

End-to-end solutions from Heritage Bank and Elavon.



Your business is unique and so are its challenges. In today's competitive marketplace, you must balance excellent customer service with efficient cash management and risk control.

So no matter your business—retail, restaurant, health care, service, e-commerce, mail order—we have the solutions you need to optimize your payment processing.

Credit & Debit Cards

Our one-of-a-kind payment processing solutions help you improve cash flow, minimize your collection risk and better serve your customers, all while meeting stringent security standards to protect cardholder data.

Elavon provides authorization, settlement, funding and support, giving you one point of contact for all your Visa, MasterCard, American Express, Discover, Network JCB, China UnionPay and Diner's Club International credit and debit card transactions. In addition, we process the following over our network: PIN debit, Electronic Benefits and Transfer (EBT), Corporate Purchasing Cards and Fleet Cards.

Additional Services

Electronic Check Service (ECS)

Accepting checks has never been so convenient and cost-effective. ECS converts all paper checks—consumer and business—into safe, efficient electronic transactions that are processed with the speed and ease of credit card transactions.

Electronic Gift & Pre-Paid Cards

Electronic gift cards increase revenue and attract new customers. They also reduce the fraud and labor associated with paper gift certificates. Our programs allow you to select the card design and processing features tailored to your business needs.

VirtualMerchant Mobile

VirtualMerchant Mobile gives you the ability to accept payments anywhere you go using most Apple® and Android® mobile devices. You can easily key-enter payment information or choose to add a secure card reader to accept swiped transactions. Customers simply sign the screen and an electronic receipt is emailed to them.

VirtualMerchant Mobile is ideal for any size business needing to process transactions on the go. It can also be used at your location with an unlimited number of mobile devices for payments during peak sales seasons, essentially creating a new payment terminal without the added expense. You can even capture and store purchase descriptions, invoice numbers and addresses to provide detailed insights into payment activity.

Already accepting credit cards?

Let us review your current account to see if we can save you money and provide additional value.



Heritage
BANK

