



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!

The Clover Go:

**Fast, Secure
Payments on the Go!**



Business owners on the go need a simple way to get paid, and Clover Go delivers. This compact mobile card reader accepts all major payment types, including chip, tap, and digital wallets, giving your customers a faster, more convenient way to pay while reducing the risks of handling cash and checks. Every transaction syncs directly to your sales reports, helping you streamline operations, improve cash flow, and boost efficiency.

Clover Go is more than just mobile payments, it connects with tools for employee management and sales tracking. With secure, PCI-compliant transactions, you and your customers get peace of mind. Whether you're a contractor, landscaper, or service provider, Clover Go makes it easier to get paid, grow referrals, and build your business.

Understanding Interchange: What Every Merchant Needs to Know



If you've ever wondered why credit card fees fluctuate or why they seem to creep up each year, the answer usually comes down to one word: **interchange**.

What is interchange?

Every time a customer pays with a credit or debit card, the bank that issued the card charges a fee to cover the cost of moving money, preventing fraud, and funding rewards programs. This fee, called *interchange*, is set by the card brands (Visa, Mastercard, etc.) and makes up the largest portion of your processing costs.

How does it work?

Here's the quick breakdown:

- A customer makes a purchase.
- The transaction travels through your payment processor to the card brand.
- The issuing bank deducts an interchange fee before passing the funds to you.

These fees vary based on dozens of factors, including the type of card used (debit, credit, rewards, business), how the transaction is processed (swiped, dipped, keyed, online), and even your business type. For example, card-present transactions typically carry lower interchange than card-not-present (eCommerce or phone orders), because the risk of fraud is lower.

Why does interchange increase?

Interchange is adjusted twice a year, traditionally in April and October. While not every category goes up each cycle, overall costs often rise because:

- **Fraud prevention:** As fraud grows more sophisticated, issuers invest in new security measures that get baked into fees.
- **Rewards programs:** Cardholders expect points, cash back, and travel perks—and those benefits are funded by interchange.
- **Risk levels:** Emerging industries, higher ticket sizes, or card-not-present transactions often see increases tied to risk exposure.

Why should merchants care?

Interchange isn't something you can negotiate away—it's the baseline cost of accepting cards. But understanding how it works gives you the power to control what you *can* influence:

- Ensuring transactions qualify at the lowest possible interchange by processing them correctly.
- Reviewing business practices to prevent unnecessary downgrades.
- Partnering with a processor that helps you monitor and optimize your setup, rather than just passing fees along.

The bottom line? Interchange is the backbone of card payments, and while merchants can't set the rules, you *can* make informed decisions to minimize the impact on your bottom line. Staying educated and proactive is the best defense against annual increases.

Smart Tech, Safer Sales: How AI is Fighting Fraud

Fraudsters are getting smarter—but so is your payment gateway. The latest systems use **AI-powered fraud detection** to spot suspicious activity in real time, protecting you without slowing down sales. Unlike old "rule-based" tools, AI adapts as fraud patterns change, reducing chargebacks and false declines.

The gateways we provide already have this technology built in, giving you an extra layer of defense and more approvals at checkout.



Action is the foundational key to all success.—Pablo Picasso

WITHOUT LABOR, NOTHING PROSPERS.

HAPPY LABOR DAY



Labor Day weekend is the perfect time to soak up the last rays of summer and welcome the season ahead.



Simplifying PCI Compliance

PCI DSS Requirement 2:

Bye-Bye "Password123"

Let's be honest: PCI DSS Requirement 2 is just common sense with a fancy title. It basically says, "Don't use the factory defaults." If your server still logs in with "admin / admin," you might as well put out a welcome mat for hackers.



Changing default passwords and settings isn't just about avoiding fines — it's about proving to customers that you value their data. No one feels safe handing over a credit card if your system password is the same as your Netflix account.

The fix? Simple. Update those credentials, lock down default settings, and stop leaving the spare key under the doormat. Requirement 2 may not be glamorous, but it's the first step in telling cybercriminals: "Not today."

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A Day in the Life:

A Credit Card Transaction

Hello! My name's Transaction. You may not think about me much, but I'm busy working behind the scenes every time a customer makes a purchase. Here's what my day looks like:

Morning: The Handshake

I begin when a customer swipes, dips, or taps their card at your counter. Your terminal immediately encrypts my details so I'm safe to travel.

Mid-Morning: The Commute

From there, I'm sent to your payment processor, then routed through the card networks (Visa, Mastercard, Discover, Amex) to the customer's issuing bank.

Lunchtime: The Interview

At the bank, I undergo security checks: Are the funds available? Is anything suspicious? Am I really who I say I am? If I clear those hurdles, I earn an approval stamp.

Afternoon: The Return Trip

Approval in hand, I zip back through the network and processor to your terminal. In just a couple of seconds, your customer sees "Approved."

Evening: The Big Sleep

At the end of the day, you "batch out" — bundling me and my transaction friends for settlement. Here, timing matters. Funding is tied to the **Federal Reserve's batch cut-off times**, which determine when money actually moves between banks. Transactions submitted before cutoff are processed for the next business day, while later batches may be delayed by an extra day. Additional fraud screening and compliance checks also take place during this stage, ensuring accuracy and security before funds land in your account.

Why You Should Care

Every step — from encryption to Federal Reserve cutoffs — impacts when and how quickly you see deposits. The process is fast, secure, and designed to keep your business running smoothly while protecting both you and your customers.