



South Dakota Innkeepers Association (SDIA) members qualify for very competitive rates for processing your customers' credit cards with the SDIA's Credit Card Processing Program offered through [Heartland Payment Systems](#).

- Three year rate guarantee
- No surcharging (Interchange pass through with no mark up)
- Full disclosure pricing and easy-to-read processing statements
- Equipment at cost
- On-line Credit Review Reporting (gives members the ability to view recent history of any credits against their account which is a valuable tool in helping members quickly identify fraudulent activity)
- NO transaction fees on AMEX and Discover
- NO monthly service fee (**\$300 annual value**)
- NO annual fee (**\$99 annual value**)
- NO online Merchant Center fee (**\$60 annual value**)
- Local Relationship Managers and **Face-to-Face** Servicing Managers who are knowledgeable about the industries we serve (**Priceless**)
- Excellent service with Help Desk available 24/7/365

Heartland is the founding supporter of The Merchant Bill of Rights ([www.merchantbillofrights.com](http://www.merchantbillofrights.com)), a public advocacy initiative that educates merchants about fair credit and debit card processing practices.

**Heartland Payments Systems**  
**(605) 376-4729**