ABTEK TRIBUNE

News you care about. Tips you can use.

July 2026

Vol 6 Issue 7

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!

Celebrating 40 Years of Service

Forty years ago, Ronald Reagan was in the White House, cell phones were the size of briefcases, and most credit card transactions were completed with a manual imprinter and carbon copy receipts. That same year—1986—ABTEK began its journey.

What started as a vision to create a better payment processing company has grown into four decades of innovation, service, and lasting relationships. At a time when the payments industry was still in its infancy, our founder, JC Edgar Wylie, recognized that businesses needed more than a processor—they needed a trusted partner. He built ABTEK on service, technical expertise, and a commitment to helping merchants succeed.

Technology has changed dramatically. Our commitment to our customers never has.

Since then, we've witnessed the evolution from paper drafts and dial-up terminals to EMV chip cards, contactless payments, mobile wallets, e-commerce, cloud-based POS systems, and integrated software. Through it all, we've helped thousands of businesses navigate an ever-changing payments landscape. While technology has transformed the industry, one thing has never changed: our commitment to the people we serve.

For forty years, we've believed great service means answering the phone, providing knowledgeable support, and taking the time to recommend solutions that truly fit each business. Many of our customers have been with us for decades, and many employees have spent much of their careers here. Those lasting relationships reflect the culture that has guided ABTEK through forty years of growth.

As we celebrate this milestone, we also honor the foundation on which ABTEK was built. JC encouraged those around him to think differently, solve problems creatively, and never stop improving. A small golden statue of Sisyphus on his desk served as a reminder to keep pushing forward, even when the climb was difficult. That spirit of perseverance and innovation continues to guide us today.

The payments industry will continue to evolve with new technologies, changing customer expectations, and emerging security challenges. If the past forty years have taught us anything, it's that success comes from embracing change while staying true to your core values.

To our customers, partners, employees, and friends—thank you for being part of our story. Your trust and support have made this milestone possible. Forty years is an incredible achievement, but for ABTEK, it's not the finish line—it's simply the beginning of our next chapter.

Here's to the next 40 years.

40 YEARS | THOUSANDS OF BUSINESSES SERVED | BILLIONS OF TRANSACTIONS PROCESSED | ONE COMMITMENT: PUTTING PEOPLE AND PARTNERSHIPS FIRST

What's the Difference?

A customer sees two signs:

"3% Surcharge on Credit Card Purchases"
And **"3% Discount for Cash Payments"**
The price difference is exactly the same.

What's different?
Answer: The way it's being described.

When it comes to Cash Discount and Surcharge programs, wording matters. Two pricing models may appear nearly identical, but the language used on your signage, receipts, menus, websites, and customer disclosures can determine how the program is interpreted by customers, card brands, and regulators.
A few words can make the difference between a compliant program and one that creates confusion or unnecessary risk.

That's why proper setup is critical from the start. At ABTEK, we help merchants navigate the complexities of alternative pricing programs by providing guidance on compliant signage, disclosures, receipt language, and pricing structures.

Whether you're considering a Cash Discount or Surcharge program—or simply want a second opinion on your current setup—we're here to help ensure your program says exactly what it needs to say.

Questions? Give ABTEK a call.
We'd be happy to help.

Featured Merchant Spotlight: Dixie Frosty Freeze

For more than a decade, Dixie Frosty Freeze has been serving up sweet treats and summertime memories in Clarkston. Since opening in 2013, they've become a local favorite, known for friendly service, delicious ice cream, and the nostalgic charm of a classic neighborhood ice cream stand.

Whether customers stop by for a cone, sundae, shake, or a quick meal, Dixie Frosty Freeze continues to be a place where families and friends gather to make memories and celebrate the simple joys of summer.

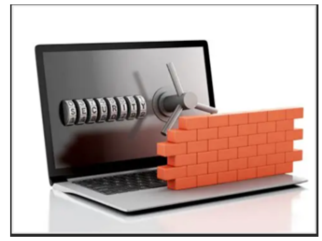
PARTNER SINCE 2013!

ABTEK is proud to have partnered with Dixie Frosty Freeze since their opening year. We appreciate their continued trust and are honored to support a business that has become such a beloved part of the Clarkston community. Thank you to the entire Dixie Frosty Freeze team for over a decade of partnership. We wish you continued success for many seasons to come!

Where liberty dwells, there is my country - Benjamin Franklin

Simplifying PCI Compliance

Sun's Out. Scans On: PCI DSS Requirement 12 Heats Up Security



This Fourth of July, while you're celebrating freedom with fireworks and BBQ, don't forget to declare independence from weak security policies! PCI DSS Requirement 12 is your Constitution for protecting cardholder data—laying out the rules that keep your business secure.

Security starts with everyone.

Just like the founding fathers drafted a framework for a strong nation, you need a clear, enforceable information security policy for all employees. That means defining roles, responsibilities, acceptable use, and incident response procedures. Everyone—from the front desk to the IT team—should know their part in defending your data.

So this Independence Day, raise your flag for compliance! Review your policies, train your staff, and make sure your security practices are as strong as your patriotic spirit.

Because true freedom in business comes from knowing your data is safe—and your team is united under one secure policy.

ABTEK
5841 Andersonville Road
Waterford, MI 48329

«AddressBlock»

Follow us on Social Media!

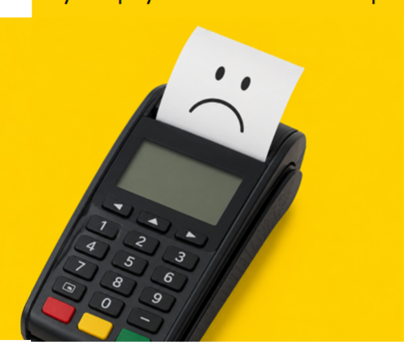
ABTEK TRIBUNE

Don't Let a "Temporary Fix" Become a Permanent Problem

We've all done it. The chip reader starts acting up, so you manually key in the card. A warning message pops up, but the terminal still processes transactions, so you ignore it. The receipt printer jams, so you keep a roll of paper and a pen nearby "just in case."

Before long, you've become an expert at working around a problem that shouldn't exist in the first place!

If your payment terminal is displaying error messages, having trouble reading chip cards, experiencing connectivity issues, or simply not working the way it should, give us a call. What seems like a minor inconvenience today could lead to slower checkout times, frustrated customers, increased processing costs, or even lost revenue.



In some cases, repeatedly bypassing a malfunctioning chip reader by manually keying transactions can also increase your exposure to chargebacks. If a disputed transaction occurs and the card's chip wasn't read when it could have been, you may lose protections that would otherwise have worked in your favor.

The good news? Many issues can be resolved quickly, and in some cases, we may not even need to replace the equipment.

At ABTEK, we're real people, right here and just a phone call away. Our support team would much rather help you fix a small problem now than hear that you've been wrestling with it for six months.

So if your terminal has developed a few "quirks," don't suffer in silence. Give us a call—we're here to help keep your payments running as smoothly as your business.