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!

Holiday Ready? *Don't Forget Your Gift Cards!*



The holiday shopping season is almost here, and now is the perfect time to make sure your business is stocked and ready with gift cards!

Gift cards are a convenient option for holiday shoppers and a great way for businesses to encourage repeat visits, attract new customers and boost seasonal sales. Whether you're preparing for your busiest shopping weeks or planning ahead for last-minute gift buyers, having gift cards available can make all the difference.

WHY OFFER GIFT CARDS?

A gift card program can offer several benefits beyond the initial sale:

Attract New Customers: Gift cards introduce your business to people who may not have visited otherwise.

Increase Sales: Customers often spend more than the value of their gift card, creating opportunities for additional revenue.

Encourage Repeat Business: Gift cards give recipients a reason to visit your business and potentially become loyal customers.

Generate Upfront Revenue: Gift cards bring in funds at the time of purchase, even before products or services are redeemed.

Offer Convenient Gifting: Make holiday shopping easier for customers looking for a thoughtful, flexible gift.

Custom Gift Cards, Made Easy!

Did you know ABTEK offers an in-house gift card program with fully customizable cards? Whether you want to feature your business logo, incorporate your brand colors or create a festive design for the holidays, we can help you offer gift cards that reflect your business.

Already have a gift card program? Now is the time to check your inventory! Don't wait until you're down to your last few cards to place a reorder. Planning ahead helps ensure you're prepared when holiday shoppers come through your doors.

Order Early and Be Holiday Ready!

Whether you're placing your first gift card order or simply need to replenish your supply, ABTEK is here to help make the process easy.

Ready to get started? Call ABTEK at 800-544-9145 to initiate your gift card order or reorder today!

Merchant Spotlight: Panetta's Landscape Supply

For more than 45 years, Panetta's Landscape Supplies has been helping homeowners and contractors across Southeast Michigan tackle projects in every season.

Family-owned and operated since 1980, Panetta's offers everything from mulch, topsoil and decorative stone to pavers, retaining walls, trees, shrubs and gardening essentials. With locations in Westland and Taylor and a fleet of delivery trucks, their team makes it easy to get the right materials where you need them.

And their work doesn't stop when winter arrives. Panetta's also provides commercial snow removal services, helping local businesses keep their properties clear and accessible throughout Michigan's winter months.

Whether you're planning next spring's landscape or preparing your property for the snow ahead, Panetta's is a local name you can count on.

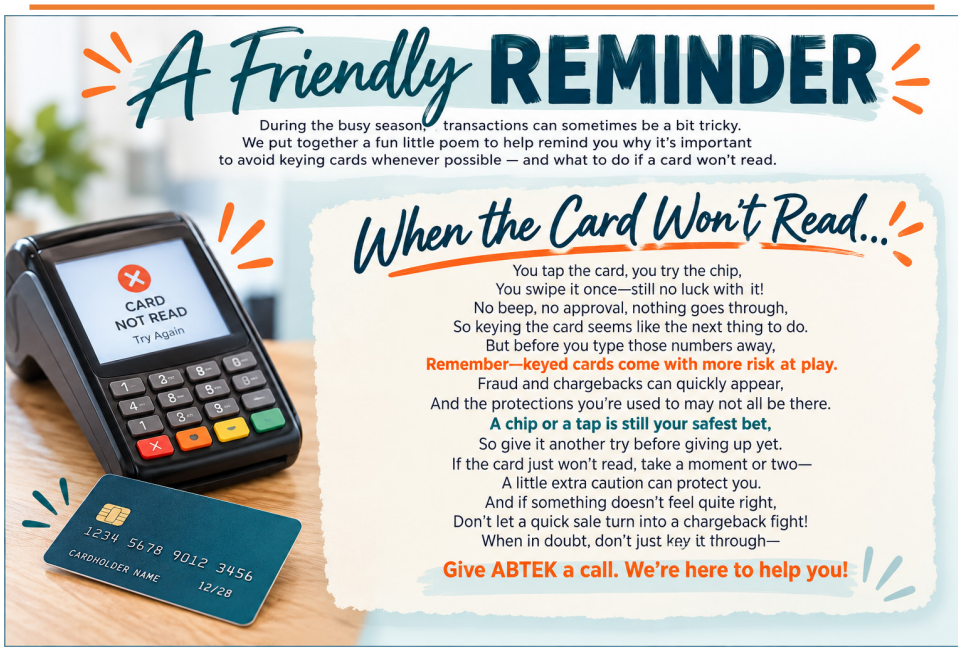
ABTEK is proud to have Panetta's Landscape Supplies as a valued merchant!

PANETTA'S LANDSCAPE SUPPLIES



"Gratitude turns what we have into enough" - Melody Beattie





ABTEK 5841
Andersonville Road
Waterford, MI 48329

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ABTEK

Protect Your Website from Card Testing Attacks

Websites that offer online payment links can be attractive targets for card testing attacks. In these attacks, criminals use stolen credit card numbers to submit numerous small transactions in an attempt to identify valid cards. The result can be increased processing costs, excessive declines, chargebacks, and unwanted attention from payment processors.

One of the best ways to reduce this risk is by configuring gateway thresholds and velocity controls. These tools help identify suspicious activity and stop fraudulent transactions before they escalate.

Consider implementing the following controls:

- Limit the number of transactions from a single card, email address, or IP address within a set timeframe.
- Block users after multiple declined payment attempts.
- Monitor for high volumes of small-dollar transactions.
- Set alerts for unusual spikes in transaction activity.
- Restrict transactions from outside countries.

Additional safeguards such as Address Verification Service (AVS) and CVV verification can further reduce fraud by helping confirm cardholder information before a transaction is approved.

Regular monitoring is equally important. Sudden increases in declined transactions or low-dollar authorization attempts are often early warning signs of card testing activity. Prompt investigation can prevent larger issues and protect both your business and your customers.

Organizations of all sizes that use payment links, online payment portals, or donation forms should review their fraud-prevention settings regularly. A few simple adjustments today can help prevent significant losses and operational disruptions tomorrow.

Need assistance reviewing your gateway settings or fraud controls? Contact ABTEK for guidance on protecting your payment environment and reducing your exposure to card testing attacks.