



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 Retail & Payment Volume Trends

Why Now is the Time to Strengthen your Online Checkout.

Holiday 2025 is shaping up to be one of the strongest spending seasons in recent years. The National Retail Federation is forecasting a **3.7%–4.2% increase in overall holiday sales**, pushing total spend past the **\$1 trillion mark** for the first time. Even more notable for merchants: online and mobile commerce are leading the growth curve, with projected increases of **8–9% year-over-year**.

What does that mean for you?

It means customers are shopping earlier, buying more online, and prioritizing merchants who offer fast, seamless checkout—whether on a website, invoice link, mobile device, or social media storefront. Shoppers are also increasingly abandoning carts when payment is slow, confusing, or requires multiple steps. A smooth online payment experience can be the difference between capturing a sale and losing one to a competitor.

If your business doesn't currently accept online payments... now is the time.

Whether you're a service provider, contractor, retailer, restaurant, or home-based business, adding an online payment option can help you:

- **Capture holiday demand** without relying solely on in-

person traffic.

- **Get paid faster:** use digital invoicing or "Pay Now" links.
- **Reduce no-shows** with online deposits.
- **Offer the convenience customers expect** especially during the busiest shopping season of the year.
- **Compete with bigger businesses** without major investment.



From mobile-friendly checkout pages to hosted payment links and virtual terminals, online payments are now one of the simplest ways to increase holiday revenue—without adding complexity to your workflow.

ABTEK Can Help You Go Online—Fast.

If you're ready to add online payment options before the holiday rush, **ABTEK has secure, PCI-compliant solutions** that can be set up quickly and tailored to your business. Whether you need a hosted checkout page, a shopping cart integration, online invoicing, or a virtual terminal, we have options designed to help you take advantage of this season's record-setting online spend.

Want to get online before the holidays?

Contact your ABTEK rep and we'll get you set up with the right tools to capture more sales this season.

Spotlight Merchant: Volunteers of America Michigan

This month, we're proud to recognize one of our longtime merchant partners, **Volunteers of America Michigan (VOAMI)** — an incredible nonprofit dedicated to supporting veterans, families, and individuals in need throughout our state. From housing and employment services to essential community programs, their impact reaches thousands of Michiganders every year.

As we move through the holiday season, VOAMI is working hard to bring comfort and dignity to those who need it most. If you feel inclined to help, we invite you to visit

voami.org and explore the many ways you can make a difference. Their **Adopt-A-Family** program is currently underway, with a deadline of **December 15th** for those who wish to support a local family this holiday season.

ABTEK is honored to work alongside organizations like VOAMI — making our communities stronger, one act of kindness at a time.



Volunteers
of America®

Fraud Fighting

Tip of the Month:

Pause Before You Refund

Refunds are part of daily business, but processing them too quickly can lead to accidental double-refunds, chargeback trouble, or money returned to the wrong card. Before issuing any refund, take a brief **60-second pause** to verify the details.

Quick Refund Checklist:

- ⇒ Pull up the **original transaction**, verify the **original card** is being refunded.
- ⇒ Match the **cardholder name + last four digits**.
- ⇒ Confirm you're refunding the **correct card**.
- ⇒ Check for **previous refund attempts**.
- ⇒ Note the **reason for the refund** (email, ticket number, order ID).

Why it matters:

Fraudsters often pressure staff to "just refund it now," and even honest customers may forget which card they used. A quick verification protects your business, keeps your reporting clean, and strengthens you in any dispute.

This quick pause protects your business, keeps your reporting clean, and strengthens your position in any dispute. A small habit, big payoff.

The bad news is time flies. The good news is you're the pilot.—Michael Altshuler



Simplifying PCI Compliance

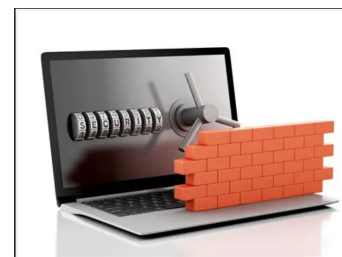
PCI DSS Requirement 5:

Celebrate Safely: Don't Let Malware Crash Your Holidays!

'Tis the season for sales, but don't let cyber threats crash your holiday cheer! PCI DSS Requirement 5 is your digital nutcracker—designed to crack down on malware before it cracks your customer data.

Just like Santa checks his list twice, merchants must ensure all systems are equipped with up-to-date anti-virus software. Whether it's a point-of-sale system or a back-office workstation, every device needs protection from the Grinch-like threats lurking online.

Remember: malware doesn't take holidays. So schedule regular scans, keep definitions current, and monitor alerts like Rudolph watches the skies. If your systems are on the "nice" list, your customers' cardholder data stays safe—and your compliance sleigh stays on course.



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ABTEK: The "Company of the Year" (Every Year, Honestly.)

As the holiday season rolls in — with twinkling lights, busy shoppers, and enough peppermint-flavored everything to last us until July — we wanted to highlight something worth celebrating: **ABTEK really is the company of the year.** Why? Because while other processors send you to a phone maze that feels like the North Pole's lost-and-found hotline, **we actually answer.** Here's what sets ABTEK apart (and keeps us off the naughty list):

- **Customer Service that Actually Serves** — No elves, no bots, no disappearing acts. Just real humans ready to help.
- **Immediate Resolution** — We fix things faster than you can say "failed batch."
- **Yes, We Pick Up the Phone** — Radical concept, we know.
- **All the Tools You Need** — Terminals, mobile payments, online checkout, virtual terminals, gift cards - if you need it, we've got it.
- **Transparent Pricing** - No surprises. No mystery fees. Just honest pricing wrapped neatly with a bow.

This season, we're raising a mug of hot cocoa to you — our merchants — for trusting us with your payments all year long. Your growth, your goals, and your success are why we do what we do.

