



ABTEK TRIBUNE

News you care about. Tips you can use.

May 2024

Vol 4 Issue 5

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!



If you received an email from Clover about their monthly service plan restructuring, you're likely aware that changes went into effect in May. However, despite the transition, based on equipment type, you may still have the option to adjust your plan to better suit your needs.

Clover has tailored a plan for your business, but they offer several options to accommodate different requirements. If you wish to review and modify your plan, you can do so through the Clover Dashboard or Clover Device.

Please note that as resellers of Clover, we didn't have control over the restructuring or the plan selection process. However, we're more than happy to assist you in making any necessary adjustments to ensure the plan aligns with your business needs.

To make changes, follow these steps:

- Navigate to Account & Setup.
- Under Billing & Statements, select "Service Plan."
- Click on "Change plan" to choose a plan best suiting your needs.

Please don't hesitate to reach out to us if you need further assistance or have any questions.

Employee Spotlight: Tina Cohorst: Celebrating 20 Years of Dedication and Growth

As we pause to celebrate Tina's remarkable 20-year work anniversary with ABTEK, it's not just a milestone we're commemorating – it's a journey filled with dedication, resilience, and a healthy dose of humor. From her humble beginnings as an onsite visitor to her current role as Director of Strategic Partnerships, Tina's story is one of evolution, growth, and unwavering commitment to excellence.

Cast your minds back to the year 2004 – a time when paper Mapquest sheets were the navigation tools of choice, and a top-of-the-line Nextel phone was a lifeline for the lost and directionally challenged. Armed with these tools and a spirit of adventure, Tina embarked on her journey at ABTEK, tasked with ensuring our customers were not just satisfied, but delighted with our service. Those were the days of charting her course through unknown territories, occasionally getting lost, but always finding her way back with a little help from her trusty first generation bean bag Garmin.

But Tina's journey didn't end with navigating the winding roads of customer satisfaction. Oh no, she took on the challenge of cold calling and prospecting with gusto, forging new relationships and assisting the sales team with her unique blend of charm and tenacity. Along the way, she collected a treasure trove of funny stories – tales of quirky encounters and unexpected twists that have become the stuff of legend around the water cooler.

As Tina's career at ABTEK progressed, she transitioned to the technical side of our operations, immersing herself in the world of product research, programming, and crafting customized payment solutions for our clients. Her ability to adapt and thrive in diverse roles is a testament to her versatility and dedication to mastering new challenges.

And now, as Director of Strategic Partnerships, Tina's leadership and vision are shaping the future of our company. Her efforts to build relationships with our Affinity groups and drive sales initiatives forward are invaluable to our success, and we are excited to see her continue to make her mark on the ABTEK leadership team.



Beyond her professional achievements, Tina's journey at ABTEK has been intertwined with significant personal milestones. From saying "I do" and embracing the role of stepmom to expanding her family with two more sons, Tina's journey is a testament to the joy of balancing career and family. And let's not forget her loyal K9 companion, Lady, the only other female in her loving household.

As we celebrate Tina's 20-year anniversary, let us extend our heartfelt gratitude for her unwavering dedication, infectious laughter, and boundless energy. Here's to you, Tina – may the next twenty years be filled with even more laughter, adventure, and success!

Chargeback True Story: Be Wary of Red Flags

Recently, a merchant encountered a situation in their retail store that serves as a cautionary tale. Here's what happened:

1. A customer presented a card for a purchase exceeding \$2,300.
2. The card's chip and magnetic stripe failed to read.
3. The merchant manually entered the card details but requested the customer's driver's license for verification.
4. The customer provided a new address verbally, which did not match the address on the ID.

Despite the discrepancy, the merchant entered the new zip code along with the card number, and the transaction was approved.

Red Flags:

- **Non-functional Chip and Stripe:** The card's chip and magnetic stripe not working properly.
- **Address Mismatch:** The customer's address did not match the one on the ID.
- **Peculiar Behavior:** The customer acted flighty.

Unfortunately, this transaction resulted in a chargeback (loss of funds) and merchandise, due to fraudulent activity. Remember, fraudulently manufactured cards and cunning thieves can deceive even the most vigilant merchants. Stay alert and be aware of these red flags!



"Always deliver more than expected." - Larry Page, Co-founder of Google



MEMORIAL DAY

HONOUR | REMEMBER | CELEBRATE



May 27, 2024

Save Money & Minimize Risk

Address Verification Service (AVS) offers several advantages for merchants when manually entering credit card data; streamline payment processing, minimizes fraud-related losses, and fosters a secure environment for both merchants and customers.



- AVS serves as a powerful fraud prevention tool by verifying the billing address provided by the customer against the address on file with the issuing bank. This verification process significantly reduces the risk of unauthorized transactions and chargebacks, ultimately saving merchants time and money.
- Credit card companies recognize that this extra step reduces that potential risk and provides you with a lower interchange rate. That is the part of your credit card bill that the issuer charges and is the biggest portion of your invoice.

Your credit card terminal understands and identifies when AVS information is required and will prompt you to enter appropriate data. Complete all AVS prompts to ensure a secure and cost effective transaction.

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Product of the Month: FD150

Introducing the FD150: Your Complete Terminal Solution. The FD150 revolutionizes payment processing with its affordable, feature-rich design. Accept all major cards while keeping costs low with its all-in-one terminal, PIN pad, contactless reader, and printer. Plus, enjoy 24/7 support for uninterrupted service.



Enhance Customer Experience: Speed up transactions for shorter lines and ensure PCI level 5 compliance to safeguard customer data.

Enjoy Seamless Technology: With its intuitive touch-screen and familiar interface, the FD150 simplifies operations, making it the ultimate choice for businesses seeking efficiency and ease of use.

Our next contest is a BIG one!!.....



Write a Google Review and be entered to win \$1,000!

The details....

- Write a Google Review and be entered into a drawing for \$1,000 in the form of (2) \$500 gift cards.
- Make sure to list your name along with your company's name.
- The contest lasts throughout the entire second quarter. (April, May and June).
- If you have already written a review, please feel free to complete a second, using a different email address.
- We are automatically notified, but feel free to let us know when you have posted your review!

As always, we appreciate your continued support!