



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.

CEDP: Why Payment Data Is Suddenly a Bigger Deal

Most merchants think of payments as a simple exchange: customer taps a card, money moves, done. But behind the scenes, card networks are increasingly focused on something else—the **data attached to the payment**. That's where **CEDP (Commercial Enhanced Data Program)** comes in.

Did you know? Merchants using enhanced data can qualify for lower interchange rates.

Visa's CEDP initiative expands the use of **Level II and Level III transaction data** for commercial and purchasing cards. Instead of sending only basic information like the transaction amount and date (Level I data), merchants are encouraged—or in some cases required—to include additional details such as **tax amount, invoice number, customer reference code, and even line-item purchase data**.

Why the push for more detail? Because the payments industry is becoming increasingly **data-driven**. Visa and other networks can analyze this richer transaction data to better understand purchasing behavior and price risk more accurately.

For merchants that accept a meaningful volume of **corporate or purchasing cards**, the impact can be financial. Transactions that include enhanced data are often eligible for **reduced interchange**

rates, while transactions missing required fields may be **downgraded to higher-cost categories**.

Visa has already begun rolling out parts of the program. Participation fees for enhanced-data transactions started earlier this year, and merchants are now being categorized as **"verified"** or **"non-verified"** based on the quality of the data they transmit. Only verified merchants qualify for certain reduced interchange rates going forward.

The takeaway? Payments aren't just about moving money anymore—they're about **moving information**. Merchants who work with their processors, gateways, and POS systems to capture the right data fields will be better positioned to avoid downgrades and benefit from the lower interchange programs tied to commercial cards.

In today's payments world, **better data isn't just helpful—it's becoming essential**.



Spring is Here... and so are the Merchant Solicitors

If it seems like you are getting more calls about your credit card processing lately, you're not imagining things.

Every spring, merchant service solicitors come out of hibernation. With the card brands releasing their April interchange updates, some sales groups turn that into a "your rates are about to skyrocket" pitch.



The funny part? Many of them have no idea who they're calling. We even get those same calls at our office. Yes... a merchant services company calling another merchant services company trying to save us money. That's like a cable company calling another cable company to ask if they're happy with their provider.

It tells you a lot about how those calls are made.

Most of these are blind dialing paired with fear-based marketing around updates that are often misunderstood—or misrepresented.

Our Simple Advice

If someone says your costs are about to spike:

- They don't know your pricing
- They don't know your setup
- They likely don't know your processor

If you have questions, just give us a call. We're always happy to explain what's real, what's hype, and what actually impacts your business.

Until then, enjoy the warmer weather...

"Every strike brings me closer to the next home run."— Babe Ruth

Simplifying PCI Compliance

Spring Into Security: Keep Cardholder Data Under Lock and Key!

As flowers bloom and the sun shines brighter, it's time for a little spring cleaning—especially when it comes to your physical security! PCI DSS Requirement 9 reminds merchants that protecting cardholder data isn't just a digital job—it's a physical one too.



Think of your data like a rare tulip—beautiful, valuable, and worth guarding. Whether it's a server room, filing cabinet, or POS terminal, access should be limited to those who *need* it. No wandering through the garden without permission!

This season, audit who has keys, badges, or access codes. Revoke what's outdated, log who comes and goes, and make sure your security policies are fresh as daisies. Because just like weeds in a garden, unauthorized access can grow fast if left unchecked.



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Customers Are Shopping Less, But Spending More

The latest **Fiserv Small Business Index for February 2026** shows an interesting shift in consumer behavior: customers are visiting businesses slightly less often, but when they do, they're spending more.

Overall small business sales grew **+1.2% year-over-year**, even though foot traffic declined **-0.8%**. The difference? **Average purchase sizes increased about 2%**.

In simple terms, consumers are making **fewer trips but larger purchases**.

Winter Weather Shifted Spending

February's harsh winter weather played a big role in where consumers spent money. Several sectors actually saw increased demand because of the storms.

Businesses seeing stronger activity included:

- **Repair and maintenance services**
- **Health and personal care retailers**
- **Hotels and accommodations**
- **Professional services like tax preparation**

Retail and Restaurants Show Mixed Trends

Retail sales increased slightly, but many consumers are becoming more value-focused. In some grocery and food categories, shoppers are choosing **lower-priced items**, even when traffic increases.

Restaurants also saw

a shift. Overall restaurant sales were nearly flat, with **foot traffic down about 2%**. However, **full-service restaurants performed better than quick-service locations**, suggesting diners may be choosing quality experiences when they go out.

What it means:

Consumers are making **fewer trips but larger purchases**, prioritizing essential goods and services while being more selective with discretionary spending.

✓ **Bottom line:** Despite fewer customer visits, small businesses continue to show resilience. Higher ticket sizes and steady demand for essential services are helping keep sales moving in the right direction.

Sales ↑ +1.2%	Traffic ↓ -0.8%	Avg Ticket ↑ +2.0%
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