

Heartland Payment Systems, Inc.

**ROBERT CARR**



THE **PUZZLE**  
OF PAYMENTS **SECURITY:**

*Fitting the Pieces Together  
to Protect the Retail Payments System*



**18.00**

8/11/05

**27.01**

1/2/08

August 11, 2005:  
Heartland Payment Systems  
went public on the NYSE.

The results were astounding:  
22 times oversubscribed, breaking  
the record set by PayPal.

IPO

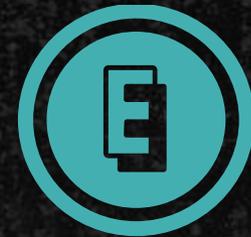
# BREACH

1/20/09

Heartland responded to a potentially fatal incident by developing E3 encryption technology and taking the lead to form the PPISC in an effort to prevent this from happening to others in the payments industry.

3.45

3/6/09



# 2015

54.41

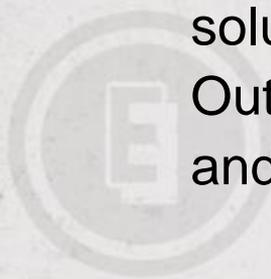
6/16/15

3.45

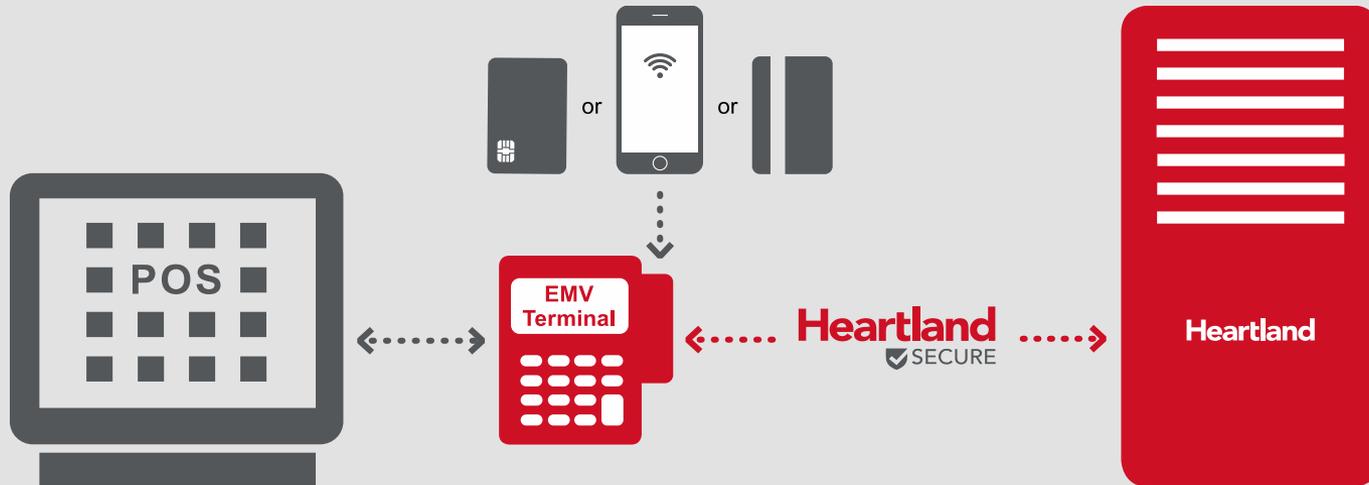
3/6/09

Heartland  
SECURE

Security remains our priority as we continue to develop innovative solutions like Heartland Secure and Out-of-Scope to keep merchants and their customers secure.



# POS Out of Scope and Heartland Secure



**EMV** chip card technology improves security by providing card authentication



**Heartland E3™** end-to-end encryption removes card data from the merchant's network, eliminating data from being monetized



**Tokenization** replaces card data with a "token" making it unusable to cyber criminals



**EMV, E3 and tokenization work in tandem to provide merchants with the highest level of data protection.**