



# ABTEK

## TRIBUNE

News you care about. Tips you can use.

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Vol 5 Issue 8

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!

### Meet the Clover Flex 4: Power and Mobility in the Palm of Your Hand



The Clover Flex 4 is the latest in mobile point-of-sale (POS) technology—combining a terminal, POS, and business management system in one sleek, handheld device.

Accept all major payment types—swipe, dip, tap, Apple Pay®, Google Pay®, and more. With built-in LTE and Wi-Fi, Flex 4 keeps you connected whether you're table-side, on the road, or behind the counter.

Inventory is easy with the integrated barcode scanner, and secure cloud access lets you manage reports, payroll, and operations anytime, anywhere. A high-speed touchscreen, all-day battery life, and fast setup make it a favorite for businesses that move fast.

Designed for mobility. Backed by 24/7/365 support.

**Built to grow with you.**

## Stop the Silent Profit Leaks: Smarter Payments for a Healthier Bottom Line

Even when business is booming, profit leaks can quietly chip away at your bottom line. And for many merchants, the source of those leaks is often overlooked—your payment processing setup.

At ABTEK, we're already proud to be part of your success. But we also want to make sure you're getting the most out of your partnership with us. That means regularly evaluating how your system is protecting your profits from hidden fees, fraud, and outdated tools.

### Let's Make Sure You're Set Up for Success

Our goal is to help you take back control of your margins. With our clear, upfront pricing and flexible solutions, we're focused on keeping your processing efficient, affordable, and aligned with how you run your business.

Whether your volume has increased or your business model has evolved, a quick review of your account could uncover new ways to reduce costs and improve cash flow.

### Fraud Prevention: Are You Covered?

Even one chargeback can drain your revenue and disrupt operations. We equip our merchants with powerful fraud protection tools like:

- CVV and AVS verification
- Tokenization and encryption
- Two-factor authentication and advanced risk monitoring

If you haven't updated your fraud tools recently, we'd love to help you assess your current risk level and ensure

you're well protected.

### Optimize the Checkout Experience

Today's customers expect speed, security, and convenience at checkout—whether they're shopping in person or online. A seamless payment experience not only keeps your customers happy but also boosts sales and reduces abandoned transactions.

Let's talk about ways to further optimize your checkout to capture every possible sale.

### You're in Good Hands—Let's Keep It That Way

We appreciate your continued trust in ABTEK. As your payment partner, we're always looking for ways to strengthen our support and help you grow with confidence.

If it's been a while since we reviewed your account or if you have questions about new tools and features, now's a great time to connect.

### Let's Schedule a Quick Check-In

We'd love to review your current setup and make sure everything is still aligned with your goals. Even a few small updates could lead to better protection and increased profitability.

Reach out today—we're here to help.

## The Digital Wallet Divide

Digital wallets are gaining ground fast—23% of consumers say they'll use them for most purchases, and 41% plan to use them more in 2025. Among Gen Z, 18% say they'll use them for *everything*.  
**Are you ready for the digital wallet?**



The best time to plant a tree was 20 years ago. The second best time is now.—Chinese Proverb



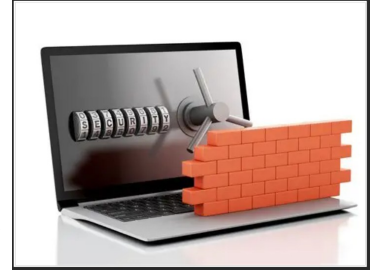
## Simplifying PCI Compliance

### Requirement 1 in PCI DSS:

#### ***Install and Maintain a Firewall Configuration to Protect Cardholder Data***

Alright, imagine your cardholder data is a VIP at a concert, and the firewall is the bouncer keeping all the sketchy folks (hackers, cybercriminals, etc.) out. PCI DSS Requirement 1 says businesses need to have strong firewalls in place to block unwanted traffic and protect sensitive payment information. No firewall? It's like leaving the backdoor wide open at the concert, just waiting for trouble to waltz in!

Merchants need to make sure their firewalls are locked down tight, ensuring only the good guys can access necessary systems, while the bad guys are left out in the cold. Regular updates are key – after all, even the best bouncers need to keep up with the latest threats. So, firewalls act like your data's personal security detail, guarding against the cyber equivalent of a group of rowdy, unwanted guests. Keep it strong, and keep it updated.



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## Celebrating Longevity in Business and Partnership

At ABTEK, we're proud of the long-term relationships we've built with merchants who share our values of service, integrity, and consistency. One standout example is **Mid-West Truck Accessories**, a trusted ABTEK partner for over 30 years.

Mid-West is celebrating **45 years in business under the same family ownership**, now entering its **third generation** of leadership. From a single shop to three locations in **Riverview, Redford, and Shelby Township**, they've grown into a leader in **truck accessories, commercial upfitting, and the off-road/overlanding space**—installing most of what they sell and continuing to expand their reach.

Their success is backed by a **loyal team**, with an average **15-year tenure**—some employees staying on for more than **30 years**. Their online reviews, strong social presence, and customer-first culture speak for themselves.

As General Manager **Steve Lyles** puts it:

*"We strive to be a reliable, consistent, professional business that responds to customer expectations while maintaining old-school service and relationship values."*

At ABTEK, we're proud to have been part of their journey. As we approach our own **40th anniversary next year**, we recognize the power of long-term partnerships and shared values. Thank you, Mid-West Truck Accessories—and to all our merchants—for your continued trust.

