



# 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!

## Keep the Change: How to Turn Processing Fees into Business Growth

Let's be real—credit card processing fees are like the office coffee thief: quietly taking your stuff when no one's looking. Month after month, those sneaky percentages add up. But what if you could *stop handing over your hard-earned cash* to the card companies and start using that money where it actually matters?

Enter the world of **dual pricing, surcharging, and cash discount programs**—fancy terms for one powerful idea: **you keep more of your money.**

What Is it? (And Why Should You Care)? With a dual pricing, and cash discount setup, you offer two prices:

- One for **cash-paying customers.**
- One for **card users**, which includes a small fee to cover processing costs.

It's simple, transparent, and becoming more common across the country. Gas stations have been doing it for years—now it's your turn to cash in.

### Where's That Extra Money Going?

Let's say you're processing \$30,000/month in card sales. A 3% fee? That's **\$900/month**—or **\$10,800/year**—down the credit card drain.

### Now imagine putting that money to good use:

**Paying Your Taxes Without the Panic:** Tax season doesn't have to mean a mild financial meltdown. Stash those saved fees and breathe a little easier in April.

**Boosting Employee Training & Incentives:** A little extra goes a long way—staff training, skill-building, or just rewarding your team for not quitting mid-shift. Happy employees = better service = more sales.

**Sprucing Up the Place** New floors? Better lighting? Funky signage? Turn your business from “meh” to “heck yeah” and keep customers coming back.

### It's Not Just Smart—It's Strategic

You're not nickel-and-diming customers; you're giving them a choice. Most people won't blink at a small card fee—they're used to it. Meanwhile, you're protecting your margins and reinvesting into things that actually matter.

### Let's Wrap This Up

You work hard. Too hard to keep footing the bill for credit card fees. A dual pricing, surcharge or cash discount program lets you:

- ⇒ Keep more of your revenue
- ⇒ Improve your space and team
- ⇒ Sleep better at night (ok, we can't guarantee that—but it's a good start)

**Stop donating to Visa and MasterCard.** Put that money back where it belongs—in your business.

### Ready to stop making “donations” to the card companies?

**Call ABTEK at 800-544-9145 and let's put that money back where it belongs—into *your* business.**

## Product of the Month: iPOSpays

Running a business just got easier. With iPOSpays, you can streamline operations and manage payments efficiently—whether in-store, online, or on the go.

**Flexible Payment Solutions** send secure payment links from virtual terminals or POS devices. Accept tap-to-pay for deliveries and adjust tips. Every transaction is simple and seamless.

**One Platform All Locations.** Whether you run one location or several, the iPOS centralized portal gives you real-time visibility across all locations and devices—so you stay in control.

**Tools for Every Need** From website payment buttons and CloudPOS for mail and phone orders to countertop and handheld devices for in-store payments, iPOSpays has you covered. Website integration makes it easy to take reservations or advance catering payments online.

Take control of your business payments—iPOSpays is your all-in-one solution.

## Referral Agent Incentive Program

### Looking for Extra Spending Money?

With the growing number of businesses needing to accept debit and credit cards, why not help them while earning extra cash?

Become an ABTEK Referral Agent today! Earn money and feel good about helping others find a full-service payment processor.

### What's in it for you?

- Spending Money
- Monthly Production Bonuses

- Relationship Incentives

### How It Works:

- Referral agents are independent and not employed by ABTEK.
- Incentives are paid via Visa Gift Cards after the referred merchant processes their first batch.

**Start earning today!**

“I didn't get there by wishing for it or hoping for it, but by working for it.” - Estee Lauder



## The Evolution of American Express: Should You Consider OptBlue?

For years, many small businesses avoided accepting American Express due to high fees and the need for a separate setup. But with the launch of **OptBlue** in 2014, that's changed.

### What is OptBlue?

OptBlue allows merchants processing under \$1 million in Amex volume per year to accept American Express through their existing payment processor — no separate Amex account needed.

Better yet, processors can now set competitive rates, just like with Visa, Mastercard, and Discover.

### Why it matters to you:

- Bundle Amex with your current card processing.



- Get one consolidated statement.
- Potentially lower fees than going direct.

And as your current processor, **we can make the switch quick and easy.**

### Already accept Amex directly?

You may still be eligible to switch to OptBlue and save. We're happy to review your setup and walk you through the process.

### Interested?

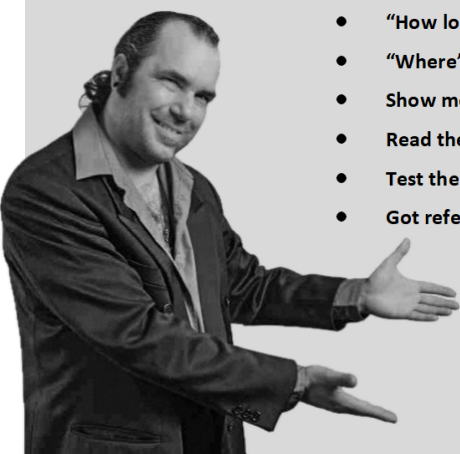
Reach out to ABTEK today to see if OptBlue is right for your business.

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## Sales Rep Survival Guide: Don't Get Played

Tis the season for sketchy sales pitches and promises bigger than reality TV drama. If a rep shows up in shiny shoes, talks like an auctioneer, and wants your signature *yesterday*—pause. Here's how to spot a pro from a pretender:



- **"How long have you worked there?"** If they've been there shorter than your last cup of coffee lasted, ask for a supervisor.
- **"Where's your company based?"** "In my truck" isn't a legit answer. Local reps are nice, but real support matters.
- **Show me the statement.** Ask for a real merchant statement from a similar business. Hidden fees love to hide in fine print.
- **Read the agreement.** Get the Merchant Agreement and Terms & Conditions. If they dodge it, your money might too.
- **Test the help desk.** Call it yourself—*not* while they're watching. You want the *real* response time.
- **Got referrals?** Ask for a list. Call people. If everyone sounds suspiciously like the rep, it's a red flag.

**If they say, "We can't give you that info," it's probably a fly-by-night operation. Don't let them take off with your trust—and your cash.**