



# ABTEK TRIBUNE

News you care about. Tips you can use.

August 2026

Vol 6 Issue 8

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!

## Fraud Trends Shift: What Merchants Need to Watch



New data from the Identity Theft Resource Center (ITRC) highlights a shift in fraud patterns that directly impacts merchants accepting credit cards. While traditional scams—where consumers are tricked into providing personal or payment information—are declining, a more concerning trend is emerging: increased unauthorized access to customer devices. According to the latest 2025–2026

study, scam-related compromises dropped from 43% to 36%. However, fraudulent access to devices such as mobile phones and computers rose sharply, increasing from 15% to 27% of reported incidents. This change signals that fraudsters are finding new ways to bypass traditional safeguards.

### Why This Matters for Merchants

When criminals gain unauthorized access to a customer's device, they potentially gain entry to stored payment credentials, banking apps, email accounts, and digital wallets. This creates a higher risk of fraudulent transactions that can appear legitimate—making them harder to detect at the point of sale or during online check-

out. For merchants, this means that even strong protections against phishing and social engineering are no longer enough. Fraud can now originate directly from a compromised customer environment, increasing chargeback risk and operational challenges.

### Key Actions to Strengthen Protection

To respond to this evolving threat, merchants should:

- **Use Multi-Factor Authentication**
- **Monitor Transactions**
- **Tokenize Payment Data**
- **Maintain PCI Compliance**
- **Educate Customers**

### Staying Ahead of the Shift

The decline in traditional scams is a positive sign, but the rise in device-based fraud highlights a more sophisticated threat landscape. Merchants who adapt by strengthening both transaction-level and customer-awareness defenses will be better positioned to reduce fraud losses and protect customer trust. Security is evolving—and staying proactive is key to staying protected.

## Get Holiday Ready

The busiest shopping season of the year will be here before you know it. Now is the perfect time to set up a gift card program so you're ready when customers start their holiday shopping.

Gift cards can help you:

- Increase holiday sales
- Bring in new customers
- Encourage repeat visits

ABTEK offers affordable gift card solutions for businesses of every size. Contact us today and we'll help you get your program up and running before the holiday season.



### Featured Merchant:



Congratulations to our Featured Merchant of the Month, **LiquidBidding.com**, on the opening of their **new Grand Blanc location**!

LiquidBidding.com has become one of Michigan's premier destinations for incredible deals, offering both exciting **online auctions** and a popular **retail bin store** experience. Shoppers can browse thousands of overstock, shelf-pull, and customer-return items—including tools, electronics, furniture, home goods, sporting equipment, and more—at deeply discounted prices.

Their new Grand Blanc location expands both their weekly auction offerings and in-store shopping opportunities for bargain hunters.

We congratulate the entire LiquidBidding.com team on this exciting milestone and wish them continued success as they grow across Michigan!

**6434 S Dort Highway, Suite 12, Grand Blanc, MI 48439**

**"Life moves pretty fast. If you don't stop and look around once in awhile, you could miss it." - Ferris Bueller**



## Enhanced Merchant Statements Coming Soon

ABTEK is excited to announce an upcoming enhancement to your merchant statement experience. We have a redesigned statement format that makes it easier to read, more intuitive to navigate, and better organized, allowing you to quickly find the information you need.

The new statement format will be introduced with the **July month-end statement**, which will be available during the **first week of August**.

In addition to the redesigned format, there is also an important statement delivery update. Merchant statements will **no longer be sent via email**. Instead, you will receive a notification when your statement is available online, allowing you to access it securely through our portal.

This change helps protect your sensitive information and aligns with industry standards for data security and data protection.

If you need assistance accessing your statements, please contact ABTEK. For questions or support, call **800-544-9145** or email **ABTEKTeam@abtek.com**.

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## Small Business Spending Trends: What the Latest Numbers Mean

The latest small business spending numbers brought encouraging news in June. Sales increased **2.4%** compared with last year and **0.8%** from May. While consumers are still watching their budgets, they haven't stopped spending—they're simply being more selective about where and how they spend.

One notable trend is that customers are making **fewer purchases but spending more per visit**. Average transaction amounts rose **3.7%** year over year, while transaction counts declined slightly. In other words, sales growth is being driven by larger purchases rather than more customers.

Retail had a strong month, with sales increasing **3.0%** year over year. Sporting goods, clothing, health and personal care, and building and garden retailers all saw gains. Consumers also spent more on discretionary items, though value remains a key factor in purchasing decisions. Restaurants saw a different pattern. Sales remained relatively steady, but customer traffic continued to decline.

Full-service restaurants outperformed limited-service locations, suggesting customers are still willing to spend on dining when they perceive good value and a quality experience.

### What Can Your Business Take Away?

Revenue tells only part of the story. Compare your sales, transaction counts, and average ticket to understand whether you're attracting more customers or simply generating larger purchases.

Those insights can help guide pricing, promotions, staffing, inventory, and customer retention strategies. In today's market, making it easy to do business with you—and giving customers a reason to return—can be just as important as attracting new ones.

*Source: Fiserv Small Business Index®, June 2026.*