



ABTEK TRIBUNE

News you care about. Tips you can use.

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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!

Your Complete Merchant Services Partner

Are you fully tapping into the wealth of offerings from ABTEK? If you're not sure, here's a sneak peek at some of the highlights we provide:

- **Dual Pricing & Surcharging:** Cut costs by letting cardholders chip in for processing fees. Offer a cash discount or pass the surcharge to credit card users only—debit and prepaid cards stay in the clear. We'll help you navigate the options and find what works best for your business (without making it too complicated)!
- **QuickBooks Integration:** Streamline your daily processes and make paperwork disappear faster than your last cup of coffee.
- **Mobile Payments:** With our mobile terminals, you can process transactions on the go. Who says you can't close a deal in your pajamas?
- **Live Support:** Forget hold music and endless phone trees. Our real, live humans are just a call away, ready to help you without the wait!
- **Event Loaner Devices:** Hosting an event? We've got loaner terminals to keep your transactions flowing—because who wants to deal with a cash box at a party?
- **PCI Compliance:** Our in-house specialist will help you stay compliant, so you can focus on running your business instead of stressing over security.
- **Chargeback Assistance:** Our proactive support team is here to help you tackle chargebacks—think of us as your financial superheroes!
- **Auto-Generated Reporting & Online Access:** Stay in the loop with daily updates on your business activities—like having a personal assistant, minus the coffee runs!

Feel free to reach out anytime for a demo or to activate any of these great features ABTEK has to offer!



A Simple Solution for Refunds

To avoid chargebacks, a refund or credit should always be returned to the same credit or debit card used in the original transaction. This practice ensures a seamless and secure way for consumers to receive their money back without complications. By issuing credit to the same card (even if expired), businesses can quickly reverse charges, provide transparency and reduce the chance of fraud or misdirected funds.

The original transaction and the refund are both tracked on the same account, making record-keeping easier for both the consumer and the business. Even in the case of an expired or lost/stolen card, continue to issue the refund to the original card. The issuing bank will direct it to the active account. Overall, this process is considered best practice, ensuring that the refund reaches the rightful recipient efficiently. Feel free to call ABTEK anytime you have a refund question!

Product of the Month—Security Metrics

Since 2012, ABTEK has partnered with Security Metrics to help safeguard payment information and ensure compliance with important security standards. As experts in data security, Security Metrics assists businesses in staying compliant with Payment Card Industry (PCI) regulations, which protect sensitive cardholder information.

Through this partnership, ABTEK clients have access to Security Metrics' services, including security scans, PCI assessments, and 24/7 support, to help prevent data breaches and stay current with regulatory requirements.

Security Metrics will work closely with you to ensure compliance at every step. They will notify you when upcoming security scans are due and when your annual Self-Assessment Questionnaire (SAQ) is nearing expiration. You may receive these reminders via email or phone.

If you have any questions or need assistance with updating your compliance status, you can also reach out to our compliance officer, Arthur Berry (arthur@abtek.com), and he'll be happy to help.

"A satisfied customer is the best strategy of all." — Michael Boeuf



Thinking of offering Gift Cards?

Accepting gift cards can offer numerous benefits, from increasing revenue to building customer loyalty. When customers purchase gift cards, your business gets immediate cash flow, often before providing products or services. Many customers also spend more than the card's value, boosting overall sales, while some balances go unredeemed, turning into pure profit.

Gift cards are effective at attracting new customers, as they're often given as gifts, introducing your brand to potential new clients. They also promote brand awareness, with each card acting as a small marketing tool.

Additionally, gift cards encourage repeat visits, especially when tied to loyalty programs. During holidays, they provide a significant cash flow boost as they're a popular gift choice. They also help reduce returns since recipients can choose items they actually want.

Integrating gift cards into your customer relationship management (CRM) system provides valuable insights into consumer behavior, aiding in better marketing strategies. Ultimately, offering gift cards increases sales, deepens customer engagement, and gives your business a competitive edge. ABTEK is your partner for Gift Cards, from design and ordering stock to reporting. Call us today to prepare for the holidays!

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FOOTBALL SEASON IS IN FULL SWING, AND ABTEK IS CELEBRATING WITH OUR Q3 CONTEST! WE'RE THRILLED TO GIVE YOU ANOTHER CHANCE TO WIN—THIS TIME CHEERING ON OUR DETROIT LIONS AS THEY SET THEIR SIGHTS ON SUPER BOWL LIX!

FROM SEPTEMBER THROUGH NOVEMBER 2024, REFER FRIENDS, FAMILY, COLLEAGUES, OR ASPIRING ENTREPRENEURS TO ABTEK. ONCE YOUR REFERRAL BEGINS PROCESSING WITH US, YOU'LL BE ENTERED TO WIN A PAIR OF LIONS HOME GAME TICKETS AT FORD FIELD. DON'T MISS YOUR CHANCE TO WITNESS HISTORY AND CHEER ON OUR RISING TEAM AS THEY FACE THE MINNESOTA VIKINGS ON JANUARY 5TH!