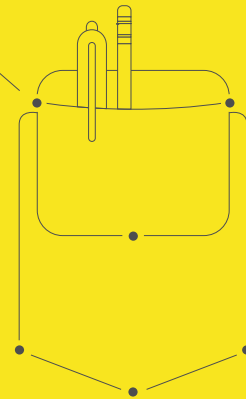


Thinking Of A Switch



Part Of The
**Abtek Transparency
Project**

Connecting the dots for merchants
since 1986



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AskAbtek.com

THE SWITCH DUE-DILIGENCE CHECKLIST

Here are the top tips to getting an apples-to-apples comparison between services.

- Ask the sales associate how long he/she has been with the company**

Many times the sales reps are commission only employees who only represent the company in your area. Make sure he/she has been with the company for more than six months or are working with a supervisor who can legitimately sign off on their promises to you.

- Get a current statement of an existing merchant with similar volume and average ticket**

This is the only document that can legitimately validate there cost comparison/proposal. Look out for Batch Header/Settlement Fees, PCI/Non Compliance fees. This allows you to do a true comparison.

- Ask where the support center and headquarters are located**
- Call the help desk without the aid of the salesperson**
- Ask if the company can hold funds/sales without notifying you**
- Ask what the equipment costs are and what the repair/loaner program consists of.**

The average retail price of a terminal runs around \$495.00. Watch out for leases. Sometimes your sales rep will sell you on a lease, costing you thousands of dollars in monthly fees with out you even knowing it. A lease is never recommended.

- PCI Compliance**

Make sure that the company has PCI DSS Compliance standards and that they have not been breached. Ask them what the charge is for you to become validated and what type of support they will provide to ensure your validation?

- Always ask for referrals and actually call them**



FAIR & SQUARE

Thank you for giving us an opportunity to earn your business.

Abtek understands that the credit card services industry is confusing. We decided from day one that we would disconnect from the fakes and reconnect with the facts. We pride ourselves on this best-in-class transparency.

When light is allowed in our industry the merchant wins by making better choices and drowning out the gimmicks leveling the playing

field. If our competitors beat us fair and square, they beat us.

Thank you again for contacting us before making the switch. We value your business and hope to continue to deliver on our promise by connecting the dots for you.



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