



ABTEK TRIBUNE

News you care about. Tips you can use.

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Vol 5 Issue 4

Welcome to the latest edition of ABTEK's monthly newsletter! Stay in the loop with our updates, insights and exciting developments in the world of payment processing. In each issue, we bring you valuable content, special offers, and a glimpse behind the scenes. Thank you for being part of our community!

Small Business See Surge in Credit Card Usage as Payment Preference Shift

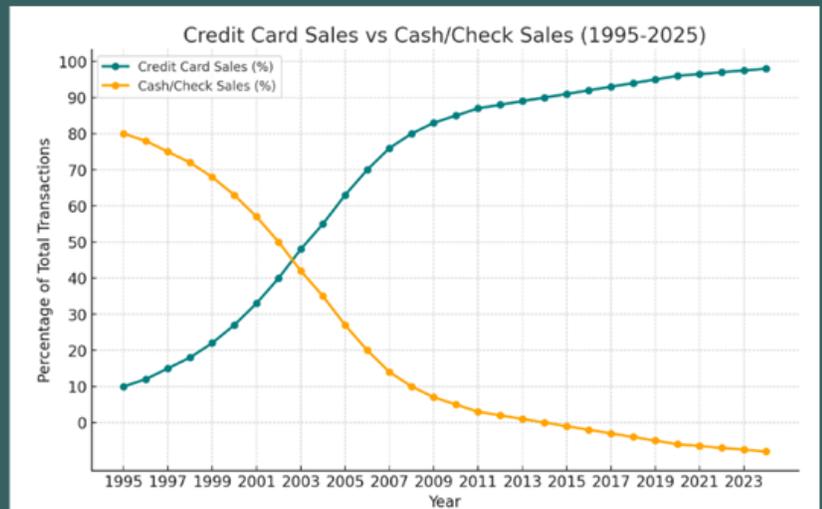
Small businesses are experiencing a significant increase in customer activity, with credit cards and contactless payments becoming the go-to methods for transactions. This shift aligns with the growing trend toward cashless payments, driven by consumer demand for convenience and speed.

According to PNC's 2024 Payments Outlook, businesses are adapting to this evolving landscape, embracing credit cards, mobile wallets, and tap-to-pay technology to meet customer preferences. Contactless payments alone are projected to make up over 60% of all in-store transactions this year, thanks to their quick, secure, and hassle-free nature.

While this surge in card usage offers businesses a chance to serve customers more efficiently, it also presents financial challenges. Many small and medium-sized businesses report that credit card processing fees are among their highest operational costs, often exceeding expenses like rent. This added burden forces business owners to balance the benefits of accepting more card payments with the reality of tighter profit margins.

That's where ABTEK comes in. Specializing in payment solutions for small businesses, ABTEK helps navigate technology challenges — from setting up modern contactless systems to streamlining transactions. To offset rising processing fees, ABTEK also offers surcharge and cash discount programs, empowering businesses to pass fees to customers legally and transparently or provide cash-paying customers with savings. These strategies help small business owners protect their bottom line without sacrificing customer convenience.

By partnering with ABTEK, small businesses can embrace the future of payments with confidence, offering customers the flexibility they expect while keeping costs in check.



Product of the Month—The Clover Go

Take payments anywhere with Clover Go — the compact, mobile card reader that accepts all major payment types, including chip cards, contactless, and digital wallets. Say goodbye to cash and checks, offering customers faster, safer, and more convenient payments while syncing sales data for smoother operations and better cash flow.



More than a payment tool, Clover Go connects with employee management, sales tracking, and scheduling systems. With secure, PCI-compliant transactions, it's perfect for contractors, landscapers, and in-home service providers looking to boost customer satisfaction, drive referrals, and grow their business. Get started today and take your payments on the go!

ABTEK Attends the 27th Annual PIRTEK Owners Conference

At the end of February, ABTEK had the honor of attending the 27th annual PIRTEK Owners Conference in Nashville, TN, as a preferred partner vendor. With over 150 franchise locations nationwide, PIRTEK USA provides fast, on-site hydraulic and industrial hose maintenance and replacement services.

Our partnership with PIRTEK began through its Michigan franchises, and we've continued to expand, delivering payment processing solutions to more locations across the country. The conference provided a great opportunity to connect with existing customers, meet new franchise owners, and explore new ways to support their payment processing needs.

We look forward to strengthening our partnership with PIRTEK and helping their franchises streamline payments with greater efficiency.



“Nature does not hurry, yet everything is accomplished” - Lao Tzu



Update: Clover SaaS Plan Update



Clover has announced an upcoming change to its fee structure that could impact your accounts. These fees are completely separate from fees initiated by ABTEK. We want to ensure you're informed and prepared.

Here's what to expect:

- **April 1st:** Clover will email the account owner with details of the pricing update.
- **May 1st:** Your current SaaS plan will be upgraded. Continued use after this date indicates acceptance of Clover's new Terms and Conditions.

Only the account owner can update the SaaS plan. While we can't make changes on your behalf, we're here to help you review your assigned plan to ensure it fits your business needs.

Please contact ABTEK today to verify you're on the plan that fits your business needs. **800-544-9145**

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Refund Rules: Stick to the Original Card

Ever had a customer insist on a cash refund for a card purchase? Or ask you to send it to a "different" card? While it might seem harmless, bending the rules on refunds can turn into a financial nightmare. Here's why sticking to the original card is the smart move:

1. Fraud Prevention

Without this rule, someone could grab a lost receipt and request a refund to their own account—basically, free money at your expense.

2. Play by the Rules

Visa, Mastercard, and Amex don't take kindly to refunds going rogue. Violating their policies could mean fines or even losing your ability to accept cards. Yikes.

3. Chargeback Protection

If a refund isn't linked to the original sale, good luck proving it ever happened. A disputed charge could leave you out both the product *and* the money.

4. Keep Your Books in Order

Refunding to random payment methods turns accounting into a chaotic mess. Do your bookkeeper (or yourself) a favor—keep it clean and simple.

5. Customer Peace of Mind

Refunding to the original card ensures the money actually gets back to the right person. No missing cash, no confusion, no headaches.

Bottom line? Keeping refunds tied to the original card isn't just a good idea—it's essential for fraud prevention, compliance, and financial sanity. Stick to the rules, and your business (and customers) will thank you.

Not sure what card the original sale was issued on? Call us! We can provide the transaction detail to apply the refund to the correct account.

