



# ABTEK

## TRIBUNE

News you care about. Tips you can use.

December 2024

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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!

### Payment Card Interchange Fee Settlement

Please ensure you complete your registration for the Payment Card Interchange Class Action settlement.

A lawsuit is currently underway alleging that merchants were charged excessive fees for accepting Visa and MasterCard payments, in violation of antitrust laws. If you accepted Visa or MasterCard transactions between January 1, 2004, and January 25, 2019, you may be eligible for compensation.

The registration process takes approximately five minutes, and you do not need a third party to assist you.

The deadline for registration is February 4, 2025.

Please note that ABTEK is not authorized to register or represent any merchants in this matter.

To register, visit: [www.paymentcardsettlement.com](http://www.paymentcardsettlement.com) and use your tax ID number.

Should you have any questions, please do not hesitate to contact ABTEK. We are here to support you throughout the process.

### Stay Vigilant This Holiday Season: Protect Your Business from Fraud

The holiday season is here—a time for bustling sales, twinkling lights, and festive cheer. Unfortunately, it's also a prime time for fraudsters, who see the shopping frenzy as their golden opportunity. Historically, fraud rates climb during this busy season, making it essential for merchants to stay a step ahead.

#### Common Threats to Watch For

**E-commerce Fraud:** With online shopping in full swing, fraudsters are hard at work deploying digital skimming and phishing schemes. They create fake websites and ads to steal sensitive data. Protect your customers and your business by verifying CVV codes, using Address Verification Services, and leveraging your gateway's fraud protection tools.

**Brick-and-Mortar Risks:** Increased foot traffic means more chances for fraudsters to use skimming devices on POS systems and ATMs. Always process transactions through EMV-enabled chip readers, which encrypt data to block unauthorized access. Upgrading to devices with tokenization or point-to-point encryption can add an extra shield of security.

#### Red Flags for Fraudulent Transactions

- Orders with mismatched billing and shipping details.
- Suspiciously large purchases or rushed shipping requests.
- Transactions from unfamiliar locations or strange IP addresses.
- Multiple failed payment attempts or repeat orders from various cards.



#### How We Can Help

Don't let fraud dampen your holiday cheer! We provide advanced fraud prevention tools tailored to your business. Whether you operate online, in-store, or both, our solutions—from enhanced e-commerce protections to EMV-compliant systems—are here to safeguard your transactions.

### Product of the Month— FD150

#### Product Spotlight: The FD150 – The Ultimate Terminal Solution

Introducing the FD150, the all-in-one payment terminal that combines affordability with powerful features. Accept all major cards, including contactless payments, while keeping costs low. The FD150 integrates a PIN pad, contactless reader, and printer into one sleek device, ensuring faster transactions and shorter lines for your customers.



#### Fast, Secure, and Easy to Use

With 24/7 support and PCI Level 5 compliance, the FD150 guarantees secure, reliable service. Its intuitive touch-screen interface makes it easy for staff to use, enhancing efficiency with minimal training. Whether you're a small business or growing enterprise, the FD150 is the smart choice for seamless, cost-effective payment processing.

“If everyone is moving forward together, then success takes care of itself” - Henry Ford



## ABTEK and Volunteers of America *-Making a Difference*

Each year, our valued partner, Volunteers of America – Michigan, organizes a Gala to raise vital funds in support of local seniors, veterans, individuals experiencing homelessness, and those struggling with substance use disorders.

ABTEK has had the privilege of sponsoring and attending this important event for nearly a decade. On Saturday, November 16, our team had the honor of attending this year's sold-out Gala, held at the M1 Concourse in Pontiac, MI.

We are truly thankful for the opportunity to be part of such a meaningful event and to contribute to a cause that makes a real difference in the lives of those in need.



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SCAN ME

**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!**

**YOU HAVE UNTIL DECEMBER 15, 2024, TO 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!**