



## **Nationwide Study Reveals Students Prefer Receiving Financial Aid on Debit Cards Over Checks**

Company Release - 05/22/2013 09:20

PRINCETON, NJ -- (Marketwired) -- 05/22/13 -- Heartland Campus Solutions, a division of Heartland Payment Systems (NYSE: HPY), today announced findings from a national survey of more than 6,000 college students that revealed their overwhelming preference (92 percent) to receive financial aid funds on a debit card over traditional check disbursements.

As college administrators debate student preferences for receiving financial aid funds, this research provides evidence that students favor debit cards, as checks become widely unpopular with an increasingly cashless generation.

"As we travel around the country talking to colleges and universities, the question of student preference regarding debit cards is constantly raised by administrators," said Ron Farmer, executive director of Heartland Campus Solutions. "Heartland wanted to get an answer directly from the students themselves, which prompted us to commission this survey. We learned students were in an uproar because of the high fees typically associated with debit card transactions -- not the use of the debit cards themselves -- and that they readily recommend Heartland's Discover Debit Card, which ensures virtually no fees for students when using the card. With Heartland, both students and administrators have peace of mind that cardholders will never be stuck with fees for overdrafts or PIN debit fees that can add up to hundreds of dollars that are often charged by our competitors."

The survey also uncovered student satisfaction with Heartland's customer service for the Discover Debit Card. Ninety percent of students rated their wait time when calling the customer service hotline as short or very short, and 94 percent felt their issue had been fully or mostly resolved after speaking with a Heartland customer service representative.

Heartland Campus Solutions is consistently changing the landscape for academic institutions nationwide with unique programs like the Acceluraid financial aid disbursement solution and its Discover Debit Card, which offers students convenience and ease-of-use without charging fees for minimum balances, overdrafts, insufficient funds or PIN debit transactions. Heartland's customer service call center is a valuable resource for students 24/7/365 to accommodate cardholders in need of assistance on weekends or late at night.

### **About Heartland Payment Systems**

Heartland Payment Systems, Inc. (NYSE: HPY), the fifth largest payments processor in the United States, delivers credit/debit/prepaid card processing, mobile commerce, eCommerce, marketing solutions, security technology, payroll solutions, and related business solutions and services to more than 250,000 business and educational locations nationwide. A FORTUNE 1000 company, 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. Heartland also established The Sales Professional Bill of Rights to advocate for the rights of sales professionals everywhere. More detailed information can be found by visiting [HeartlandPaymentSystems.com](http://HeartlandPaymentSystems.com), [HeartlandPaymentSystems.com/Careers](http://HeartlandPaymentSystems.com/Careers), [Heartlandpaymentsystems.com/Blog](http://Heartlandpaymentsystems.com/Blog) or following the company on Twitter @HeartlandHPY and Facebook at [facebook.com/HeartlandHPY](http://facebook.com/HeartlandHPY).

#### Forward-looking Statements

This press release contains statements of a forward-looking nature which represent our management's beliefs and assumptions concerning future events. Forward-looking statements involve risks, uncertainties and assumptions and are based on information currently available to us. Actual results may differ materially from those expressed in the forward-looking statements due to many factors, including risks and additional factors that are described in the Company's Securities and Exchange Commission filings, including but not limited to the Company's annual report on Form 10-K for the year ended December 31, 2012. We undertake no obligation to update any forward-looking statements to reflect events or circumstances that may arise after the date of this release.

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Source: Heartland Payment Systems