



The Minnesota Restaurant Association, National Restaurant Association, Council of State Restaurant Associations and Heartland Payment Systems empower restaurateurs like you to revolutionize your operations with **Full Course Business Solutions<sup>SM</sup>**. Full Course provides an exclusively endorsed menu of products— including the first-ever unified payments processing platform for the restaurant industry — designed to: **Reduce your expenses — Enhance your operations — Increase your profitability**

## CARD PROCESSING

Increase your profits by reducing your card processing expenses. We help you do just that by eliminating outsourcing and middlemen — delivering cost savings and streamlined processes to your restaurant that include:

- Fair pricing and full disclosure of fees and agreement terms
- Processing for all major card brands on one easy-to-read statement
- Round-the-clock service through a dedicated field service team and toll-free, US-based live support 24/7/365

Protect your data, your restaurant and your patrons with Heartland's award-winning E3™ end-to-end encryption solution. To learn more, visit [E3secure.com](http://E3secure.com).

## GIFT MARKETING

Turn gift cards into powerful marketing tools that increase revenue, promote your restaurant and expand your customer base through innovative and proven techniques.

- Market your restaurant through joint promotions with other local businesses
- Leverage traditional gift cards to create word-of-mouth marketing
- Reward patrons with real-time promotions that entice them to come back more often and spend more when they do

## PAYROLL SERVICES

Tailor your payroll program with a full suite of solutions — time and attendance, point-of-sale integration, IRS-compliant tip reconciliation, workers' compensation programs, prepaid payroll cards and more — and only pay for the features you need.

- Comprehensive, customizable payroll capabilities
- A three-year, fixed-price agreement
- No fees for deletions or additions of employees

## CHECK MANAGEMENT

Automate check processing ... gain operational efficiencies ... and improve your cash flow with a comprehensive check management system that handles check deposit through recovery and collection.

- Scan and deposit checks at your convenience
- Improve your cash flow by quickly receiving payment
- Initiate check recovery activities and recover bad check funds automatically

To learn more about Full Course, visit [GoFullCourse.com](http://GoFullCourse.com) and call 866.941.1HPS (1477).

To learn more about Heartland's other products and services, visit [HeartlandPaymentSystems.com/Restaurant](http://HeartlandPaymentSystems.com/Restaurant).