluraid can also be used as a standalone platform by distributing aid to a financial account linked only to a debit card. Whether standalone or integrated, Acceluraid eliminates the need to issue paper checks, reducing the costs, delays and operational hurdles typically associated with aid disbursement.

Bill Norwood, director and chief architect at Heartland Campus Solutions explains, "At a time when other service providers are ceasing delivery of aid to student card accounts due to an inability to meet PCI and other regulatory mandates, we have created an innovative solution that is fully standards-compliant. Acceluraid enables us to integrate financial aid funds into students' existing prepaid OneCard accounts."

This single-account system allows students to use their campus ID cards as they normally would with Heartland's OneCard System — to access buildings and parking facilities, library and dining services as well as make purchases on-campus at bookstores, vending and laundry machines. In addition, Acceluraid can be used as a component of Heartland's off-campus merchant program giving students the ability to use their campus ID cards to make purchases at participating businesses. Further, Acceluraid expands students' off-campus purchasing power by providing them with a debit card from a major card brand that is accepted at millions of locations.

Acceluraid/2

By using an integrated financial account for both the debit and prepaid campus ID cards, campus administrators only need to make deposits to — and manage — a single account for each student.

North Central Missouri College (NCMC) in Trenton, MO, debuted the Acceluraid program in January 2010 — distributing \$2 million in financial aid to its 1,700 students. The program has created new opportunities that allow students faster and more convenient access to their financial aid refunds. Students have the advantage of utilizing their funds through online bill pay, free withdrawals from the ATM Heartland provided at the Ketcham Community Center as well as cash back options from participating merchants.

According to Sharon Barnett, vice president of administrative services at NCMC, "Acceluraid has transformed financial aid disbursement on our campus. It enables our administration to save money on personnel costs, check issuance and reconciliation issues caused by delayed deliveries and lost or returned checks. By connecting financial aid to students' existing accounts, we're able to deliver funds in a more timely manner and offer students the flexibility they need to use their aid most effectively. In the near future, we also plan to disburse the student payroll via the OneCard system."

Acceluraid is just one of the ways Heartland Campus Solutions is changing the landscape for academic institutions nationwide. Heartland offers unique campus card programs, state-of-the-art access control/security systems and cost-effective payments processing. For more information about Acceluraid and Heartland's suite of products, visit [HeartlandPaymentSystems.com/Campus](http://HeartlandPaymentSystems.com/Campus) or call 800.486.4462 x11535.

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### **About Heartland Payment Systems**

Heartland Payment Systems, Inc. (NYSE: [HPY](http://HPY)), the 5th largest payments processor in the United States, delivers [credit/debit/prepaid card processing](#), [payroll](#), [check management](#) and payments solutions to more than 250,000 business locations nationwide. 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. For more information, please visit [HeartlandPaymentSystems.com](http://HeartlandPaymentSystems.com), [MerchantBillOfRights.org](http://MerchantBillOfRights.org), [CostOfABurger.com](http://CostOfABurger.com) and [E3secure.com](http://E3secure.com).

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