



ABTEK

TRIBUNE

News you care about. Tips you can use.

October 2025

Vol 5 Issue 10

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!

Why Merchants Should Take Advantage of Payment Links

For merchants looking to simplify transactions and expand sales opportunities, payment links are a powerful tool. A payment link is a secure URL that allows customers to complete a purchase directly; no card reader, website checkout, or in-person interaction required.

Key Benefits of Payment Links for Merchants

Flexibility: Share payment links via email, text, social media, or QR codes—ideal for service providers, contractors, and event vendors operating outside traditional storefronts.

Faster Payments: Customers can pay in just a few clicks, reducing friction and giving merchants quicker cash flow compared to invoices or checks.

Security & Professionalism: Built-in fraud protection and encryption ensures safe transactions while projecting a modern, trustworthy image.

Customer Reach: Simple links make it easy to accept payments through social selling and mobile-first channels, helping merchants connect with buyers anywhere. In short, payment links make it easier, safer, and faster for merchants to get paid—while creating a more convenient experience for customers.

AVS: The Hidden Tool That Protects Your Business



Running a business today means dealing with more than just sales—you also have to navigate fraud, chargebacks, and rising processing costs. The good news? There's a simple tool already built into your payment processing system that can help: **Address Verification Service (AVS).**

What is AVS?

AVS works by checking the billing address a customer provides during checkout against the address on file with the cardholder's bank. For card-present transactions (when the card is swiped, dipped, or tapped), the chip and PIN usually handle security. But in **card-not-present sales**—like online, over the phone, or through invoices—AVS is one of your first lines of defense. When a mismatch occurs—such as the ZIP code or street number not matching—the transaction can be flagged for review. That gives you, the merchant, an opportunity to decide whether to accept or decline based on the risk.

Why It Matters: Many merchants overlook AVS, thinking it's just another setting in their terminal or gateway. However, using it consistently provides several key benefits:

- **Reduces Fraud Risk** – Fraudsters rarely know the true billing address tied to a stolen card. AVS makes their job harder and helps you avoid fraudulent sales.

- **Strengthens Your Case in Chargebacks** – If you receive a dispute, AVS results can provide valuable evidence, improving your chances of winning.
- **May Lower Processing Costs** – Some card networks offer better interchange rates when AVS is used on card-not-present transactions, saving you money over time.
- **Protects Your Reputation** – Preventing fraudulent charges helps maintain customer trust and avoids the hassle of refunds and disputes.

Best Practices for Merchants:

- **Enable AVS** on your terminal, gateway, or e-commerce platform. Don't assume it's on by default.
- **Train Staff** taking phone orders to ask for the full billing address, not just the card number.
- **Review Mismatches** carefully—some may be legitimate (e.g., a customer who recently moved), but frequent mismatches can be a red flag.

The Bottom Line:

AVS is one of the easiest, most cost-effective tools to protect your business. If you're not sure whether your system is set up to use AVS—or if you want help reviewing your fraud prevention tools—**ABTEK can walk you through the process and ensure you're getting the protection you deserve.**

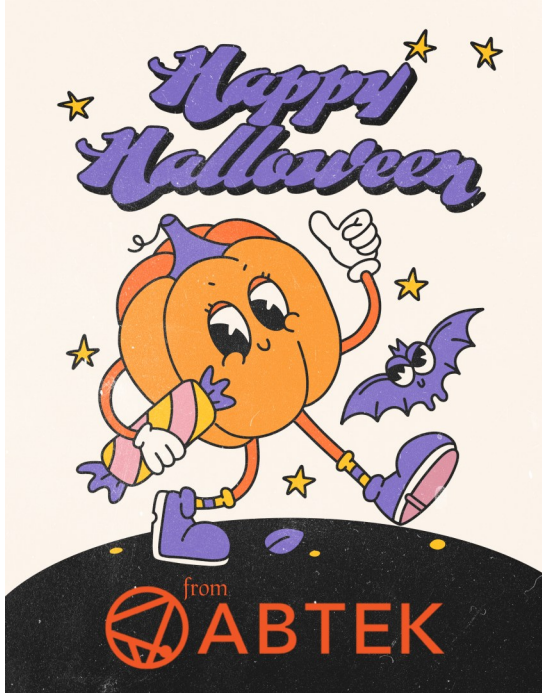
Fraud-Fighting Habit of the Month

Schedule a five-minute fraud check every Friday. Review unusual refunds, late-night transactions, and large "card-not-present" sales. A quick glance can catch red flags before they become chargebacks—and protects both your margins and your reputation.

While ABTEK actively monitors trends and provides tools to help prevent fraud, you know your business best. Keeping an eye on day-to-day activity remains one of the strongest defenses. Together, we can keep scams at bay and your bottom line secure.



"The trees are about to show us how lovely it is to change." – Unknown



Simplifying PCI Compliance

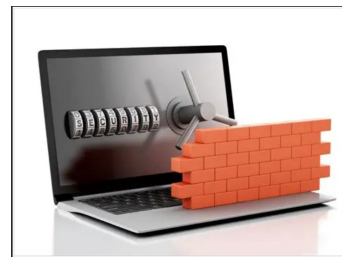
PCI DSS Requirement 3: Protecting cardholder data

Let's talk PCI DSS Requirement 3 — aka, *"Don't be weird with cardholder data."*

Think of it like grandma's secret chili recipe: you wouldn't tape it to the fridge, right? Same goes for PANs (Primary Account Numbers). If you don't need to store them, don't. If you do, lock them up tighter than your Netflix password.

Encryption is your best friend—it's like putting data in a vault, inside a vault, guarded by a sleepy but loyal dragon. And when displaying PANs? Only show the last four digits. That's like giving a peek at the cake without letting anyone eat it. Oh, and never print full card numbers on receipts—unless you enjoy awkward auditor chats or starring in a breach notification.

Bottom line: treat cardholder data like gold... because that's exactly how thieves see it. Now go forth, encrypt responsibly, and remember: compliance isn't just a checkbox — it's your shield against chaos.



ABTEK
5841 Andersonville Road
Waterford, MI 48329



Step Right Up!

Gift Cards for Every Occasion

Extra! Extra! Step right up, ladies and gents!

Don't miss out on the hottest ticket in town—your very own branded gift cards!

That's right, folks. In the bustling marketplace of today, nothing draws a crowd quite like the promise of a gift card. They're the bee's knees, the cat's pajamas, the surefire way to keep customers coming back for more. Why, you ask? Because gift cards aren't just pretty pieces of plastic—they're walking advertisements, tucked right inside a wallet or purse. Every time your customer flashes it, they're reminded to return to YOUR shop, YOUR café, YOUR service. That's repeat business, see?

So, don't be a flat tire. Make sure your business is ready for the rush. Get your order in early and you'll be strutting into the holiday season like a big shot.

Step right up and place your order today—before the holiday crowd beats you to it!

